

Wealth Advisor

Fort St John BC

Closing Date: Until filled

Summary

The primary purpose of this position is to assist North Peace Savings & Credit Union (NPSCU) in living out our corporate Mission, *“Helping our members succeed in life.”* and our Service Mission, *“To build rewarding relationships through a superior service experience,”* by delivering outstanding advice to both internal and external members/clients. Reporting to the Chief Operating Officer, the Wealth Advisor is responsible for working with members/clients to help them create a financial plan to ensure that they achieve their financial goals and objectives. Provides retirement planning, education savings planning, investment counseling, estate planning, and insurance services. In addition, this position is responsible for maintaining client files, conducting seminars on various wealth management related topics and promoting the services of the credit union and Credential Asset Management Inc. (“CAM”) in the community. Builds and maintains strong relationships with NPSCU’s Service Specialists, Financial Advisors and Business Advisors to ensure opportunities are identified to meet investment and insurance needs of personal and business members.

Key Responsibilities

Sales and Service

- Deliver service to both internal and external members that is in alignment with the credit union’s Service Promises.
 - I promise to be respectful in every interaction.
 - I promise to do it right the first time.
 - I promise to deliver more than expected.
 - I promise to keep it simple and easy.
 - I promise to provide innovative solutions.
 - I promise to create a positive and memorable experience.
 - I promise to significantly improve your financial life.
- Meets all established service goals as measured by internal service programs.
- Fosters relationship building through service excellence and product knowledge.
- Follows up on branch referrals and member/client inquiries to develop and maintain business.
- Supports the implementation of new products and services and campaigns as introduced by the marketing department.
- Actively seeks investment opportunities/prospects beyond Credit Union referrals. Looks for new avenues to attract and retain new business.
- Refers members/clients to other Financial Advisors as members/clients are identified. Ensures the member/client is aware of the products/services available from the credit union outside of area of responsibility and branch relationships are maintained for all other personal and business financial needs.

Investment and Insurance Advice

- Provides comprehensive advice to members/clients on personal investment and life insurance products and assists them to make specific, informed and wise choices and to take actions that improve their financial well-being.

It’s your life. Build it here.

- Through the interview process, determines specific client financial objectives and level of risk tolerance then recommends products that appropriately meet the identified challenges and opportunities.
- Consistently strives to build long term client relationships through excellent communication and superior service that help clients reach personal financial goals.
- Responds to ongoing member/client servicing needs to maintain and strengthen relationship, identify additional financial needs, and offer additional products and services that meet these needs.
- Adheres to the professional Code of Ethics which requires all licensees to act in an ethical and professionally responsible manner in all professional services and activities.
- Has an understanding of all applicable resident and non-resident tax implications.
- Recommends, where necessary, our strategic partner's online brokerage service for clients to self-manage stocks and bonds.
- Provides comprehensive financial plans based on individual financial needs and goals.
- Periodically monitors and reviews client financial plans to assure they are meeting stated goals.
- Adheres to Financial Planning "best practices".

Business Development

- Implements various business development efforts, including conducting telemarketing solicitations and financial education seminars with the goal of developing relationships and generating leads.
- Schedules and holds product knowledge sessions with member/clients and staff on features and benefits of a range of mutual fund products; acts as a technical resource to branch staff through individual information sessions and demonstrations on the features, benefits, and procedures associated with mutual fund products and conducts follow up where required to ensure understanding.
- Prospect and locate clients within and outside of the CU's membership. Partners with branch staff to identify prospects.
- Develops a visible profile as a member of the business community and utilizes this presence to market the financial planning products and services of the Credit Union.
- Maintain close relationships with important clients, potential clients, industry, and community groups that assist in promoting the Credit Union and financial planning services.
- Keeps informed of industry product trends and issues; identifies opportunities for improvement and makes recommendations to management.

Administration

- Processes investment transactions by accurately and fully completing required documentation and forms.
- Ensures appropriate market transactions are executed.
- Maintains client information in a client database.
- Adheres to established policies, procedures, and regulations.
- Identifies process changes aimed at enhancing position and/or department efficiency and effectiveness.
- Ensures all investment activities are in compliance with sound business practices, legislation, regulation, policies and procedures.
- Provides guidance and support to Wealth Management Assistant in required documentation, process and policy.
- Must be eligible for licensing as determined by the Canadian Securities Regulators and the Insurance Council of BC.
- Audits accounts to ensure all figures balance and checks documentation for compliance and accuracy.

- Completes all Continuing Education requirements on an annual basis as it relates to their position.
- Adheres to safety and security policies and procedures to protect North Peace Financial Planning and NPSCU interests including: confidentiality of Credit Union records and member/client records. Knows premise security, safety and robbery procedures.
- Keeps informed of industry product trend and issues; identifies opportunities for improvement and makes recommendations.

Education and Experience

- High School Diploma
- Mutual fund (IFIC) and/or Securities (CSC) Licensing in B.C.
- Priority will be afforded to applicants who are licensed to sell life insurance products (Level II Life License) in B.C.
- Must be a licensed Certified Financial Planner or working towards such designation.
- The incumbent requires a minimum of 2 years of industry experience as a financial planner.
- Knowledgeable in estate planning and education savings planning.

Required Knowledge Skills & Abilities

- Proven personal strengths in communication, sales, and initiative.
- Ability to keep informed with regard to the latest trends in financial markets, industry competitors, current issues and strategies.
- Demonstrated ability to develop cooperative relationships.
- Strong sales and presentation skills, strong oral and written communication skills.
- Proven ability in effective public speaking and presentation.
- Strong organizational skills.
- Ability to work independently in a fast-paced environment.
- Strong time-management skills.
- Strong judgment & problem solving skills.
- Self-starter.

Nature and Purpose of Contacts and Relationships

- Internal: Credit Union management and staff and Credential Asset Management staff.
- External: Credit Union members, Community members, and professional contacts in the industry.

Working Conditions and Physical Demands

- Normal office environment, with incidental exposure to adverse or disruptive conditions.
- Normal office environment, with typical demands including computer use and keyboarding.

This role description is only a summary of the typical functions of the role, not an exhaustive or comprehensive list of all possible role responsibilities, tasks, and duties. The responsibilities, tasks, and duties of the incumbent might differ from those outlined in the role description and other duties, as assigned, might be part of the role.

If interested please submit cover letter and resume to:
Olivia Young, Manager, Human Resources
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