

JOB DESCRIPTION

Position: Financial Consultant

Group: 5

Reports to: Manager, Wealth Advisory and Operations

Primary Responsibility / Basic Purpose:

Under limited supervision, the Financial Consultant is responsible to contribute to the achievement of growth and profitability targets for Coastal Community by developing/enhancing mutually beneficial relationships with members and clients to promote the advantages that Coastal Community can offer. This position will build relationships with existing and potential members/clients to provide advice and solutions of banking, borrowing, saving, and protection based on the unique needs of our members and clients. This position is responsible to provide exceptional quality service to members/clients reviewing their current financial information, goals and objectives and working together to create a plan and direction to meet their overall needs. The Financial Consultant is also responsible for self-development and continuous learning to maintain and achieve the required knowledge to perform all principle duties and responsibilities.

Representative Duties:

- Proactively develop strong member/client relationships through regular contact providing quality advice and recommendations to ensure members/clients are aware of the Coastal Community's full product and service offerings.
- Utilize Coastal Community's client service matrix and segmentation tools that are within CRM with each member/client.
- Input & maintain all client information into a CRM system to create a permanent record of member/client interactions and discussions and maintain appropriate client documentation.
- Profile members and clients to determine their personal financial needs based on their life stages and life events and pro-actively act upon the opportunities identified using Coastal Community's processes.
- Utilize client advocacy, centers of influence, seminars etc. to proactively develop business.
- Perform other duties as required to deliver exceptional service to Coastal Community members/clients and to enable the team to capitalize on all relationship building opportunities.
- Assist members/clients in making decisions about banking, borrowing, saving, and protecting.
- Interview clients to determine their financial goals and objectives needed to develop a segmented financial plan.
- Proactively utilize financial planning software to develop a plan for each member/client focusing on the achievement of their short and long term goals.
- Meet regularly with each member/client to review their financial situation and make updates and adjustments where necessary following Coastal Community's Client Service Matrix.

Required Qualifications:

- Minimum of five years' financial service experience or an equivalent combination of education and experience.
- Minimum one year experience managing stocks, bonds, and/or mutual funds.
- Holds or is eligible to be IIROC licensed as a Registered Representative in the Province of BC within nine months of start date.
- Complete continuing credits as required.
- Hold the CFP designation and be a member in good standing within eighteen months of start date.
- Solid working knowledge of all Coastal Community products and services.
- Proven track record of identifying and acting upon opportunities..
- Demonstrated positive leadership skills along with ongoing leadership development activities.
- High level of dependability, while taking personal accountability for the accuracy, quality and timeliness of work.
- Excellent written and verbal communication skills.

Required Abilities:

- Proficient with the Windows suite of programs.
- Ability to utilize sound judgement in developing recommendations.
- Demonstrated ability to build member relationships resulting in expanded share of wallet.
- Demonstrated ability to identify and tag referral opportunities for successful sales results.
- Ability to multitask while providing quality service.

Skills to Benefit this Position Include:

- Client Service Skills
- Time Management Skills
- Interpersonal Skills
- Problem Solving Skills