



POSITION DESCRIPTION



Position title:	Financial Planner	Location:	Australia
Reporting to:	Practice Principal	Hours per wk:	40 hours
Position Type:	Full-time	Written by:	
Direct Reports:		Date:	

About our Organisation -

RECRUIT 2 ADVICE Financial Planning is a valued part of the **RECRUIT 2 ADVICE** Financial Services / Accounting Partners firm. We provide valuable expert advice to internal and external clients by our friendly and technical team. We focus on servicing clients by helping them realise, achieve and develop their financial freedom with a wholistic approach to their financial affairs.

Purpose of the Position

The purpose of the role of Financial Adviser is to source and introduce potential new clients and convert leads into ongoing retainer clients by providing valued, financial planning advice, whilst delivering on the service standard agreed with each client. The focus is to generate and develop new business opportunities by identifying potential clients through referrals, networking and marketing channels.

Key Responsibilities & Activities

R2A Responsibility 1 – Service Allocated Clients Base

- Manage and build relationships with clients
- Conduct client reviews for allocated clients

Performance Indicator

- Conduct reviews as per the Client Reviews Calendar – 8 per month
- Touch base with clients through phone calls, emails, skype etc – 5 clients per week

R2A Responsibility 2 – Lead Generation

- Generate new business in agreed target markets through various networking activities including managing relationship between the practice and referral sources
- Identify opportunities for seminars, sponsorship and other promotional activities to leverage business generation activity

Performance Indicator

- Identify 2 new prospect per week
- Conduct new client interviews – 2 per week

R2A Responsibility 3 – Achieve Annual Revenues Sales

- Achieve agreed annual sales targets with initial revenue and recurring revenue with respect to funds under management, client numbers, retainer conversions and expenses
- Contribute to the establishment of the practice annual sales targets
- Attend and provide support for marketing activities

Performance Indicator

- Attend and contribute to sales and planning meetings
- Attend and support where required eg. presentations, articles and interviews

R2A Responsibility 4 – Provide High Quality Advice

- Provide technically competent advice to clients
- Develop financial planning strategies for allocated clients

Performance Indicator

- Meetings conducted based on business processes
- Coordinate the completion of the SOA to meet the client's needs
- Strategies are prepared within 2 weeks of meeting with client

R2A Responsibility 6 – Maintain professional knowledge and technical financial planning skills

- Ensure professional knowledge and expertise continues to be enhanced by attending appropriate courses and/or workshops
- Maintain product, technical and compliance knowledge/requirements in accordance to the practice and industry guidelines
- Participate in activities that ensure that an up-to-date understanding of financial planning practice is maintained e.g. online training, subscriptions

Performance Indicator

- As per the individual learning & development plan
- CPD requirements

Authority Levels and Decision Making

- Independently – SOA Pricing, within the parameters of the practice pricing policy
- Refer to Practice Manager/Principal – Office resource issues
- Cascade Down – SOA production, Client Administration request
- Design individual client strategies
- Determine marketing activities directed towards agreed client profile
- Act in compliance with the practice's policies and procedures
- Act in compliance with the practice's authority delegations

Qualifications, experience & skills

Essential

- Tertiary qualified
- DFP or CFP qualifications
- RG146 Compliant
- Minimum three year's front line sales or business development experience
- High level of commercial acumen
- Previous experience in a financial planning environment
- Sound technical advising knowledge to current legislative, industry and corporate standards
- Excellent written and oral communication skills
- High client service orientation
- Sound problem solving ability
- Highly focussed on corporate goals and objectives
- Ability to effectively influence and persuade others
- Self-motivated with regards to personal and professional development

Desirable

- Certified Financial Planner (CFP) status

Personal qualities & behavioural traits

- **Business development skills** – able to build effective relationships and networks to assist with the growth of the business from both existing and new clients
- **Communication skills** – exceptional interpersonal skills with the proven ability to communicate effectively with others through written, verbal and non-verbal communication. Able to convey technical financial details in a clear and accurate manner to the clients. Comfortable with presenting in front of groups e.g. seminars
- **Relationship Building skills** – able to proactively develop lasting value-add relationships with clients; grow a network of centres of influence
- **Sales Skills** – able to identify and close sales opportunities
- **Capacity to learn** – the ability to assimilate and apply new job-related information that may vary in complexity in a timely manner
- **Analytical skills** – the ability to ask the right questions to fully understand the client specific needs and confident to evaluate client data to develop appropriate financial plans that meets set standards
- **Personal Presentation** – appearance and professional behaviour aligned with the practice brand to project to its market
- **Self-awareness** – appreciates the impact of self on others – has empathy for others

Core Competencies

The core competencies that RECRUIT 2 ADVICE Financial Planning is looking for in its entire staff members are:

- **Managing Change:** The ability to demonstrate support for organisational changes needed to improve effectiveness; helping others to successfully manage organisational change.
- **Customer Orientation:** the ability and passion to address concern for satisfying external and/or internal customers
- **Analytical thinking:** the ability to identify and seek out information needed to clarify a situation, and to address problems by using a logical, systematic, sequential approach
- **Verbal and Written Communication:** the ability to express oneself clearly and appropriately in conversations and interactions with others and in business writing, including giving presentations and writing reports.
- **Teamwork:** as a team member, the ability and desire to work cooperatively with others in a team, proactively contributes to the knowledge of the team by bringing new ideas to improve processes and systems
- **Initiative:** identifying what needs to be done and doing it before being asked or before the situation requires it.
- **Influencing Others:** The ability to gain others' support for ideas, proposals, projects, and solutions.
- **Personal Qualities:** integrity, punctuality, reliability and a focus on self-development and achieving results.

Key Relationships / Interactions

External

- **Product Providers** – as required for important change to approved products
- **Fund Managers** – as required to ensure that clients are services as per agreed practice standards

Internal

- **Practice Principal/Practice Manager** – to collaboratively achieve business goals
- **Other Financial Advisers, Paraplanner, Client Service Administrator(s), other team members** – to increase the efficiency and the effectiveness of the team whilst promoting a positive, cohesive culture

Position Description: Financial Planner– Hybrid



Challenges / Problem Solving

Challenges

- New business opportunities – creatively identify and generate leads with a view to developing new business opportunities from a potential client into a retainer client

Problem solving

- Financial Strategy Solutions – to provide compelling financial solutions for prospective clients that meet their financial objectives

Acknowledgement and Acceptance

As the incumbent of this position, I confirm that I have read the Position Description, understand its content and agree to work in accordance with the requirements of the position.

I understand this position description is not a duty statement, it is only intended to provide an outline of the key responsibilities of the position. Staff are expected to carry out any duties, within the scope of their ability, that are necessary to fulfil the position objectives.

It is further expected that this position description will change over time due to the nature of the business activities. A flexible attitude to change is expected of staff. Any proposed changes will be discussed with the incumbent.

I, the undersigned, agree to be employed under the terms and conditions as detailed in this position description.

Employee Signature: _____ **Date** _____

Manager Signature: _____ **Date** _____

Performance Review Period: 6 months

Next review date: _____