

APPENDIX ONE:
Job Description



POSITION TITLE: Investment Adviser – Broking

LOCATION: Auckland

REPORTS TO: Area Manager

POSITION SUMMARY

Reporting to the Area Manager, the primary focus of an Investment Adviser is to act in the best interests of the Client, at all times following company policy and process to deliver best possible client outcomes aligned with their investment goals and circumstances.

As an Investment Adviser, focussed on the efficient delivery of dedicated broking services, you will execute client instructions with care, diligence and skill in accordance with NZX Rules, the Code of Professional Conduct for Financial Advice Services and current industry legislation including the Financial Market's Conduct Act 2013, Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and other relevant legislation and regulations.

You will also be expected, where appropriate, to develop target broking clients and to refer premium advisory service opportunities to appropriate Advisers.

KEY RESPONSIBILITIES

BUSINESS DEVELOPMENT

- In conjunction with management, develop a medium to long-term business plan/strategy, aligned to the Craigs Investment Partners (CIP) value proposition, company strategy and services incorporating;
 - a clearly defined ideal client – client acceptance and ongoing acceptance criteria,
 - a contact programme for broking clients,
 - a marketing programme for broking clients,
 - a process for client migration from other CIP advisers,
 - a process for referral of potential premium advisory service clients.
- Prepare annual business plans reflecting the year's objectives / targets, aligned to overall business development strategy.
- Maintain competitor information on comparative services e.g. other NZX firms, on-line brokers
- Identify referral networks, and build and maintain a network of influencers such as clients, intermediaries, community involvement, and personal connections.
- Co-ordinate and as required deliver client presentations.
- Promote and represent the Company and give investment advice only in accordance with the firm's research view.

KEY ADVISER ACTIVITIES

- Identify broking opportunities
- Contact broking clients using a range of media
- Identify and develop ideal client prospects
- Prepare client recommendations which are suitable taking into account the clients' needs, situation, goals and risk tolerance, as well as the Company's research view.
- Align services and recommendations to client requirements and ensure the Client understands the nature and scope of the advice and the services being given,
- Ensure all information that clients receive is accurate so they can reliably make decisions about financial products and services.
- Prepare correspondence related to clients and other communications.
- Conduct sharebroking activities by transacting client business in Equities, Fixed Interest, Unit Trusts and other investment categories.
- At all times following Company prescribed administrative processes and policies, including use of supporting systems.
- At all times acting with integrity and treating clients fairly and respectfully.

COLLABORATION AND TEAMWORK

- Proactively build relationships across the wider CIP business.
- Share resources, knowledge and expertise to achieve the overall company objectives.
- Contribute to an environment of collaboration and co-operation.
- Be a role model for teamwork, flexibility and promoting client's interests.

CONTINUOUS LEARNING

- Maintain current knowledge of markets, research, and appropriate NZX Rules and relevant government legislation.
- Maintain up to date knowledge of all CIP products, services and fee structures.
- Complete all Company, Investment Adviser and NZX training as required to maintain Financial Adviser and NZX accreditation and / or minimum requirements for the role set by the Company.
- Maintain the Adviser core competencies as set down by the Company from time to time, including meeting minimum CPD requirements as prescribed by the Company.
- Maintain a high level of competence with Craigs Investment Partners' systems.
- Daily attendance on the Private Wealth Research morning meeting conference call.
- Contribute to the learning and development of the broader team and individual staff as required by Management.

GENERAL DUTIES AND RESPONSIBILITIES

- Operate within the parameters of the NZX Rules and regulations, relevant legislation and CIP procedures and policies.
- Provide suitable advice to clients upon delivery of Adviser's disclosure statement in accordance with the Code of Conduct for Financial Advice Services.

- At all times the Adviser will ensure that all required client information is collected and recorded accurately and fully and in compliance with NZX Rules and the Company's Anti-Money Laundering Policy.
- Ensure that clients are not recommended products offered under a regulated offer that contravenes the Financial Markets Conduct Act.
- Follow company policy and process to ensure client information is protected against loss, unauthorised access, use, modification of disclosure.
- Ensure the client's order is correctly fulfilled. Any oversight or mistake caused by the Adviser must be corrected as per the Office Mistakes policy.
- Ensure clients settle purchases and deliver sales in time to comply with NZX Rules and in accordance with the standard terms and conditions of trade per the Company Client Agreement form.
- Act professionally, ethically and work co-operatively and constructively within the framework of the Company structure.
- Follow Company policy in regard to client complaints.
- Any other responsibilities discussed and required over time, as agreed by the Area Manager.

PERSON SPECIFICATION

Qualifications	<ul style="list-style-type: none"> • Version 1 or 2 of the New Zealand Certificate in Financial Services (Level 5), or the National Certificate in Financial Services (Financial Advice) (Level 5). • Financial Adviser designation • NZX Adviser designation
Knowledge/Experience	<ul style="list-style-type: none"> • At least 5 years experience in financial services environment • Sound understanding of financial markets and knowledge of industry regulation • High aptitude for computer systems with an ability to understand complex IT systems
Key Skills and Attributes	<ul style="list-style-type: none"> • Excellent communication skills • Conducts self with a high level of professional and ethical behaviour and with acts with integrity. • Demonstrated ability to build trust and credibility with clients. • Business development skills • Strong client relationship management skills • Drive and enthusiasm • Collaborative team player