APPENDIX ONE:
Job Description

POSITION TITLE:	Investment Adviser – Superannuation and Savings
LOCATION:	Auckland
REPORTS TO:	Manager – Superannuation, Savings & Broking

POSITION SUMMARY

Reporting to the Manager – Superannuation, Savings and Broking, 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 the best possible client outcomes aligned with their investment goals and circumstances.

As an Investment Adviser focussed on providing advice and relationship management services to Craigs Investment Partner (CIP) clients and developing the penetration of our superannuation and savings products. You will be required to provide high quality, unbiased investment advice and support to CIP clients, develop new business and on-board new clients. Investment Advisers 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 and regulations.

KEY RESPONSIBILITIES

CLIENT MANAGEMENT

- In accordance with the SSD Service Standards and the Craigs Investment Advice Policy, proactively contact existing SSD clients, to introduce the services of the SSD and provide advice as required and align services and portfolio strategies to meet client requirements.
- Represent Craigs in a professional manner, giving investment advice which is suitable taking into account client needs, situation, goals and risk tolerance which the client understands. This advice should be given in accordance with the SSD's suite of products, Private Wealth Research views and a client's agreed investment strategy.
- Ensure all clients are treated with respect, and all engagements are professional, courteous, and performed to the highest standard.
- Prepare and execute client portfolio reviews ensuring client records are accurately maintained.
- Implement changes to client portfolios by placing trades through the NZX Wealth Tech system in accordance with instructions, policies and procedures.
- Prepare correspondence related to clients for portfolio reviews, including Investment Policy Statements (IPS) and other communications.
- Identify and respond to new business opportunities either by implementing the request directly or referring to another Investment Adviser as appropriate.
- Providing advice to clients on voluntary corporate actions as required.
- Ensure all records including CRM and NZXWT are complete, accurate and up to date.
- Provide input into new processes and procedures for the SSD and the START product range as required.

- Other responsibilities discussed and agreed over time.

BUSINESS DEVELOPMENT

- Develop a short to medium-term business plan/strategy, to develop the penetration of CIPs superannuation and savings products in line with the agreed strategy.
- Identify appropriate channels and referral networks, build and maintain a network of influencers such as clients, intermediaries, community involvement, and personal connections relevant to our long term savings products and our ideal client.
- Co-ordinate and as required deliver industry, community, company, referrer or client presentations related to our long term savings products and ideal client.
- Provide intelligence and support to the Product team to help develop our superannuation and savings products and delivery to our ideal clients.
- Promote and represent the Company and give investment advice which is suitable, taking into account client needs, situation, goals and risk tolerance, as well as the Company's research view.
- Support, promote and attend company events.
- Provide HNW and other referrals to allocated existing Investment Advisers.

KEY ADVISER ACTIVITIES

- Identify and develop ideal client prospects.
- Profile clients and prospects.
- Prepare proposals for clients with advice which is suitable taking into account their needs, situation, goals and risk tolerance, as well as the Company's research view. Document all advice provided in accordance with CIP policies and procedures.
- Align services and portfolio strategies to client requirements and ensure the Client understands the nature and scope of the advice being given, and the services.
- Ensure that all information that clients receive is accurate so they can reliably make decisions about financial products and services.
- Implement and monitor client portfolios to deliver good client outcomes.
- Prepare and execute client portfolio reviews ensuring client records are accurately maintained.
- 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.

COMPANY POLICY, COMPLIANCE, NZX REGULATION AND RELEVANT LEGISLATION

- Follow the "Know Your Client" rules of the NZX and understand clients' investment objectives.
- Provide suitable advice to clients upon delivery of Adviser's disclosure statement in accordance with the Code of Conduct for Financial Advice Services.
- Adhere to anti-money laundering procedures.
- 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.
- Follow Company policy in regard to client complaints.

CONTINUOUS LEARNING

- Maintain current knowledge of markets, research, and appropriate NZX Rules and relevant government legislation.
- Understand CIP investment strategies, asset allocation models, primarily with regard to Equity and Fixed Interest investment.
- Maintain an 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.
- Daily attendance on the Private Wealth Research morning meeting conference calls.
- Contribute to the learning and development of the broader team and individual staff as required by Management.
- Other responsibilities discussed and required over time.

GENERAL DUTIES AND RESPONSIBILITIES

- Operate within the parameters of the NZX rules and regulations, relevant legislation and CIP procedures and policies.
- Maintain a high level of competence with Craigs Investment Partners' systems.
- Follow company policy and process to ensure client information is protected against loss, unauthorised access, use, modification of disclosure.
- Maintain the core competencies of the role as set down by the Company from time to time.
- Complete all Company educational requirements as required for the role as set by the Company.
- At all times follow Company prescribed administrative processes and policies, including use of supporting systems.
- Act professionally, ethically and work co-operatively and constructively within the framework of the Company structure.
- At all times act with integrity and treat clients fairly and respectfully.
- Any other tasks as requested by your manager.

PERSON SPECIFICATION

Qualifications	• 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	• At least 3 years experience in financial services environment • Sound understanding of market terminology and knowledge of industry regulation • High aptitude for computer systems with an ability to understand complex IT systems • Good to excellent knowledge of MS Office product suit particularly with advanced Excel and CRM experience
Key Skills and Attributes	• Excellent communication, relationship management and networking skills • Ability to explain financial concepts in an easily understandable way • Strong business development skills • Conducts self with a high level of professional and ethical behaviour and with acts with integrity • Time management, multi-tasking, ability to prioritise and handle deadlines and work load pressures • Ability to learn new skills quickly and embrace new technology and systems • Motivated and driven • Collaborative team player

NZX Firm