

**APPENDIX ONE:**  
Job Description



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POSITION TITLE:	SSD Portfolio Review Adviser
LOCATION:	Gore
REPORTS TO:	Manager - Superannuation and Savings

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## POSITION SUMMARY

Reporting to the Manager – Superannuation and Savings, 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 a Portfolio Review Adviser on the Superannuation and Savings Desk (SSD) you will focus on engaging with Craigs clients invested in Craigs KiwiSaver, Craigs Superannuation, superSTART, mySTART, QuayStreet KiwiSaver and QuayStreet Funds (START products) to ensure their portfolio is aligned to their needs and objectives. This includes:

- Contacting clients to provide security, asset allocation, and portfolio construction advice;
- Placing trade instructions into the NZX Wealth Tech system to rebalance a client's portfolio as required;
- Issuing prescribed documentation to demonstrate the service and advice provided;
- Identifying any new business opportunities that arise as a result of existing client engagement, facilitating onboarding, or referrals to other business areas, as required.

The Portfolio Review Adviser will provide high quality, unbiased investment advice to clients that they understand in a professional and courteous manner and execute client instructions with care, diligence and skill in accordance with NZX rules and regulations, the Code of Professional Conduct for Financial Advice Services and currently industry legislation including the Financial Markets Conduct Act and regulations.

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## KEY RESPONSIBILITIES

### KEY ADVISER ACTIVITIES

- In accordance with the SSD Service Standards and the Craigs Investment Advice Policy, proactively contact existing SSD clients, including those transitioned from Private Wealth Investment Advisers, to introduce the services of the SSD and provide advice as required and align services and portfolio strategies to meet client requirements/needs.
- 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 client 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.

## 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 and in accordance with the standard terms and conditions of trade per the Company Client Agreement form.
- 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.

## PERSON SPECIFICATION

Qualifications	<ul style="list-style-type: none"> <li>• National Certificate of Financial Services Level 5 or NZ Certificate in Financial Services Level 5 and/ or:</li> <li>• Relevant qualification in finance, commerce or business</li> <li>• Authorised Financial Adviser designation and NZX accreditation– can be attained while in the role</li> </ul>
Knowledge/Experience	<ul style="list-style-type: none"> <li>• At least 3 years’ experience in financial services environment including client service</li> <li>• Sound understanding of market terminology and knowledge of industry regulation</li> <li>• High aptitude for computer systems with an ability to understand complex IT systems</li> <li>• Good to excellent knowledge of MS Office product suite particularly with advanced Excel and CRM experience</li> </ul>
Key Skills and Attributes	<ul style="list-style-type: none"> <li>• Excellent communication skills, both written and verbal</li> <li>• Ability to explain financial concepts in an easily understandable way</li> <li>• Strong numeracy and mathematical skills</li> <li>• Time management, multi-tasking, ability to prioritise and handle deadlines and work load pressures</li> <li>• Ability to learn new skills quickly and embrace new technology and systems</li> <li>• Motivated and driven</li> <li>• Possess a high level of professionalism</li> </ul>

## NZX RULES REFERENCED WITH LEGISLATION AND POLICY

	<b>NZX PARTICIPANT RULE</b>	<b>LEGISLATION</b>	<b>CIP POLICY</b>
3.24	Market Participants – Information Barriers	Financial Markets Conduct Act 2013	Chinese Walls Policy
9.2	Client Advising – Required Client Information	Anti-Money Laundering and Countering the Financing of Terrorism Act 2009	Anti-Money Laundering
8.1	General Obligations - Conduct of Market Participants and Advisers	Code of Professional Conduct for Financial Advice Services	Code of Conduct
8.3	General Obligations - Confidentiality of Information	Privacy Act 2020 Code of Professional Conduct for Financial Advice Services	Code of Conduct Confidentiality Policy Privacy Policy
9.1	Client Advising - Duty of Care	Code of Professional Conduct for Financial Advice Services	Code of Conduct
15.10	General Trading Obligations - Conflict Management Procedures		Conflicts of Interest Policy Vulnerable Clients Policy
10.2	Trading - General Obligations - Market Manipulation	Financial Markets Conduct Act 2013	Code of Conduct
15.6	General Trading Obligations - Suspected Insider Trading		Insider Trading Policy
15.7	General Trading Obligations - Client Complaints	Code of Professional Conduct for Financial Advice Services	Complaints Handling and Disputes Resolution Policy
21.7	NZX Powers - Market Participants Obligation to Report	Protected Disclosures Act 2000	Whistle Blowing Policy Breach and Incident Policy
10.5	Trading - General Obligations – Prescribed Person Trading	Financial Markets Conduct Act 2013	Employee Trading Policy
8.4	General Obligations - Good Broking Practice	Code of Professional Conduct for Financial Advice Services	Code of Conduct
15.4	General Trading Obligations - Bringing Orders to Market	Financial Markets Conduct Act 2013	Best Execution Policy
15.17	General Trading Obligations - Client Protection	Code of Professional Conduct for Financial Advice Services	Code of Conduct
15.3	General Trading Obligations - Risk Warnings	Code of Professional Conduct for Financial Advice Services	Disclosure Policy

The NZX Participant Rules can be found electronically at the following address -

<https://www.nzx.com/regulation/participant-rules>

CIP policies can be found on the Staff Intranet.