

APPENDIX ONE:
Job Description



POSITION TITLE:	Investment Adviser
LOCATION:	Gore
REPORTS TO:	Area Manager – Provincial Branches

POSITION SUMMARY

As an Investment Adviser, in a direct line of contact with clients, you will be required to provide assistance and advice to clients in a professional and courteous manner and execute client instructions in accordance with the NZX rules and regulations, the Code of Professional Conduct for Authorised Financial Advisers (AFA), and the Company's code of conduct.

Investment Advisers will work cooperatively and constructively within the framework of the branch network, reporting as required to the Area Manager.

KEY RESPONSIBILITIES

BUSINESS DEVELOPMENT

- Develop a medium to long-term business plan/strategy, aligned to the Craigs Investment Partners (CIP) value proposition, firm strategy and services.
- Prepare annual business plans reflecting the year's objectives / targets, aligned to overall business development strategy.
- 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.
- Marketing - to promote and represent the Company and give investment advice in accordance with the firm's research view and a client's agreed investment strategy.

KEY ADVISER ACTIVITIES

- Identify and target ideal client prospects.
- Profile clients and prospects.
- Prepare proposals.
- Align services and portfolio strategies to client requirements.
- Implement and monitor client portfolios.
- Prepare correspondence related to clients for portfolio reviews and other communications.
- Conduct sharebroking activities by transacting client business in Equities, Fixed Interest, Unit Trusts and other investment categories.

COMPANY POLICY, COMPLIANCE, FMA, NZX AND AFA REGULATION

- Follow the “Know Your Client” rules of the NZX and understand clients’ investment objectives.
- Acting professionally and ethically.
- Provide advice to clients upon delivery of Adviser’s disclosure statement.
- Adhere to money laundering procedures.
- Ensure the client’s order is correctly fulfilled. Any oversight or mistake caused by the Adviser must be corrected as per Company policy.
- Ensure clients settle purchases and deliver sales in time to comply with NZX Rules and in accordance with our standard terms and conditions of trade per our Client Agreement form.
- Follow Company policy in regards to client complaints.

CONTINUOUS LEARNING

- Maintain current knowledge of markets, research, and appropriate NZX Rules and government legislation.
- Understand CIP investment strategies, asset allocation models, primarily with regard to Equity and Fixed Interest investment.
- Knowledge of all CIP products, services and fee structures.
- Complete all Company, AFA and NZX training as required to maintain AFA 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
- Other responsibilities discussed and required over time.

PERSON SPECIFICATION

<p>Qualifications</p>	<ul style="list-style-type: none"> • Relevant qualification in finance, commerce or business and/or • National Certificate of Financial Services Level 5 or NZ Certificate in Financial Services Level 5 • NZX Adviser designation
<p>Knowledge/Experience</p>	<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
<p>Key Skills and Attributes</p>	<ul style="list-style-type: none"> • Excellent communication skills • High level of professionalism • Business development skills • Ability to build and maintain client relationships • Collaborative team player • Drive and enthusiasm