Role Profile

Wealth Advisor, Summerland Financial Services

Reports to: VP Marketing & Communications (Summerland Credit Union)

Salary: Commensurate with experience

Last Revised: June 2021

Position Overview

Summerland Financial Services (SFS) Wealth Advisor plays an essential role in providing holistic financial advice and assistance to members and clients while strengthening SFS presence in the region. Building trust and loyalty with each member interaction, the Wealth Advisor utilizes their expertise in the delivery of a financial solutions to enhance member's overall financial well-being. The Wealth Advisor has a positive and adaptable approach with strong relationship building and leadership skills that leads to successful and effective relationships both within the organization and externally with members and clients.

A key function of the role is to leverage relationships with credit union employees to contribute to and ensure an exceptional level of service for members as well as networking and enhancing the brand of SFS throughout the region as a respected leader of financial solutions.

Key Responsibilities

Sales & Service Leadership

Creating value; growing member relationships; learning and development

- Working with the leadership team of Wealth Strategies Inc, adopt, implement and maintain the best practices from the "playbook". Work with Wealth Strategies (CUSO Wealth) to ensure ongoing personal/professional development.
- Develop and maintain positive relationships with existing and potential Clients, SCU management and staff and colleagues that are part of the CUSO Wealth network of wealth management professionals
- Engage with internal / external partners and networks to identify business opportunities and best practices
- Understand, uncover and meet the needs of members/clients by delivering customized financial solutions which includes a full suite of investment and life insurance products
- Proactively contact members to retain existing business and to identify new opportunities
- Contact Clients and potential Clients to arrange appointments, carry out financial needs analyses and updates of same, review existing portfolio and make recommendations
- Serve, inform and educate Clients with respect to their financial goals and opportunities through the provision of ongoing financial services, KYC annual reviews and other applicable compliance-mandated processes, and/or other Client contact processes
- Monitor and deliver exceptional performance with agreed upon goals including effective cross referrals to ensure member's/clients' needs are fully met.

Member & Community Experience

Building member loyalty; staying informed; building community connections

- Build member loyalty and trust by exercising sound judgement and thoughtful consideration in delivering exceptional member experience
- Understand and demonstrate commitment to our enterprise wide Vision, Mission and Values
- Cultivate new opportunities and enhance long term relationships that contribute to a positive member experience

- Enhance own profile and professional image in the community by participating in community events, associations and/or partnerships

Employee Experience
Engagement; teamwork; leadership; learning; commitment; accountability
- Maintain and expand technical knowledge of financial products, systems, and services.
- Promote teamwork and cooperation as a peer leader; act as a mentor and role model to share knowledge and skills to assist and support talent development
- Support staff and encourage collaboration to accomplish common goals
- Attend industry related product shows industry related courses (as directed by the Employer and as required by applicable governing bodies under continuing education credits)
- Recognize and celebrate team successes; encourage teamwork and collaboration

Risk Management
Member confidence; risk/loss mitigation
- Ensure all documentation pertaining to investments and accounts is prepared and/or executed in accordance with established policies, procedures and relevant legislation
- Demonstrate a high level of risk management knowledge and ensure adherence to all legislative and regulatory requirements
- Maintain up to date and complete Client files with documentation in hardcopy and/or electronic form as required.
- Electronic files are maintained utilizing approved contact management software, approved Client relationship management software and any other required and approved software
- Display confidence and exercise sound judgement in decision making
- Take necessary action on issues or concerns arising from internal / external reviews and audits

Skills & Attributes
- Passion for delivering exceptional member/client service and dedicated to building strong relationships and connections in the community
- Committed to professional growth and development. Responsible for ensuring skills and knowledge are up to date to meet industry and position requirements
- Instills confidence and trust of others through thoughtful, clear and open communication
- Delivers strong business development and advisory services skills
- Demonstrates strong interpersonal skills and the ability to communicate effectively both verbally and in writing
- Ability to quickly adapt to changing priorities and a willingness to tackle new challenges
- Displays strong awareness of the financial service industry, keeps abreast of the changing environment and understands the components for organizational success
- Acts as a trusted advisor to members/clients, ensuring their financial well-being is top priority
- Demonstrates strong attention to detail and accuracy in completing work and providing information
- Takes a proactive and respectful approach in addressing problems, issues or conflict with a positive view to reaching new and better solutions
- Commitment to life-long learning
- Organizes work and assignment of tasks to maximize efficiency, clearly communicates expectations, roles and responsibilities

Experience & Education
- minimum of five years' experience in providing financial advice to clients in the areas of financial planning, investment, risk assessment and insurance options
- CFP designation, life insurance and mutual fund licenses required
- Combined experience and post-secondary education in the areas that are directly related to industry will be considered.

“We enrich lives.”

Expectations are that every employee will demonstrate our values of integrity, community, relationships, innovation, personal development and co-operative identity through their work and interactions with employees, members and the community.

Summerland Credit Union Leadership VALUES;

- **EXCEPTIONAL SERVICE / RELATIONSHIPS / INTEGRITY**: Provides an outstanding level of service to create lifelong members which result in enthusiastic referral sources who value the relationships and experiences they receive. We believe in collaborative, mutually beneficial relationships that are built with respect; whether with our employees, members or business partners, relationships are of the utmost importance. Our character is rooted in the principles of honesty, accountability and “doing the right thing” for our members. It’s what has guided us to now and will continue to drive us into the future.

- **INITIATIVE / INNOVATION**: Identifies what needs to be done and takes action to achieve standards of excellence beyond job expectation; is a self-starter; contributes new ideas; looks for ways to add value to our company; recognizes and acts upon opportunities; focuses on achieving results. We embrace the entrepreneurial spirit that allows us to make bold decisions. Never satisfied with the status quo, we are in pursuit of innovative ways to enhance services for our members and further our prominence in the industry.

- **CO-OPERATIVE IDENTITY**: We are a co-operative financial institution and as such subscribes to the co-operative identity, values and principles adopted around the globe.

- **COACHING / PEOPLE**: Provides timely guidance and feedback to help colleagues and peers strengthen knowledge and skills in order to provide exceptional service to members; Provides instruction, positive models, and opportunities in order to help others develop skills; establishes good interpersonal relationships by helping people feel valued, appreciated and included. We believe in a diverse, inclusive environment where new ideas are welcomed and personal development, through continuing education, is encouraged.

- **COMMUNITY**: Acts as a leader within the community and participates in various community events; looks for ways to support the community and serve both our members and other Credit Union members visiting our community. Community is at the centre of everything we do. We are committed to supporting and investing in the people and ideas which will foster the growth of our community for years to come.

- **COMMUNICATION** and **INTERPERSONAL SKILLS**: Communicates effectively and respectfully at all times by actively listening and sharing relevant information; applies strong negotiating and team building skills that result in effective working relationships.