

Associate Financial Advisor

Employee:		Department:	Wealth Management
Reports To:	Wealth Management Manager	FLSA Classification:	Non Exempt
		Updated:	April 2019

SUMMARY: The Associate Financial Advisor is responsible for investment and insurance sales, service and asset management for members. Responsible for building relationships with members that create loyalty and effective staff relationships that result in referrals.

ESSENTIAL DUTIES AND RESPONSIBILITIES: *Must effectively carry out the essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal’s mission and core values in a positive manner. Other duties may be assigned.*

- 1. Assumes responsibility for building legacy relationships with members through excellent service and financial planning.**
 - a) Serves existing Wealth Management members and develops new member relationships using Sun Federal mission and values as the foundation for every member experience.
 - b) Is a sales champion for all SFCU/NCUA deposit and CBSI investment products. Supports and exhibits CML sales and service behaviors through member presentment of solutions based on need.
 - i. Listens to the member’s story, conducts comprehensive data gathering and fact finding sessions with members to assist them in achieving their financial goals. Makes recommendations to members using a limited investment product menu or refers them to the Wealth Management Manager for additional options to meet member needs.
 - ii. Schedules and confirms member appointments. Prepares paperwork/eDocuments, submits completed paperwork/eDocuments and follows up for accuracy and processing. Prepares appointment performance reports.
 - iii. Consistently cross-sells credit union services to achieve products/member goals with an increased focus on lending opportunities.
 - iv. Executes service orders from members including asset withdrawals, beneficiary designations, address changes, and statement reproduction.
 - v. Maintains proper documentation for member communication, recommendations and product sales.
 - vi. Consistently makes follow-up service calls to members to fully satisfy their objectives, develop long-term relationships and create member loyalty.
 - vii. Follows the sales process which includes appropriate NCUA and FINRA disclosures to differentiate when selling on behalf of the wealth management program as compared to serving in a credit union role.
 - viii. Adheres to FINRA regulations and established policies and procedures of ethical market conduct. Conducts business according to high standards of honesty, fairness and integrity and render the highest member service practices.
 - c) Works with the Wealth Management Manager to develop plans to achieve department and individual goals.

- d) Expands relationships via marketing promotions, seminars, workshops, and working with the members that represent the current book of business.
- e) Makes outbound Wealth Management, Business Services and Business Development visits (calls, seminars, meeting, etc.).
- f) Provides financial planning and education to help members become future Wealth Management clients.

2. Builds effective relationships with employees and administers wealth management referrals.

- a) Educates employees on benefits of Wealth Management products, services and referral opportunities.
- b) Participates in branch meetings/functions.
- c) Maintains referral database and communicates regularly to branch staff on status of referral.
- d) Maintains current, accurate and comprehensive database on referrals and provides feedback to staff making the referrals.

3. Contributions to Team

- a) Schedules and confirms appointments for Wealth Management Manager.
- b) Prepares review materials for Wealth Management Manager.
- c) Collaborates, contributes and communicates for the success of the team.

Expectations for Employees

1. Supports and advances Sun Federal’s mission, vision, values and culture. Accepts responsibility to live Sun Federal’s culture. Makes a positive contribution to business plan objectives, goals and outcomes. Follows Sun Federal’s Service Behaviors. Shows professionalism, empathy and respect in all interactions with members, internal and external.
2. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your first priority. While some have little direct member contact, every position at Sun Federal supports the member.
3. Take ownership of job duties. Offer team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
4. Responsible for personal development through training, collaboration and teamwork. Understands and adheres to all policies, procedures and regulations. Maintains knowledge of regulations appropriate for position (i.e. Bank Secrecy Act, OFAC, etc.) and attends all training as it relates to position related regulations. Passes annual compliance requirements.
5. Adheres to Sun Federal’s security procedures and safeguards member information.
6. Demonstrates professionalism in dress, tone, flexibility and communication.
7. Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.

PERFORMANCE MEASUREMENTS

1. Wealth Management functions are effectively performed in accordance with established Credit Union policies and with legal and regulatory requirements.
2. Financial documentation, records, and reports are accurate, timely, and complete.
3. Professional business relations exist with members and trade professionals. Questions and problems are promptly and courteously resolved. Programs and services are thoroughly explained.
4. Good working relations exist with Credit Union personnel and with management. Assistance is provided as needed. Management is appropriately informed.
5. Is a leader in member service, receiving excellent remarks in survey results.
6. Meets or exceeds individual Wealth Management production and overall Credit Union goals.

QUALIFICATION REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.

EDUCATION/CERTIFICATION: Bachelor's degree in Business, Finance, Insurance or equivalent trade-off in professional work experience. Series 6 (Series 7 Preferred), Series 66 (Or Series 63 and 65) and Life/Health Insurance License. If the individual has not obtained a Series 7, the individual must successfully obtain the Series 7 license and other preferred licensing identified by the Wealth Management Manager within 1 year of employment.

REQUIRED KNOWLEDGE: Maintains safe and sound investment and insurance practices as outlined by regulator and Credit Union goals and policies, and efficiently services the financial needs of the members in a personable and professional manner. Is knowledgeable of all investment, insurance and credit union products and services.

EXPERIENCE REQUIRED: One to three years of financial services sales experience

SKILLS/ABILITIES: Ability to pass current criminal background check and fingerprinting in order to comply with the FINRA regulations. Ability to positively interface with members, product company representatives, management and all employees. Demonstrated ability to influence, lead/motivate and build networks. Demonstrates ability to translate complex information, create and deliver an effective message scaled to the appropriate audience.

Demonstrated ability to work with multiple priorities. Ability to gather, analyze data and provide sound recommendations. Excellent communication and public relations skills. Strong analytical abilities. Solid interviewing skills. Able to use financial calculator and related computer applications

PHYSICAL ACTIVITIES AND REQUIREMENTS

TALKING: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

AVERAGE HEARING: Able to hear average or normal conversations and receive ordinary information.

PHYSICAL STRENGTH: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS

REASONING ABILITY: Ability to deal with a variety of variables under only limited standardization. Able to interpret various instructions.

MATHEMATICS ABILITY: Able to perform very simple algebra. Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage.

LANGUAGE ABILITY: Ability to read a variety of books, magazines, instruction manuals, atlases, and encyclopedias. Ability to prepare memos, reports, and essays using proper punctuation, spelling, and grammar. Ability to communicate distinctly with appropriate pauses and emphasis; correct pronunciation (or sign equivalent) and variation in word order; using present, perfect, and future tenses.

JOB DESCRIPTION INTENT & PURPOSE

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.