

## POSITION DESCRIPTION

<b>Title:</b>	Financial Planner (FP)
<b>Employee:</b>	TBC
<b>Business Unit:</b>	Wealth Management
<b>Reports to:</b>	CEO
<b>Team:</b>	Shared Services
<b>Location:</b>	7 Marine Square, College Road, Hermanus, 7200, Western Cape, South Africa
<b>Job Grade:</b>	TBC
<b>Effective Date:</b>	TBC

### Our Values

The culture across the FinGlobal Group is one where “customers are at the heart of everything we do” and our employees bring this culture to life by behaving in line with our unique values which are:

❖ Customer first      ❖ Trust      ❖ Respect      ❖ Unleash potential      ❖ Ideas into action

These values drive our performance, enhance our reputation, and position us for the future.

### The Role

The Financial Planner (FP) is a key member of the Wealth Management team reporting to the CEO. This role is responsible for securing customers for FinGlobal Group by converting leads (qualified prospects) into paying customers. The role assists and advises customers on the service or bundle of services required to meet their specific needs. It also works closely and collaboratively with all Customer Services team members within their allocated business unit to ensure customer expectations and FinGlobal Group revenue targets are met.

### Key Accountabilities

#### **Advisory and Sales**

- Convert leads (prospective customers) into full paying customers (those who accepts one or more of the FinGlobal Group service offerings) within set time frames.
- Gather, compile and analyse financial and personal data about customers.
- Gain a full understanding of customer’s situation and objectives; explaining the FinGlobal Group service offering and tactfully guiding and advising them through the decision making and service acceptance process.
- Match customer needs to specific solutions based on report from Financial Planning, Tax Compliance Consultants within the ambit of applicable regulations and legislations.
- Refer, channel and monitor cases to various sections according to services solutions offered.
- Facilitate the quotation and acceptance of services process.
- Maintain continuity throughout the life cycle of a customer.

- h) Give the customer as much insight in wealth migration, including the implications of exchange control and tax, relative to pensions, investments and other South African source assets, economic trends, pension legislation in target countries etc.
- i) Integrate the customers profile and goals through cross-selling of service solutions specific to customers' needs.
- j) Correspond with customers re additional information requirements, e.g. insurer needs.
- k) Interface with customers post quote acceptance to deal with questions / issues / status update, etc., until services have been successfully delivered.
- l) Continuously look for better ways to conduct business and improve processes.
- m) Responsible for creating the revenue stream for the team and take-on of new clients.
- n) Client acquisition, retention, service orientation and relationship management.
- o) Ensure financial planning remains compliant with all related legislation, e.g. FAIS, FICA etc.

## Learning and development

Available and willing to learn existing and new processes that may be added to the FinGlobal Group suite of products/services from time to time.

## Compliance

- a) Comply with all company standard operating procedures (SOPs), policies, guidelines and procedures.
- b) Comply with all applicable regulations and legislation from regulators and organisations such as FSCA and SARS.

## Key Performance Indicators (KPI's)

Proficiency in this role may be measured using some or all of the stated KPI's; but, also not limited or restricted to those indicated in below table.

KPI	Reason	Description
Conversion rate	To maximise lead pool potential	Number of qualified prospects <u>divide by</u> number of customers who accepted 'quote for services'
Revenue generated	To direct effort on outcomes, adding value to customers and the business respectively	Total revenue generated based on number and value of sales generated on a monthly, quarterly and annual basis
Customer service cancellations	To ensure a good and thorough understanding of customer needs and requirements when services are	Number of customers who cancelled their services with FinGlobal Group after service delivery has commenced
Quality of customer interaction and communication	To promote effective customer communication and interaction <i>(to attract customers, close the deal and deliver outcomes that meet customer expectations)</i>	Peer and management review to determine the quality of customer communication and interaction
Quality of interaction and communication with 'Sales & Customer Services' staff	To promote effective communication and interactions with 'Sales & Customer Services' staff	360° review of communication and interactions with 'Sales & Customer Services' staff

## Key Relationships

Internal and external relationships; level of interaction and purpose.

## Internal

### Primary

- CEO & CFO – to seek advice, direction and guidance on delivery of successful customer outcomes.
- ‘Sales & Customer Services’ team members – to ensure customer requirements are met within expected timeframe and quality standards.
- Marketing team members – to liaise and ensure alignment between sales and marketing strategies to ensure best fit outcomes for customers.

### Secondary

- CRM system (Salesforce) support – to liaise with subject matter experts to ensure the system is continuously improved to ensure more effective processes and data integrity.
- Business Intelligence & Reporting – cooperate with subject matter experts to enhance customer insights capability, organisation wide.
- Risk and Compliance – to consult and seek advice on financial / business risks, controls, mitigating actions and response.

## External

- Customers.
- Service providers and partners.

## Core Competencies

At FinGlobal Group, we have identified the competencies that are required to be successful. These competencies help define how we do our role and recognise the behaviours that we need to display on a daily basis. The required competencies for this role are:

Competency	Description
<b>Managing Relationships</b>	Works to build and maintain warm, friendly and constructive relationships with colleagues and business partners; is responsive to the needs, feelings and opinions of others.
<b>Ability to plan and organize</b>	Able to prioritize and plan multiple tasks and yet be flexible and adaptable in revising plans and priorities on short notice in order to achieve objectives.
<b>Sense of urgency</b>	Able to cope with pressure and show ability to deal with urgent matters.
<b>Action Orientation</b>	Initiates action to achieve objectives within set deadlines and pro-actively takes responsibility for achieving work objectives and shows willingness to go the extra mile.
<b>Decision-making</b>	Able to reach a conclusion or decision, whether it be to further an investigation or for purposes of recommendation/ escalation to management.
<b>Resilience</b>	Able to tolerate and persevere in a reactive environment. The tolerance to deal with conflicting information. Displaying the perseverance, energy and drive to persist, despite interruptions and unforeseen/unexpected changes until tasks have been successfully completed. Able to deal with ambiguity.
<b>Systems knowledge</b>	Familiar and proficient with MS Office (Outlook, Word, PowerPoint and Excel). Sound understanding and proficiency with FinGlobal Group CRM system (Salesforce).
<b>Product Knowledge</b>	Advance knowledge of the products and/or services FinGlobal Group offers to their customers locally and internationally.

Competency	Description
<b>Adaptability</b>	Willingness to learn and adjust to a changing work environment.
<b>Co-operation &amp; teamwork</b>	Co-operative in planning and striving to see that the goals and objectives of the company are being realized.

## **Role Requirements**

The candidate needs to have proven expertise in business and technical facets of the role including the following:

- a) **More than three years' experience in a reasonably complex process orientated environment, preferably within the Financial Services industry.**
- b) **Exposure to and/or theoretical knowledge of FICA legislation.**
- c) **RE 5**
- d) **CFP® (recommended, not required).**
- e) **RE 1 (recommended, not required).**
- f) Experience with sales techniques and strategies to meet customer and business needs and objectives.
- g) Proven ability to be self-motivated and work autonomously, while also working successfully within a team.
- h) Proven organisational skills including the ability to prioritise work to ensure deadlines are consistently achieved.
- i) Strong attention to detail and follow through.
- j) High degree of initiative and motivation.
- k) Demonstrated inclusive, collaborative and engaging approach; including the ability to consult, facilitate, negotiate and influence a broad range of people at all levels in a medium sized corporate environment.
- l) An ability to work under pressure in a rapidly changing environment.
- m) Solid skills in stakeholder management and developing trusted, enduring relationships with customers.
- n) Sophisticated verbal & written communications skills (English & Afrikaans), with excellent grammar and spelling.
- o) Excellent telephone manner and confident on the phone.
- p) Ability to write clearly, courteously and professionally as well as heightened e-mail etiquette.
- q) Strong interpersonal skills coupled within a resilient yet enthusiastic life disposition, including the ability to remain calm in dynamic situations and project with sunny poise and aura.
- r) Demonstrated and applied knowledge of relevant regulatory and compliance frameworks.
- s) Demonstrated ability to distil complex issues into succinct and easily understood language that convey key messages successfully at all levels of the organisation.
- t) Excellent collaboration skills to deliver cohesive outcomes.

## **Additional information**

### **Employment Engagement**

This is a permanent position with FinGlobal Group. The incumbent will be employed under an employment contract which specifies employment terms and conditions including salary.

### **Workplace Health and Safety**

The role holder of this position must comply with workplace health and safety requirements and policies.

As part of your role, you will also ensure other team members also comply with FinGlobal Group workplace health and safety requirements and policies.

### **Risk and Compliance**

As a primary role-player in the process of complying with regulatory requirements your responsibility is to be conversant with, and to implement the requirements specific to your role; including the continues identification, analysis and escalations of risks within your team. As part of the normal performance review cycle, you will also

encourage and reward open and transparent reporting of errors and behaviours which contribute positively to the desired risk and compliance culture.

### **Confirmation Signatures**

	<b>Name</b>	<b>Date</b>	<b>Signature</b>
Employee:			
HR representative:			
CEO/ CFO:			

