



Financial Advisor

Position:	Financial Advisor
Department:	Sales & Member Experience
Reports to:	Branch Manager
Posted Date	September 14, 2023

Position Summary

The primary responsibilities for this position will be to understand the financial needs of Members and provide proper advice and recommendation to fit their needs. The Advisor will be responsible for meeting and exceeding specific individual and team-based goals. While providing the right financial solutions, the incumbent will build and develop relationships with Members to deepen their overall relationship with Pathwise Credit Union by promoting and selling a full range of mutual fund products. Financial Advisors are expected to proactively engage in activities such as revenue generating and sales-based activities, fostering relationships and leveraging referrals. This position will also provide support, as needed, to other jobs within Pathwise Credit Union.

Position Responsibilities

- Conducts interviews with members; identifies members' needs, risk tolerance and goals.
- Provides recommendations on credit products.
- Delivers personalized investment solutions and creates and manages the members' portfolios.
- Completes loan applications and documentations to underwriting.
- Opens new member accounts and acts on opportunities to grow the investment portfolio.
- Conducts proactive outbound calling to increase business.
- Identifies and drives referrals to business partners in Commercial or Wealth Management.
- Administers the account of deceased member's estates and the disbursement of assets.
- Resolves problems as first point of contact and refers complex problems to appropriate staff.
- Creates and maintains member files and reports on activities to Branch Manager and/or VP.
- Delivers financial/retirement seminars.
- Advanced knowledge of mutual funds, MFDA regulatory, legal statutes and Credit Union operating policies.
- Maintain current knowledge of applicable national and local regulations including FINTRAC, tax legislation, Provincial Securities Commission, MFDA and other industry publications.



- Maintain an advanced knowledge of the competitive environment, basic and specialized products, and services, working knowledge of consumer credit thorough knowledge of latest trends in financial markets for both credit and investments.
- Attends trade shows, workshops, and conferences, as required.
- Maintain clear understanding of Pathwise Credit Union plan and the role of Advisors' contributions, actively lead revenue generation and sales-based activities, achieve the performance targets.
- Provides daily work within accordance to standard compliance, audit, policies, and procedures.
- Perform all other related duties as assigned.

Position Qualifications

Education & Experience

- As a minimum, a Secondary School Graduation Diploma (or equivalent).
- Three years of credit union work experience.
- Pathwise approved lending courses.
- Must hold a Mutual Funds license.

Knowledge, Skills & Capabilities

- Requires creativity and innovation to deal with issues.
- Self-motivated, detail oriented, good problem-solving skills; passion for sales.
- The ability to plan, prioritize and manage conflicting deadlines during peak periods and unexpected situations.
- Ability to evaluate complex information from a variety of sources to arrive at conclusions.
- Requires flexibility in order to adapt to modifications in duties and shifts in priorities, including retraining, reorganizing work or redesigning processes and procedures.
- Advanced knowledge on all Credit Union products and services.
- Knowledge of Credit Union policies, by-laws, and procedures.
- Excellent communication skill, verbally & written, in order to manage demanding situations with tact and diplomacy; effective presentation skills are required.
- Proficiency in Microsoft Word and Excel, banking system and associated programs.
- Must hold a valid driver's license.
- Position is mobile and may work at all Pathwise locations. Some additional travel is required.
- Subject to extended hours as per Article 5:01 (b) of the Collective Agreement.



Applications

Candidates should submit their application, cover letter, and resume to

Attention: People and Culture

Subject: Financial Advisor Application

Email: HRPATHWISE@PATHWISE.CA