



POSITION DESCRIPTION

NAME:		DEPARTMENT:	Retirement Plans; Wealth Management
TITLE:	Financial Advisor	STATUS:	Full-Time
REPORTS TO:	President, Investments	CLASSIFICATION:	Exempt

JOB SUMMARY/ORGANIZATIONAL IMPACT: The Financial Advisor (“FA”) provides advisory services to Summit’s Wealth Management clients. FA’s report directly to the President and will be responsible for increasing cross marketing sales and maintaining Summit’s client base. Primary roles include developing strong relationships with clients to bring in new assets and ensure retention, preparing and presenting plan reviews, and answering client inquiries. Strong service skills and knowledge of investment fundamentals are keys to success in this position.

RESPONSIBILITIES/ ESSENTIAL FUNCTIONS:

- Actively engage in prospecting and sales processes to acquire new clients and assets.
- Interview clients to determine their current financial objectives, risk tolerance, or other information needed to develop a financial plan.
- Develop and maintain positive working relationships and open lines of communication with external clients.
- Analyze and recommend to client’s different strategies in investment planning, insurance coverage and cash management or other areas to help them achieve their financial goals.
- Prepare data for client and prospect meetings, plan reviews, and Request for Proposals.
- Review clients' accounts and plan regularly to determine whether life changes, economic changes, environmental concerns, or financial performance indicate a need for plan reassessment.
- Maintain detailed records relating to interactions, tasks, and appointments necessary for reporting purposes using Summit’s CRM system.
- Interpret client information such as investment performance reports, financial document summaries, and income projections.
- Learn and use Third Party tools to perform financial planning with clients.
- Recognize areas of weakness, provide suggestions, and update documentation for process improvement.
- Perform general and administrative duties as assigned.

REQUIRED QUALIFICATIONS

Knowledge

- **Customer and Personal Service.** Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- **Clerical.** Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.
- **Legal.** Knowledge of financial information privacy laws, the Gramm-Leach-Bliley Act (GLBA), the Employee Retirement Income Security Act (ERISA), and other applicable financial laws.
- **Sales.** Knowledge of industry products and services and how to identify needs and provide solutions.
- **Securities.** Knowledge of the securities industry as it relates to selling investment products and giving advice.

Skills

- **Active Listening.** Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- **Speaking.** Talking to others to convey information effectively.
- **Service Orientation.** Actively looking for ways to help people
- **Critical Thinking.** Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- **Social Perceptiveness.** Being aware of others' reactions and understanding why they react as they do.
- **Persuasion.** Persuading others to change their minds or behavior.

Abilities

- **Oral Expression.** The ability to communicate information and ideas in speaking so others will understand.
- **Speech Clarity.** The ability to speak clearly so others can understand you.
- **Problem Sensitivity.** The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
- **Written Expression.** The ability to communicate information and ideas in writing so others will understand.
- **Team Player:** The ability to work cooperatively and effectively in a team environment to accomplish group goals.

Experience:

- 3 years' experience in the Investments industry with a focus on advising preferred
- Experience using Microsoft Office 365; Outlook, OneDrive, and SharePoint preferred

Education:

- Bachelor's degree in Finance or related field preferred.

Certifications/Licenses:

- Series 7
- Series 66
- Active State Group Life, Accident, and Health Insurance License preferred