APPENDIX ONE:
Job Description

POSITION TITLE:	Financial Adviser
LOCATION:	Dunedin
REPORTS TO:	Head of Advisory
TEAM:	Private Wealth

At Craigs (CIP) we are focused on helping our clients to achieve their holistic financial goals, protect and grow their wealth. We believe that where a client's financial future is concerned, our people are fundamental to achieving this. Our collective skills, knowledge and commitment means that we can provide the best possible outcomes for our clients.

Reporting to the Head of Advisory, the primary focus of a Financial Adviser is to act in the best interests of the Client, at all times following company policy and process to deliver the best possible client outcomes aligned with their financial plans, goals and circumstances.

As a Financial Adviser, I am required to provide, build and manage client relationships, delivering high quality, unbiased financial planning and investment advice and support to CIP clients. I execute client instructions with care, diligence and skill, strictly in accordance with NZX Rules (where applicable) the Code of Professional Conduct for Financial Advice Services and current industry legislation, which includes compliance with the Financial Market's Conduct Act 2013, the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, and other pertinent legislation and regulations.

WHAT I DO

CLIENT MANAGEMENT AND KEY FINANCIAL ADVISER ACTIVITIES

- Proactively engage existing clients with tailored services aligned with standards and policies.
- Identify and develop ideal client prospects, growing the business through professional and reputational excellence.
- Prepare holistic financial plans and investment proposals for clients with advice, which is suitable taking into account their needs, situation, goals, risk tolerance, risk capacity and client behaviour/decision making.
- Key holistic planning activities include:
    - Cashflow and budgeting, debt strategy
    - Risk management and insurance strategy
    - Retirement planning
    - Estate planning considerations, including beneficiary planning, wills/enduring Power of Attorney and co-ordination with legal advisers
    - High-level tax-aware considerations, recognising any formal tax advice will be provided by third party specialists
- Align financial plans and portfolios strategies to client requirements and ensure the Client understands the nature and scope of the advice and the services being given.
- Implement and monitor client financial plans and portfolios, conducting reviews and activities in adherence to Company processed, including event-based reviews where applicable (for example job changes, inheritance, change of marital status, change in health status)
- Prepare correspondence related to clients for financial plans, portfolio reviews and other communications.

- Conduct, only if circumstances require, execution only activities by transacting client business in Equities, Fixed Interest, Unit Trusts and other investment categories, however recognising this is a part of the role that is diminishing for Financial Advisers.
- Act with integrity, treating clients fairly and respectfully while meeting agreed-upon responsibilities.
- At all times following Company prescribed administrative processes and policies, including use of supporting systems.

BUSINESS DEVELOPMENT

- Collaborate with Manager to devise a medium to long-term business plan/strategy in line with CIP's value proposition, company strategy, and services, as well as Adviser KPIs.
- Prepare annual business plans reflecting the year's objectives / targets and Adviser KPIs, aligned to overall business development strategy, and ensure that all business plan and quality targets are achieved within the nominated timeframe.
- Identify and cultivate referral networks, fostering relationships with influencers such as clients, intermediaries, community stakeholders, and personal connections.
- Co-ordinate and deliver client presentations, as required.
- Support, promote and attend company events.
- Advocate for and represent the Company, offering investment advice strictly in accordance with the firm's research view.
- Ensure weekly client and prospect meeting activity is sufficient to achieve business goals.

COLLABORATION AND TEAMWORK

- Proactively build relationships across the wider CIP business.
- Share resources, knowledge and expertise to achieve the overall company objectives, contributing to the learning and development of the broader team and individual members as required by Management.
- Foster and contribute to an environment of collaboration and co-operation.
- Be a CIP advocate internally and externally.
- Be a role model for teamwork, flexibility and promoting client's interests.

CONTINUOUS LEARNING

- Maintain, upskill and support CIP's AI initiatives.
- Maintain current knowledge of markets, research, and appropriate NZX Rules and relevant government legislation.
- Understand CIP investment strategies and asset allocation models Maintain up to date knowledge of all CIP services and fee structures.
- Complete all Company, Financial Adviser and NZX training as required to maintain Financial Adviser and NZX accreditation (if appropriate) and / or minimum requirements for the role set by the Company, including meeting minimum CPD requirements as prescribed by the Company.
- Maintain a high level of competence with CIP systems.
- Regular attendance on the Investment Strategy Group's morning meeting conference call.

GENERAL DUTIES AND RESPONSIBILITIES

- Operate within the parameters of the NZX Rules and regulations, relevant legislation and CIP procedures and policies.

- Provide suitable holistic financial planning and investment advice to clients upon delivery of Adviser's disclosure statement in accordance with the Code of Conduct for Financial Advice Services.
- Ensure that all required client information is collected and recorded accurately and fully and in compliance with NZX Rules and the Company's Anti-Money Laundering Policy.
- Ensure that clients are not recommended services or products offered under a regulated offer that contravenes the Financial Markets Conduct Act.
- Follow company policy and process to ensure client information is protected against loss, unauthorised access, use, modification of disclosure.
- Ensure the client's executions requests are correctly fulfilled, where applicable. Any oversight or mistake caused by the Financial Adviser must be corrected as per the Office Mistakes policy.
- Where applicable, ensure clients settle purchases and deliver sales in time to comply with NZX Rules and in accordance with the standard terms and conditions of trade per the Company Client Agreement form.
- Act professionally, ethically and work co-operatively and constructively within the framework of the Company structure.
- Follow Company policy in regard to client complaints.
- Demonstrate the Craigs' values every day and encourage, support and enable my colleagues to do too.
- Any other responsibilities discussed and required over time, as agreed by your Manager.

WHAT I VALUE

At Craigs, we pride ourselves on creating an environment where our people feel they belong and can bring their best self to work and feel valued. We grow as a team and with our clients and are always looking to support our communities – both internal and external. Our values build the foundation of how we work and how we provide great outcomes for our people and our clients. I demonstrate the Craigs' values every day and encourage, support and enable my colleagues to do too.

WHAT I BRING

- Qualifications
    - Version 1, 2 or 3 of the New Zealand Certificate in Financial Services (Level 5), or the National Certificate in Financial Services (Financial Advice) (Level 5). This includes the Investment strand, and/or Life, Disability and Health Insurance strand (specialist component) as applicable
    - Certified Financial Planning designation (CFP), if applicable
    - A relevant qualification in finance, commerce or business-related discipline (desirable)
    - Financial Adviser designation
    - NZX Adviser designation (desirable)
- Knowledge and Experience

Initials

    - Previous experience working within a financial service environment
    - Passion for and sound understanding of financial markets and knowledge of industry regulation
    - Sound understanding of financial planning including holistic financial assessment, and financial modelling
    - High aptitude for computer systems with an ability to understand complex IT systems
- Skills and Attributes
    - Strong written and verbal communication skills
    - Demonstrated client relationship management skills with the ability to build trust and credibility with clients
    - Conducts self with a high level of professional and ethical behaviour and acts with integrity
    - Business development skills
    - Drive and enthusiasm
    - Collaborative team player

NZX RULES REFERENCED WITH LEGISLATION AND POLICY

The NZX Participant Rules can be found electronically at the following address -

https://www.nzx.com/regulation/nzx-rules-guidance/participant-guidance

CIP policies can be found on the Staff Intranet.