

**APPENDIX ONE:**  
Position Description



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POSITION TITLE:	Quality of Advice Associate
LOCATION:	Auckland or Tauranga (other locations negotiable)
PEOPLE LEADER:	Head of Quality of Advice
TEAM:	Quality of Advice (QoA)

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At Craigs (CIP) we are focused on helping our clients to achieve their financial goals 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.

The Quality of Advice (QoA) team is responsible for delivering our advice framework to our Investment Advisers (Advisers) to ensure we are delivering the highest quality outcomes for clients. Our team ensures all Advisers are effectively trained and are kept up-to-date with the advice process and expectations around providing financial advice. We also provide a monitoring function where we run spot checks, IPS checks and reports on advice documentation. Additionally, we work closely with the Digital Business team for any development and enhancements to advisory tools.

Our team's overriding goal is to support Advisers to deliver a high standard of advice to CIP clients, meet their regulatory obligations (in respect to providing advice) and to ensure the advice process is efficient so they can better service CIP clients as captured in the CIP Investment Advice Policy.

As a Quality of Advice Associate, the primary focus of my role is to engage with Advisers and enable them to learn and manage the advice process. I work directly with Advisers, providing guidance and training on all steps in the advisory process, including complex or novel situations. I also regularly review and monitor client documentation and provide guidance to Advisers to ensure compliance with regulatory requirements.

## WHAT I DO

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### ADVISER DEVELOPMENT

- Manage Continuing Professional Development (CPD) and contribute content through identifying issues.
- Deliver presentations and facilitate CPD sessions.

## QUALITY OF ADVICE MONITORING AND CONTINUOUS IMPROVEMENT

- Review IPS and associated documents to ensure Strategic Asset Allocation is appropriate for the client's needs and risk profile.
- Check Advisers have complied with the CIP Investment Advice Policy.
- Partner with Advisers to correct any shortcomings or missing documentation.
- Identify processes that can be streamlined or improved, to improve service to clients, regulatory compliance, or Adviser efficiency.
- Assist with implementing any changes as required, through understanding and analysis of systems and processes.

## QUALITY ASSURANCE AND TRAINING

- Engage with Advisers to help them work through the advice process, ensuring both accuracy and efficiency.
- Develop best practice to deal with specific 'non-standard' situations. Coach Advisers to work through these situations, drawing on this best practice.
- Provide support to Advisers covering issues relevant to providing advice. This may include areas such as regulatory obligations, markets, portfolios, documentation, tax, risk profiling, objective modelling, financial information (trusts, KiwiSaver, NZ Super etc).
- Provide training to Advisers on tools and calculators that support the advice process.
- Demonstrate a sound understanding of practices, techniques, concepts, and theoretical principles of the advice-giving process.
- Communicate with, advise and influence Advisers to facilitate compliance with the regulatory requirements of the Adviser role.

## CONTINUOUS LEARNING

- Knowledge of all CIP products, services, and fee structures.
- Maintain current knowledge of markets, appropriate NZX Rules and legislation.
- Understand CIP investment strategies and asset allocation models.
- Demonstrate the Craigs' values every day and encourage, support and enable your colleagues to do so also.

## NZX RULES REFERENCED WITH LEGISLATION AND POLICY

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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.

## WHAT I VALUE

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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.

## WHAT I BRING

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- Qualifications
  - A relevant degree in finance, commerce or business or equivalent work experience in finance, economics or related discipline
  - Financial Planning Diploma or New Zealand Certificate in Financial Services (Level 5), or the National Certificate in Financial Services (Financial Advice) (Level 5)
  - NZX Accreditation
- Knowledge
  - Knowledge of the six-step advice process
  - Understanding of New Zealand's regulation of advice, markets, and portfolio investing
  - Understanding of the principles of portfolio management
- Experience
  - 3 to 5 years + experience in financial markets, business management and advice
- Skills and Attributes
  - Excellent written and verbal communication skills
  - Ability to work autonomously and as part of a team
  - Sound commercial acumen
  - Microsoft Excel and systems skills