

**APPENDIX ONE:**  
Job Description



POSITION TITLE:	Investment Adviser
LOCATION:	Auckland
REPORTS TO:	General Manager

## POSITION SUMMARY

Reporting to the General Manager, the primary focus of an Investment 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 investment goals and circumstances.

As an Investment Adviser, you will be required to provide, build and manage client relationships, and deliver high quality, unbiased investment advice and support to Craigs Investment Partners clients. Investment Advisers execute client instructions with care, diligence and skill in accordance with NZX Rules, the Code of Professional Conduct for Financial Advice Services and current industry legislation including the Financial Market's Conduct Act 2013, Anti-Money Laundering and Countering Financing of Terrorism Act 2009 and other relevant legislation and regulations.

## KEY RESPONSIBILITIES

### KEY ADVISER ACTIVITIES

- Identify and develop ideal client prospects.
- Profile clients and prospects.
- Prepare proposals for clients with advice which is suitable taking into account their needs, situation, goals and risk tolerance, as well as the Company's research view.
- Align services and portfolio strategies to client requirements and ensure the Client understands the nature and scope of the advice and the services being given,
- Ensure that all information that clients receive is accurate so they can reliably make decisions about financial products and services.
- Implement and monitor client portfolios to deliver good client outcomes.
- Prepare correspondence related to clients for portfolio reviews and other communications.
- Conduct sharebroking activities by transacting client business in Equities, Fixed Interest, Unit Trusts and other investment categories.
- At all times following Company prescribed administrative processes and policies, including use of supporting systems.
- At all times acting with integrity and treating clients fairly and respectfully.

### BUSINESS DEVELOPMENT

- Develop a medium to long-term business plan/strategy, aligned to the Craigs Investment Partners (CIP) value proposition, company strategy and services.

- Prepare annual business plans reflecting the year's objectives / targets, aligned to overall business development strategy, and ensure that all business plan and quality targets are achieved within the nominated timeframe.
- Identify referral networks, and build and maintain a network of influencers such as clients, intermediaries, community involvement, and personal connections.
- Co-ordinate and as required, deliver client presentations.
- Support, promote and attend company events.

## COLLABORATION AND TEAMWORK

- Proactively build relationships across the wider CIP business.
- Share resources, knowledge and expertise to achieve the overall company objectives.
- Contribute to an environment of collaboration and co-operation.
- Be a role model for teamwork, flexibility and promoting client's interests.

## CONTINUOUS LEARNING

- Maintain current knowledge of markets, research, and appropriate NZX Rules and relevant government legislation.
- Understand CIP investment strategies, asset allocation models, primarily with regard to Equity and Fixed Interest investment.
- Maintain up to date knowledge of all CIP products, services and fee structures.
- Complete all Company, Investment Adviser and NZX training as required to maintain Financial Adviser and NZX accreditation and / or minimum requirements for the role set by the Company.
- Maintain the Adviser core competencies as set down by the Company from time to time, including meeting minimum CPD requirements as prescribed by the Company.
- Maintain a high level of competence with Craigs Investment Partners' systems.
- Regular attendance on the Private Wealth Research morning meeting conference call.
- Contribute to the learning and development of the broader team and individual staff as required by Management.

## GENERAL DUTIES AND RESPONSIBILITIES

- Operate within the parameters of the NZX Rules and regulations, relevant legislation and CIP procedures and policies.
- Provide suitable advice to clients upon delivery of Adviser's disclosure statement in accordance with the Code of Conduct for Financial Advice Services.
- At all times the Adviser will 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 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 order is correctly fulfilled. Any oversight or mistake caused by the Adviser must be corrected as per the Office Mistakes policy.

- 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.
- Any other responsibilities discussed and required over time, as agreed by the General Manager.

## PERSON SPECIFICATION

Qualifications	<ul style="list-style-type: none"> <li>• Version 1 or 2 of the New Zealand Certificate in Financial Services (Level 5), or the National Certificate in Financial Services (Financial Advice) (Level 5)</li> <li>• Relevant qualification in finance, commerce or business</li> <li>• Financial Adviser designation</li> <li>• NZX Adviser designation</li> </ul>
Knowledge/Experience	<ul style="list-style-type: none"> <li>• At least 5 years experience in financial services environment</li> <li>• Sound understanding of financial markets and knowledge of industry regulation</li> <li>• High aptitude for computer systems with an ability to understand complex IT systems</li> </ul>
Key Skills and Attributes	<ul style="list-style-type: none"> <li>• Excellent communication skills</li> <li>• Conducts self with a high level of professional and ethical behaviour and acts with integrity.</li> <li>• Demonstrated ability to build trust and credibility with clients.</li> <li>• Business development skills</li> <li>• Strong client relationship management skills</li> <li>• Drive and enthusiasm</li> <li>• Collaborative team player</li> </ul>

## NZX RULES REFERENCED WITH LEGISLATION AND POLICY

	NZX PARTICIPANT RULE	LEGISLATION	CIP POLICY
3.24	Market Participants – Information Barriers	Financial Markets Conduct Act 2013	Information Barriers Policy
9.2	Client Advising – Required Client Information	Anti-Money Laundering and Countering the Financing of Terrorism Act 2009	Anti-Money Laundering
8.1	General Obligations - Conduct of Market Participants and Advisers	Code of Professional Conduct for Financial Advice Services	Code of Conduct
8.3	General Obligations - Confidentiality of Information	Privacy Act 2020 Code of Professional Conduct for Financial Advice Services	Code of Conduct Confidentiality Policy Privacy Policy
9.1 15.10	Client Advising - Duty of Care General Trading Obligations - Conflict Management Procedures	Code of Professional Conduct for Financial Advice Services	Code of Conduct Conflicts of Interest Policy Vulnerable Clients Policy
10.2 15.6	Trading - General Obligations - Market Manipulation General Trading Obligations - Suspected Insider Trading	Financial Markets Conduct Act 2013	Code of Conduct Insider Trading Policy
15.7	General Trading Obligations - Client Complaints	Code of Professional Conduct for Financial Advice Services	Complaints Handling and Disputes Resolution Policy
21.7	NZX Powers - Market Participants Obligation to Report	Protected Disclosures Act 2000	Whistle Blowing Policy Breach and Incident Policy
10.5	Trading - General Obligations – Prescribed Person Trading	Financial Markets Conduct Act 2013	Employee Trading Policy
8.4	General Obligations - Good Broking Practice	Code of Professional Conduct for Financial Advice Services	Code of Conduct
15.4	General Trading Obligations - Bringing Orders to Market	Financial Markets Conduct Act 2013	Best Execution Policy
15.17	General Trading Obligations - Client Protection	Code of Professional Conduct for Financial Advice Services	Code of Conduct
15.3	General Trading Obligations - Risk Warnings	Code of Professional Conduct for Financial Advice Services	Disclosure 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.