APPENDIX ONE:
Position Description

POSITION TITLE:	Investment Adviser – Superannuation & Savings
LOCATION:	Tauranga
PEOPLE LEADER:	Manager - Superannuation, Savings & Broking
TEAM:	Superannuation, Savings & Broking

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 Superannuation, Savings & Broking team is dedicated to assisting clients in realising their financial aspirations, be it saving for retirement, establishing an emergency fund, or expanding wealth through investments. This team offers a comprehensive suite of services and collaborates closely with clients to provide a financial strategy that aligns with their unique needs and objectives.

As an Investment Adviser – Superannuation and Savings, my focus is on providing high quality, unbiased investment advice and support to CIP clients in relation to our superannuation and savings products. My responsibilities also include strong relationship management, developing new business and on-boarding of new clients. I execute client instructions with care, diligence, and skill, strictly in accordance with NZX Rules, 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. I identify and cultivate potential clients where appropriate and refer premium advisory service opportunities to the relevant Advisers.

WHAT I DO

BUSINESS DEVELOPMENT

- In conjunction with Management, develop a medium to long-term business plan/strategy, aligned to CIP's value proposition, company strategy and services.
- Prepare annual business plans reflecting the year's objectives/targets, aligned to overall business development strategy.
- Maintain competitor information on comparative services e.g., other NZX firms, on-line brokers.
- 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.
- Promote and represent the Company, providing investment advice only in accordance with the firm's research view.

CLIENT MANAGEMENT AND KEY ADVISER ACTIVITIES

- Proactively engage existing clients with tailored services aligned with standards and policies.
- Provide professional investment advice based on CIP's product suite, Private Wealth Research, and agreed-upon client strategies.

- Maintain high professionalism in client engagements and conduct accurate portfolio reviews.
- Address new business opportunities and provide advice on voluntary corporate actions, ensuring comprehensive record-keeping.
- Contribute to developing new processes and procedures for the team.
- Identify and cultivate ideal client prospects, profiling them thoroughly.
- Prepare suitable proposals aligned with Company research views and CIP policies.
- Align services and portfolios with client requirements, ensuring the Client understands the nature and scope of the advice and the services being given.
- Ensure communication, correspondence and all information are accurate so clients can reliably make decisions about financial products and services.
- Implement and monitor client portfolios, conducting sharebroking activities in adherence to Company processes.
- 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.

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 staff as required by Management.
- Foster and contribute to an environment of collaboration and co-operation.
- Be a role model for teamwork, flexibility and promoting client's interests.
- Fulfill other discussed and required responsibilities over time.

CONTINUOUS LEARNING

- Maintain current knowledge of markets, research, and appropriate NZX Rules and relevant government legislation.
- Maintain up to date knowledge of all CIP products, services and fee structures.
- Understand CIP investment strategies, particularly in Equity and Fixed Interest.
- 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, including meeting minimum CPD requirements as prescribed by the Company.
- Daily attendance on the Private Wealth Research morning meeting conference call.

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.

WHAT I BRING

- A relevant qualification in finance, commerce, or business-related discipline (desirable)
- 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)
- Financial Adviser designation
- NZX Adviser designation (desirable)
- Previous experience working within a financial service environment
- Passion for and sound understanding of financial markets and knowledge of industry regulation
- 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 with acts with integrity
- Business development skills
- High aptitude for computer systems with an ability to understand complex IT systems
- 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/participant-rules

CIP policies can be found on the Staff Intranet.