JOB DESCRIPTION

Wealth Advisor -
Full time Position

General Accountability
The Pension & Estate Planning Consultant is responsible for prospecting and securing life, pension and living benefits sales in the following markets: family market, complex personal cases, and business cases. In addition, this individual will be responsible for various estate planning needs and some basic financial planning.

Organization & Structure
The Pension & Estate Planning Consultant reports directly to the Partners of HMA. This position takes the lead on the overall estate planning, pension and GRSP needs of HMA clients as well as the handling of complex personal insurance needs and business insurance needs. The position is a sales based position requiring the prospecting and mining of new business to HMA as well as handling some existing clients with more complex needs.

The Partners of HMA will require specific sales targets to be met by the Pension & Estate Planning Consultant. The sales targets will be decided upon by the collaboration of the Partners and the Consultant.

All HMA employees are bound by the code of ethics of an individual licensed to sell insurance products within the Province of Ontario and also by both our privacy policy and procedures and our code of confidentiality. As a client service organization, each employee represents HMA and must provide outstanding customer service and abide by our core values and mission statement.

Nature & Scope
HMA is a well-known and respected employee benefits firm within the Province of Ontario. The Pension & Estate Planning Consultant is passionate about consulting with various individuals and recommending insurance, pension, GRSP and estate/financial planning solutions to best serve our clients' long-term needs and goals. The position holds a multi-disciplinary list of responsibilities and works within a team environment.

Essential Functions
- Assess client needs and recommend life and living benefits insurance, pension, GRSP and financial planning products and assist clients in planning and implementation of product solutions for the following situations:
    - Family Market

- Complex Personal Sales (combined families, divorce agreements, children)
    - Business Cases (taxation, understanding need, buy/sell agreements, key person, shareholder agreements)
    - Estate Planning (taxation – personal and corporate, balancing distribution of assets)
    - Financial Planning Basics (budget needs, forecasting income and objectives, financial growth, debt management; servicing a target household income of less than $225,000 and net worth (excluding home) of less than $500,000
    - Work with Carrier tax and estate specialists with clients having household income greater than $225,000 and net worth in excess of $500,000 (excluding principal residence).
- Interact with and educate potential and existing clients in the products that best suit their needs
- Research and source various products and carriers to find the most suitable products for client needs
- Source and prospect potential customers and create interest in our firm and our products
- Secure sales of the above noted products by cold-calling, getting appointments, identifying client pain and budget, proposing solutions, obtaining commitment and completing applications with payment
- Organize and conduct HMA Group Client Seminars to secure sales
- Cross-sell and promote additional HMA products (e.g. Employee Benefits)

Required Skills & Experience

- Life/A&S license required
- 3+ years in similar field, with proven results in a sales capacity
- Financial advisory experience including Group RRSP and Pension
- Superior relationship development and communication skills and natural social comfort
- Proactively addresses and champions a changing environment
- Willingness to embrace the organization's core values
- Strong ability to self-motivate and achieve set goals
- Strong 'hunter' mentality
- Eagerness to learn and mentor with the team

Interested applicants should submit their resumes to Kerry Mount at kmount@hmabenefits.ca

Feb. 2017