JOB DESCRIPTION

GRSP/Pension & Estate Planning Consultant

Full time Position

General Accountability

The GRSP/Pension & Estate Planning Consultant is responsible for prospecting and securing GRSP/Pension, Life, and Living Benefits sales in the following markets: Employer Group, Business, Family markets including both general family type sales and complex personal and business cases. In addition, this individual will be responsible for various estate planning needs and some basic financial planning.

Organization & Structure

The GRSP/Pension & Estate Planning Consultant reports directly to the Partners of HMA (primarily Peter Bocking). This position takes the lead on the overall estate & financial 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. It's expected that a good portion of NBUS is to come from the servicing of HMA's existing Group clients as well as handling existing individual clients with more complex needs.

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

All HMA employees are bound by the code of ethics of an individual licensed to sell insurance products within the Province of Ontario (and other provinces as required) and 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 (and Canada). The GRSP/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 (Needs Analysis, Debt Reduction, Goal Planning)
    - Complex Personal Sales (combined families, divorce agreements, taxation)
    - Business Cases (taxation, understanding need, buy/sell agreements, key person, shareholder agreements)
    - Estate Planning (taxation – personal and corporate, balancing distribution of assets)
    - Financial Planning (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 through business development activities such as getting appointments with existing HMA clients, networking, cold calls etc. Identifying client pain and budget, proposing solutions, obtaining commitment and completing applications.
- 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