

RISK ADVISOR - PRETORIA

PURPOSE OF JOB

The role encompasses amongst other taking Citadel's service and product offering to market and engaging with prospective and existing clients.

REPORTING RELATION

Regional Head

KEY RELATIONS

External Clients, Internal clients, Leads, Financial Services Board, Financial Planning Institute, Portfolio managers, investment and asset management companies and banks, personal Networks.

QUALIFICATION

Post graduate Diploma in Financial Planning

Relevant B Com degree or CA or LLB

Regulatory exam

Class of Business courses completed

EXPERIENCE

Min 5 years' experience in investment and planning environment/ risk environment

COMPETENCIES	KNOWLEDGE	PERSONAL CHARACTERISTICS
<ul style="list-style-type: none"> • Aptitude for figures • Influencing skills • Conceptual thinking skills • Interpersonal understanding • Good presentation skills • Effective stress management • Adaptable and flexible to change • Effective interaction abilities • EQ 	<ul style="list-style-type: none"> • Knowledge of financial markets and Insurance and investment products • Knowledge on investment and financial planning • Have good technical knowledge on related subjects such as Tax, estate planning, retirement planning and Forex, interest rates • Short term and long term products and medical aid 	<ul style="list-style-type: none"> • Client and service oriented • Affable character • Integrity • Quick thinker • Mature • Confident • Well presented • Sensitivity to the clients • High sense of duty and loyalty • Wide range of interests



KPA/ STRATEGIC BUSINESS DELIVERABLES

RISK

- As a Risk Advisor , the role is to offer advice and administration to investment advisors with their client's risk needs as well as manage client's financial planning needs. This includes implementing advice on risk benefits, retail pension benefits, and collective investments for clients.
- To determine an individual client's current income, expenses, insurance coverage, financial objectives, risk tolerance and other information needed to develop a financial plan.
- Support the delivery of new and existing products from all the life offices which enables individuals to improve their financial situation.
- Draft consolidated forecasts and budgets, expenses, capital expenditures and other related areas.
- Implement financial planning recommendations.
- Make recommendations in areas such as insurance coverage.
- Review clients' accounts and plans regularly to determine life changes that would affect financial strategy.
- Assist Fiduciary and Advice Partners with Business Assurance requirements in the drafting of proposals and obtaining of quotes fit for Buy & Sell and Keyperson policies
- Assist Fiduciary and Advice Partners with Estate Planning by keeping all parties abreast of new offerings from Life Houses with regarding to Estate Planning tools and products
- Have an intricate understanding of the Long-Term Insurance Act and a broad understanding of Short-Term Insurance and medical aid
- Be aware of Pension Funds Act changes and the impact on Group Employee benefits in terms of Pension/ Provident Funds as well as Life Cover implications.