



MD Financial
Management

Working Title: Senior Financial Consultant

Reports to: Regional Manager

Career level: B4

Summary:

Reporting to the Regional Manager, as a Senior Financial Consultant, you will assist MD clients and their families in achieving their personal financial goals. Working as a partner with MD's Specialist Advisors, you will leverage your years of experience and strong client focus to prepare comprehensive financial plans and specific investment strategies for clients. You will identify and develop new opportunities to prospect and grow the client base, while ensuring retention of clients through strong relationship building and the development of comprehensive financial plans.

Duties & Responsibilities:

- As part of a broader network of MD financial experts you will facilitate a team approach by actively referring clients to MD Private Investment Counsel (discretionary management), MD Private Trust (estate and executor services), MD Insurance and MD Banking Products (Scotiabank). You will also work to ensure client needs are pro-actively addressed in alignment with their current financial situation and life stage as well as their future aspirations.
- When not meeting with clients or identifying new clients, you will further your knowledge of advanced financial planning concepts including income tax, investment trends and products, and any other issues having an impact on MD clients. Your thorough understanding of compliance with all industry regulations will ensure accurate administration of all client transactions and compliance requirements, thus minimizing risk and expense to the company.
- As a Senior Financial Consultant, you will participate in facilitating seminars and information meetings throughout the region, as well as implementing marketing strategies to provide advice and information concerning investment programs and related services.
- Flexibility to travel, as required, is expected.
- Understand how the Bank's risk appetite and risk culture should be considered in day-to-day activities and decisions.
- Actively pursues effective and efficient operations of his/her respective areas in accordance with Scotiabank's Values, its Code of Conduct and the Global Sales Principles, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational, compliance, AML/ATF/sanctions and conduct risk.
- Champions a high performance environment and contributes to an inclusive work environment.

Education & Experience:



- Minimum of 5 years' experience providing financial advice within the financial services industry coupled with a University degree in business, commerce or financial planning and hold the Certified Financial Planner (CFP) designation. *(For Quebec PL Fin is mandatory).*
- IIROC licensed as a Registered Representative (IIROC-RR) including completion of the Canadian Securities Course (CSC), the Conduct and Practices Handbook (CPH) and 90 day training
- Life License (LLQP) and a willingness to complete other regulatory requirements. Completion of the Group Annuity Sector (PQPAV) (Quebec offices only)
- Wealth Management Essentials (post-licensing requirement)

Competency Requirements:

- You are inspired by doing the best for your clients and by providing tailored and timely advice.
- You use your exceptional interpersonal skills to build rapport with and influence your clients and understand the critical importance of client trust.
- You have the ability to quickly and clearly understand the client's perspective which in turn directly influences your choice of strategies and products and how you present them to clients.
- You are an outstanding communicator. You actively listen and tailor your response accordingly based on your client's level of understanding and interest.
- You are a rapid responder – what's urgent for your client is also urgent for you. You make 'getting things done' a priority.
- You take great pride in your personal development and enjoy learning new tools and techniques,
- You embrace change and thrive in an ever-changing environment.
- You enjoy the collaborative process and look forward to partnering with other team members to best service your client.
- You have a breadth and depth of core financial products and a high-level of comfort and confidence in presenting this information to clients.