Job Description

Financial & Estate Planner

July 2021

Trinity Family Wealth Advisors is a multi-disciplined team that serves high net worth families holistically in the areas of Financial & Estate Planning, Family Business Succession, Investment Management, Philanthropic/Legacy Planning and Wisdom for Life. The firm provides counsel based on biblical principles helping clients gain clarity, contentment and freedom in their wealth and stewardship.

JOB DESCRIPTION

As we continue to grow and expand our business, we are looking to add an individual who will contribute to the overall success of the firm by having responsibility for all financial, estate, and insurance planning. This person will manage the planning process, manage the internal and external team members involved in the planning process, and be responsible for the creation of all client deliverables. This is initially a 15-20 hours/week position, depending on the candidate's skill set, and will grow from there.

SUMMARY OF DUTIES AND RESPONSIBILITIES

Please Note: *This is not an exhaustive list of all responsibilities, duties, skills, efforts, requirements or working conditions associated with the job. While this is intended to be an accurate reflection of the position, as business needs arise, management reserves the right to revise the job or to require that other or different tasks be performed as assigned.*

- Review client fact-find information, goals, and documents, liaise with Relationship Manager (RM) and create financial plan, or oversee creation of financial plan, including projections, identify missing elements and potential solutions.

- Revise drafts as necessary to create a final plan that reflects the client's situation. Ensure the financial plans are accurate and complete and are client ready. Ensure all notes explain the assumptions and explanations related to the financial plan.
- Work with NaviPlan to understand the software and ensure it is being used optimally.
- Work with principal, tax accountant, NaviPlan, etc. to ensure work arounds required to overcome software limitations are appropriate.
- Prepare personal structure for client documents based on fact find review.
- Review client corporate financials & share registry and prepare corporate structure for client documents.
- Profile current asset allocation for household assets and provide recommendations (if skillset permits). Identify current cash flow spending profile and provide. recommendations.
- Develop estate plan including estate liability and options to achieve client goals including philanthropic goals.
- Create tasks, owner & timelines for planning contract to be completed.
- Manage the planning process and deliverables for each stage of the contract
- With RM, develop agenda for next client meeting.
- Prepare deliverables/documents for each client interaction including summary/prep notes for RM.
- Review debriefs from client meetings, adjust documents and future process/deliverables as required.
- Organize and maintain client records throughout the process.
- Keep client's tax & legal advisors aware of the process and client decisions being made (may be done by RM, with RM or under direction of RM).
- Review existing client Wills/PA's and make summary notes and recommendations applicable to future Wills/PA's (as experience enables).
- Review existing Shareholder Agreements and make summary notes & recommendations applicable to future SHA (as experience enables).
- Review drafts of new client Wills/PA's/SHA to ensure they align with client intentions
- Develop financial model for business succession with the help of tax accountant.
- Review existing insurance policies (life, critical illness, disability) and make summary notes and recommendations considering client's current needs (as able).
- Prepare Insurance Needs Analysis and prepare or obtain insurance quotes.
- Liaise with other team members (internal & external) including RM, office administrative manager, tax accountant, family counsellor, investment specialist, insurance specialist, client accountant, client lawyer, keeping all members up to date with the progress, required deliverables, current information, client decisions and necessary adjustments.
- Assist in assembling and finalizing the Client Affairs Binder.
- Continue to improve templates for financial plans, estate plans, transition plans, client binder and other client deliverables.

KNOWLEDGE, SKILLS AND ABILITIES

1. Fluent in financial planning, estate planning, and insurance planning practices. Experience in family business succession an asset.
2. Strong working knowledge and experience using financial planning software, like NaviPlan.
3. Working knowledge of operating companies, holding companies, family trusts, Wills powers of attorney, and shareholder agreements.
4. Ability to establish daily and weekly priorities and to adjust continually to accommodate changes and achieve deadlines.
5. Ability to manage competing demands, determine highest priorities and adjust personal and team focus as is needed. Is energized by seeing the big picture, organizing self and team to pull relevant pieces together to achieve the team objectives.
6. Thrives in an ever-changing environment that includes different tasks and has a high volume of work.
7. Loves details and has exceptional attention to detail, ability to consistently produce client ready material with few, if any, errors.
8. Ability to manage internal team and external service providers to provide required material by established timelines.
9. Friendly and client-centric, loves to go the extra mile in providing exceptional client care/service.
10. Strong organizational & financial planning skills.
11. Able to keep information confidential, personally and through various systems.
12. Enjoys working as part of a team and being a key player.
13. Ability to work effectively with limited supervision, does not mind working alone.
14. Excellent computer skills including cloud-based file sharing, NaviPlan, video conferencing, word processing, email, spreadsheets, encrypted data delivery systems, use of AdobeSign or DocuSign, presentation software, LinkedIn. Ability and willingness to adapt and learn new systems quickly.
15. Excellent communication skills (in person, phone, writing & video conference).

COMPETENCIES

1. **Missional Focus** – recognizes Trinity is a business and a ministry and aligns personal behavior with the vision, mission, and values of the firm.

2. **Ownership Focus** – takes responsibility for the role & deliverables they provide, accountable for achieving the results they have committed to.

3. **Problem Solving** - Ability to understand situations, organize the information, identify key factors, and develop solutions.

4. **Service Focus** – energized by serving and supporting others.
5. **Pursues Excellence** – loves to exceed expectations, desires to continually improve their skills, abilities, and deliverables.
6. **Flexibility** - willingness to adapt to and work effectively within a variety of diverse and changing situations.
7. **Productivity** - ability to complete tasks and deliver according to expectations in a demanding role.
8. **Fun** – enjoys humor and having fun while serving in a professional environment.

QUALIFICATIONS

1. Certified Financial Planner (CFP) designation in good order. Minimum 10 years' experience preparing financial and estate plans preferably for higher net worth families.
2. Experience applying financial planning and estate planning principles with operating companies, holding companies and family trusts. Experience reviewing and analyzing wills, powers of attorney and shareholders agreements. Experience with family business transitions would be an asset.
3. Strong working knowledge of financial planning software, preferably NaviPlan.
4. Additional training in areas of administration, client service, CRM systems, MS Office applications, desktop publishing, video conferencing would be an asset. Self-starter with proven, organizational and customer care skills.

Application Deadline: July 25, 2021

Please send your cover letter and resume to info@trinityfamilywealth.ca with the subject line "Application for Financial Planner"