

TITLE : Senior Advisor
REPORTS TO : Community Branch Manager

I. BASIC PURPOSE

Under general supervision and consistent with Khalsa Credit Union's mission, vision, guiding principles, the Senior Advisor will proactively support our members' financial wellness by engaging in deep conversations to truly understand their goals, needs and money pain points by providing personalized solutions that fulfill their life, business and financial goals. As a senior member of the branch sales team, the primary responsibilities for this position will be to understand the financial needs of our Members and provide the appropriate advice and recommendations to fit their needs.

II. MAJOR RESPONSIBILITIES

Establish strong relationships with Members and ask open-ended questions to discover Members' life events, financial situation, risk profile, and short- and long-term goals.

Proactively provide financing and investment advice to members and recommend personalized solutions including mortgages, consumer loans, lines of credit, protection, credit cards, term deposits, registered plans and mutual funds.

Gather mortgage documents and information and submit mortgage applications to our Centralized Credit adjudication team.

Provide investment advice and recommendations for personalized solutions to members including monthly investment plans, term deposits, registered plans (RRSP, RRIF, RESP and TFSA) and mutual funds

Hold advice-based investing conversations for mutual fund solutions based on members' needs and refer members to other specialists where applicable.

Provide credit card solutions to members, seeks to understand card spend activity and recommends personalized card solutions that meet member needs.

Drive smart growth through proactively reviewing sales, activities and promotions that will achieve individual and organizational goals.

Other duties as required by branch leadership.

III Qualification/Experience

What you'll need:

- Resilient and thrives in an environment of ongoing change and fast-paced teams
- Active within your community and eager to make a difference
- Superior communication and relationship building skills
- Well-developed knowledge of daily banking and investment products and services
- Well-developed knowledge of consumer lending products.

Your ideal qualifications:

- Two plus years in the financial services industry
- Two plus years of mortgage lending experience including lending to self-employed individuals
- Mutual fund sales experience
- Mutual fund licensed or intentions to be licensed within six months of employment.