

KEY RETIREMENT SOLUTIONS

JOB DESCRIPTION

Job Title	INDEPENDENT FINANCIAL ADVISER
Department	KEY IFA
Reports To	REGIONAL SALES MANAGER
Location	HOME BASED
Job Purpose	
<ul style="list-style-type: none"> • To achieve sales of Equity Release and Financial Service Products, including Wills and Power of Attorneys, by direct contact and best advice consultation with our over 60's client base • To achieve agreed business targets • To promote the company's image, as the company's primary contact with the public • To deliver a quality customer service within a defined territory to maximise sales 	
Principal Accountabilities	
<ul style="list-style-type: none"> • Provide quality financial planning advice to clients in order to identify and agree their needs and identify appropriate Equity Release and Financial Services including Wills and Power of Attorneys • Follow all appointments provided, meeting company sales standards and practice, and maximise opportunities to turn interested enquiries into sales • Maintain standards of business activity and issued business to meet agreed targets • Co-ordinate sales activity with company servicing staff, providing complete and accurate information, to ensure best customer service through effective and efficient processing of products sold • Adhere to the regulatory standards and maintain knowledge and practice to meet company T&C requirements and authorised sales status • Pursue all contacts with members of the public and promote KRS in such a way as to project and sustain a favourable image of self and Key Retirement Solutions, its business and product proposition 	

Person Specification	
Experience	<ul style="list-style-type: none"> • Professional background accustomed to high standards of personal discipline and behaviour • Proven ability and experience in Financial Services having developed the breadth of relevant quality advice to meet a wide range of customer circumstances ideally also Equity Release products • Direct sales experience, lead-generated but requiring high quality “closing” skills • Consistent earnings (£25-£40,000) and persistency levels attained through meeting and exceeding sales targets • Background and training in a sales environment based on integrity and customer services • Qualified to FPC3 or Cefa 3 level, and CEMAP or MAQ and ideally lifetime mortgage exam • Achieved C.A.S. status within the last two years • Technical familiarity with computers • Competent adviser status held within the last two years
Personal Qualities / Competence	<ul style="list-style-type: none"> • Organisation and discipline for accurate and timely completion of all administration • Manner and selling style sympathetic to retirement customers • Committed to quality of service and advice; highly compliant • Goal-setter with achievement drive – raises own target on attainment • Self-starter, with need to contribute to change and development • Domestic situation and home suitable for office base • Perseverance – challenges obstacles calmly and with hard work • Production without supervision exploits opportunities • Good IT knowledge

Company Benefits

- Competitive Salary - £22 - £25k initially, but increased on performance
- Bonus Scheme
- Company Car Cash Allowance
- Mobile Phone Allowance
- Company Pension Scheme
- Career Opportunities
- 22 days holidays pa, increasing to a maximum of 27 days on length of service

	Name	Signature	Date
Job Holder			
Manager / Supervisor			