



COMMERCIAL BANKING COMPANY Valdosta, GA

Division/Department	The Investment Centre
Branch Location	Valdosta
Job Title	Financial Advisor
Reports to	Branch Manager of The Investment Centre

Level/Grade	Type of position: <input checked="" type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Hours <u>40+</u> / week <input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Nonexempt
-------------	--	---

GENERAL DESCRIPTION

A financial advisor aids the company in offering financial advice and planning to existing and prospective clients. Financial advisors provide comprehensive planning in areas related to retirement, insurance, education, and estate planning.

RESPONSIBILITIES

- Present financial products such as stocks, bonds, mutual funds, insurance, and annuities (for which licensed) to assist clients in their financial objectives.
- Build and maintain client bases, keeping current client plans up-to-date and prospecting new clients on an ongoing basis.
- Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives.
- Answer clients' questions about the purposes and details of financial plans and strategies.
- Review clients' accounts and plans regularly to determine whether life changes, economic changes, or financial performance indicate a need for plan reassessment.
- Interview clients to determine their current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance, or other information needed to develop a financial plan.
- Recommend strategies clients can use to achieve their financial goals and objectives, including specific recommendations in such areas as cash management, insurance coverage, and investment planning.
- Implement financial planning recommendations or refer clients to someone who can assist them with plan implementation.
- Research and investigate available investment opportunities to determine whether they fit into financial plans.
- Explain and document for clients the types of services that are to be provided, and the responsibilities to be taken by the personal financial advisor.
- Monitor financial market trends to ensure that plans are effective, and to identify any necessary updates.
- Complete training and continuing education needed to keep current knowledge of investment environment, tax and regulatory changes.
- Network to develop and deepen relationships with professionals in other industries.
- Prepare or interpret for clients' information such as investment performance reports, financial document summaries, or income projections.
- Guide clients in the gathering of information, such as bank account records, income tax returns, life and disability insurance records, pension plans, or wills.

- Contact clients periodically to determine any changes in their financial status.
- Meet with clients other advisors, such as attorneys, accountants, trust officer, or investment bankers, to fully understand clients' financial goals and circumstances.
- Devise debt liquidation plans that include payoff priorities and timelines.
- Conduct seminars or workshops on financial planning topics, such as retirement planning, estate planning, or the evaluation of severance packages.

JOB SKILLS

- A financial advisor should have profound communication skills and should have ability to raise appropriate questions to the clients
- Should have ability to gather relevant information from the clients
- Should have ability to forecast the future market trends
- Should have good analyzing skills, money management skills and planning skills
- Profound knowledge of the rules and regulations related to investments made in a particular asset
- They should be good listeners and should have ability to derive proper conclusions
- Should be enthusiastic and willing to assist clients
- Should maintain a client centered focus

OTHER DESIRED SKILLS/REQUIREMENTS

- Minimum of 3 years of industry experience
- Strong presentation and interpersonal skills
- Good understanding of Microsoft business products and other related industry software.
- Minimum of a bachelor's degree in finance, accounting, or business
- Series 7, 63 and IAR Registration
- Insurance License for Life and Variable Products for all states in which business is conducted
- Preferred CFP (Certified Financial Planner)

Commercial Banking Company is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, age, gender, sexual orientation, gender identity, national origin, disability, veteran status or other classification protected by law.

**Please send resumes to: Commercial Banking Company
Attn: Debbie Bland, HR
P.O. Box 100
Valdosta, GA 31603**

or email: dbland@cbcbank.com