

## Wealth Advisor

<b>Job Title:</b>	Wealth Advisor	<b>Company:</b>	Centura Wealth Advisory
<b>Supervisor:</b>		<b>Division/Department:</b>	Advisory Services
<b>FLSA Status:</b>	Exempt	<b>Last Revision Date:</b>	March 9, 2021

### Job Description and Characteristic Profile:

Centura Wealth Advisory is seeking a Wealth Advisor to be a key member of our consulting and client-facing advisory team. Centura is a boutique RIA serving both high net-worth and ultra-high net-worth individuals/families. We hire optimistic, intellectually curious, resourceful, result-oriented, and adaptable people with the desire to help our clients, their teammates, and themselves succeed.

The Wealth Advisor is responsible for managing his/her team's client base in a team-oriented environment. The job environment is collaborative, fast paced and results oriented. While there is urgency to goal achievement, responsibility for the achievement of results needs to be internalized and owned by the individual and team.

A self-confident, extroverted style that can enliven, engage and positively impact individuals and groups is essential. The job has variety of tasks and is dynamic and changing. Because goals and desired results can quickly change, the job requires regularly meeting and pro-actively establishing relationships with new groups. The ability to understand, quickly react and motivate others to adapt to the changing organization environment is a critical key to success.

### Key Success Factors:

The successful candidate will be able to demonstrate the following KSFs:

- Maintain and grow a loyal base of clients in conjunction with other members of the Centura team. Work closely with peers, other teammates, and support teams to deliver unbelievable service as part of the Liberated Wealth® process.
- Familiarity, and in some cases, expertise in Centura's planning strategies for HNW clients.
- Develop and maintain Center-of-Influence (COIs) which can provide excellent services and be strong partners in the path towards a client's North Star.
- Increase revenue and AUM from current clients, provide exemplary service producing targeted referrals.
- Achieves annual plan for new business goals, and tracks/monitors progress towards achieving the goal, makes adjustments as needed to adapt to new information, competitive intelligence, points of friction or failure.
- Works closely with Senior Wealth Advisor/Partner to transition management of relationships to Lead Advisor.
- Follows Centura processes for managing sales pipeline in Salesforce, and working within a team of aligned professionals.
- Stays abreast of significant changes or developments (e.g. taxation, regulatory, legal, competitive, and technical) within the fields of investments and financial services; seeks to learn and find new strategies that can benefit his/her clients, as well as other firm clients.

### Primary Responsibilities (Ongoing):

- Manages the financial life cycle of High Net Worth families in all phases – accumulation (liquidity event), maintenance, depletion, and generational transfer.
- Follows the strategic direction of the advisory team according to the company’s business plan, and 5-year vision. Actively contribute to and participate in business development and marketing initiatives.
- Conduct client reviews, update client information, and discuss advice options.
- Provide Associate Advisor with direction on the preparation of review follow-up materials to ensure advice is documented appropriately. Provide coaching, mentoring and development support to Associate Advisor.
- Leverages technology, team, and process to achieve the sales results for the organization.
- Builds and maintains his/her/firm reputation within community as professional, cutting-edge, and sought after from HNW and UHNW individuals and families.

### Required Skills/Competencies:

- Financial Concepts- Understands financial concepts including Investment Models, Securities, Risk/Risk Tolerance, Estate Planning Tools, Tax (personal and business), Trusts, Insurance product applications/uses
  - Technically competent in financial concepts and investment management techniques used by the firm in its core strategies, planning process, and investment philosophy.
  - Able to analyze, tear apart, and evaluate wealth preservation strategies with an emphasis on tax mitigation.
  - Understands the use and application of Life Insurance products into integrated wealth management strategies.
  - Strong knowledge and understanding of the Investment Advisers Act of 1940, ERISA, Dodd-Frank, SEC rules and other relevant regulations and laws.
- Communication- Highly effective verbal and written communicator. Able to convey message succinctly and adapt message or style based on audience (internal/external, sophisticated/non-technical). Able to effectively use Email, Meeting Notes, Presentations in the pursuit of new business. Uses correct English grammar, punctuation, and spelling to organize and communicate ideas in words that are appropriate to listeners and readers and uses appropriate body language.
  - Able to explain in layman’s terms the Centura value proposition to new COIs and retail clients in order to generate interest in meeting with the firm’s principals, advisors, and technical experts.
- Integrity / Honesty – Displays highest standards of ethical conduct, understands the impact of violating these standards on the organization, self, and others, chooses an ethical course of action, and is trustworthy. Must be able to maintain confidentiality.
- Systems Savvy- Comfortable with technology and leveraging tools and processes to improve the delivery of service. Leverages the tools that the company has invested across the enterprise.
- Conscientiousness – Displays a high level of effort and commitment towards performing work and demonstrates responsible behavior.
- Personal Organization – Needs to be accurate, highly detail oriented, organized, and able to prioritize time management to perform assigned work.
- Interpersonal skills – Shows understanding, friendliness, courtesy, tact, empathy, cooperation, concern, and politeness to others and relates well to different people from various backgrounds and different situations. Variety of activities, Multiple projects occurring simultaneously, Multi-tasking Sense of urgency for goal achievement, Fast-paced environment
  - People/relationships focus, Team building, Inspire, motivate others, and engage their commitment
  - Involve others in decision-making process: Cooperative, collaborative decision-making, Must assume responsibility for risk

- Extroverted, warm, enthusiastic, empathetic; Stimulating communicator Persuasive “selling” style
- Collaborative approach
- Strong commitment to results

### Licensing & Education:

- Undergraduate degree – Required
- Master’s degree- Preferred
- Certified Financial Planner “CFP” or CFA designation – Preferred
- Series 65/6- Required
- CA Life Insurance License- Preferred

### Experience:

- 5+ Years financial planning/advisory experience
- Proficient with the following software programs
  - Microsoft Office (Outlook, Word, Excel, Power Point, Visio, etc.) – Required
  - TD Ameritrade – Preferred
  - Orion - Highly Preferred
  - Salesforce – Preferred

### Working Conditions:

- Well-lit, heated and/or air-conditioned indoor professional office.

### Physical Demands:

- Equipment typically used: Computer, copier/scanner, printer, cell and telephone.
- Physical Requirements: Ability to communicate in written and verbal format.
- Percentage of time spent on activities during a typical workday:

Sitting	60%		Standing	25%
Bending	3%		Kneeling	2%
Climbing	2%		Pushing/Pulling	2%
Lifting	3%	Typical weight less than 10 lbs.	Carrying	3%

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. They are representative in that the qualifications and physical demands must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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### Signatures:

Date: \_\_\_\_\_ Incumbent: \_\_\_\_\_



**Date:** \_\_\_\_\_ **Supervisor:** \_\_\_\_\_ **Name & Title**  
\_\_\_\_\_  
**Date:** \_\_\_\_\_ **Officer:** \_\_\_\_\_ **Name & Title**  
\_\_\_\_\_  
**Name & Title**

*To be filled in by Human Resources*

HR Approval:

**Print Name & Title**

**Signature**

**Date:** \_\_\_\_\_