Insurance Specialist – Vision Credit Union

Position Summary

This position is responsible for working with Vision Credit Union. Members to create simple life insurance needs analysis reports as well as comprehensive financial plans based on individual financial needs and goals and to provide retirement planning, investment counseling, estate planning, and disability insurance services. In addition, this position is responsible for maintaining client files, conducting seminars on estate planning, administering a budget, and promoting the services of Vision Credit Union and Credential Financial Strategies and in the community.

The incumbent will be an employee of Credential Financial Strategies and will report to Vision Credit Union Senior Vice President of Operations and Premises. The compensation model for this position includes base salary, commission and bonus.

Key Responsibilities

1. Conducts personal interviews with members, identifies individual member needs and goals, develops an appropriate financial plan, and makes appropriate recommendations.

2. Provides members with retirement planning, investment counseling (segregated funds, annuities and estate GICs), estate planning, and life and disability insurance services.

3. Sells critical illness insurance and long-term care benefits and provides service in this area.

4. Creates and maintains client files, and reports on activities to SVP, Operations and Premises

5. Conducts client seminars on wealth management and attends Trade Shows as required.

6. Administers assigned budget; ensures budget is not exceeded and expenditures are effectively managed.

7. Promotes credit union's investment and insurance services in the larger community.

8. Provides support to Credit Union staff on the referral of bonafide clients for investment and estate solutions, subject to compliance with Credit Union Act.

9. *Stay informed with regard to the latest trends in estate planning and insurance solutions, broad knowledge of the products offered by Canadian insurance issuers, familiarity with industry competitors, current issues and strategies.*

Education & Experience Requirements

- *Post-secondary education in a related field*
- *Level II Life License*
- *Chartered Financial Planner*

- *Chartered Life Underwriter (CLU) and/or Certified Health Specialist (CHS) &/or Tax & Estate Planning Practitioner (TEP) would be an asset*
- *Completion of the IFIC or CSC courses would be an asset.*
- *Minimum of 3 years of industry experience as a financial planner with an insurance specialty.*

Knowledge, Skills & Attributes

- *The ability to develop cooperative relationships*
- *Strong sales and presentation skills*
- *Strong oral and written communication skills*
- *Strong organizational skills.*
- *Able to work independently in a fast-paced environment.*
- Customer service / community involvement
- Proven networking and client acquisition skills
- A passion for putting members/clients first