

POSITION DESCRIPTION

Title:	Financial Advisor
Employee:	TBC
Business Unit:	Advisory Services
Reports to:	Head of Advisory Services
Location:	7 Marine Square, College Road, Hermanus, 7200, Western Cape, South Africa
Job Grade:	TBC
Effective Date:	TBC

OUR VALUES

At FinGlobal, *customers are at the heart of everything we do*. Our culture reflects this, and every employee brings it to life by acting in alignment with our core values:



These values drive our performance, enhance our reputation, and position us for future success.

THE ROLE

The Financial Advisor is a vital member of the Advisory team, reporting to the Head of Advisory Services. The primary role is to bring deep expertise in investment strategy and retirement planning, with a strong understanding of South African financial regulations, tax structures, and retirement products. This role is pivotal in guiding clients toward financial security and long-term wealth creation. Additionally, you will work closely and collaboratively with the Business Development team to ensure client expectations and the company's revenue targets are achieved.

KEY RESPONSIBILITIES

Financial planning

- Provide personalised financial advice to clients, focusing on investment portfolios, retirement planning, and wealth preservation.
- Conduct in-depth financial needs analyses and develop tailored financial plans aligned with clients' life goals.
- Stay current with South African financial legislation, tax laws, and retirement reforms to ensure compliant and optimal advice.
- Develop and implement personalised retirement strategies for South African retirees and expatriates, ensuring financial security and lifestyle sustainability.
- Advise on optimal investment portfolios, including offshore options, annuities, living annuities, and tax-efficient drawdown strategies.
- Navigate complex cross-border financial planning issues such as foreign pensions, dual tax residency, currency risk, and international estate planning.



- Assist clients with transitioning retirement savings (e.g., pension/provident funds, preservation funds) into income-generating vehicles.
- Provide guidance on South African and international tax implications, exchange control regulations, and emigration financial planning.
- Conduct regular reviews of client portfolios and retirement income plans to ensure alignment with evolving goals and market conditions.
- Build long-term relationships with clients based on trust, transparency, and consistent performance.
- Collaborate with legal, tax, and compliance professionals to deliver holistic financial solutions.

CRM proficiency

- Experience using AtWork (or other CRMs) to track and manage client interactions.
- Manage lead pipelines, track conversions, and identify potential drop-off points.

Compliance and documentation handling

- Understand KYC (Know Your Client) and AML (Anti-Money Laundering) requirements within financial services.
- Ability to guide clients through the intended process and necessary documentation for policy encashments, tax emigration, forex transactions, or any other services offered by the company.
- Ensuring compliance with South African and international financial regulations to mitigate legal risks.

Communication and digital proficiency

- Ability to explain complex financial concepts in straightforward, client-friendly language.
- Strong email and professional writing skills for effective client communication.
- Comfortable conducting virtual consultations via, Teams, or other video platforms to engage with expatriates globally.
- Proficient in using spreadsheets (Excel/Google Sheets) for basic financial calculations and estimates.

Problem-solving and advisory skills

- Ability to assess a client's financial situation and recommend tailored policy encashment, tax and forex solutions.
- Knowledge of alternative solutions when a particular service does not meet the client's needs.
- Capable of identifying red flags in financial transactions that may require specialist input.

PRIMARY ACCOUNTABILITIES

- Lead reception: Receive and organise marketing leads from various sources, ensuring contact information is correct and identify specific needs or interests of each lead.
- Contact: Reach out to leads through appropriate channels (phone, email, video-calling, text, etc.), introduce the company and its services, and establish rapport to gauge their interest and willingness to engage further.
- Qualification: Assess the lead's eligibility and suitability for the offered services asking relevant questions to understand their financial situation, goals, and potential challenges. Secure approval from leads to proceed with further discussions by gathering the required documentation.
- Presentation: Present tailored solutions to qualified leads, explaining the benefits and process of financial planning, addressing any concerns and highlighting the value proposition for each service.



- **Negotiation:** Discuss and agree on terms, pricing, and any specific requirements with the lead, overcoming objections and ensuring mutual understanding to move forward with the selected services.
- **Closing:** Finalise the sale by obtaining commitment from the lead, completing necessary information, and ensuring a smooth transition to the Service Delivery team.
- **Follow-up:** After the sale, follow up with the client to ensure satisfaction, address any issues, and explore opportunities for additional services or referrals, maintaining a positive relationship.

TRAITS AND SKILLS

The Financial Advisor has proven traits and skills, including:

Essential Traits

- Empathy – Ability to understand and relate to clients' concerns, making them feel heard and valued.
- Active Listening – Ability to genuinely listen, pick up on key details, and respond thoughtfully.
- Patience – Willingness to invest time in the relationship, not just push for an immediate sale.
- Trustworthiness & Integrity – Being honest and transparent to ensure clients feel safe providing personal and financial information.
- Resilience – Ability to handle objections, rejections, and difficult conversations without losing motivation.
- Confidence Without Arrogance – Ability to guide the conversation while maintaining a friendly and professional tone.
- Adaptability – Can adjust their approach based on different personalities, needs, and cultural backgrounds.

Critical Skills

- Strong Communication Skills – Ability to explain financial services clearly and in a way that builds trust.
- Problem-Solving Mindset – focus on helping the client find the best solution.
- Emotional Intelligence (EQ) – Ability to read the client's emotions and respond appropriately.
- Relationship-Building Skills – Can develop long-term relationships rather than just closing single transactions.
- Knowledge of Financial Services – A good grasp of the FinGlobal service offering and how client needs are addressed.
- Attention to Detail – Ensuring that all information provided is accurate and that any commitments made are followed up on.

LEARNING AND DEVELOPMENT

- Under the Financial Advisory and Intermediary Services (FAIS) Act, financial professionals such as advisers must earn Continuing Professional Development (CPD) points to maintain their fit and proper status. This requirement ensures compliance with the FAIS Act's ongoing competency standards required to hold a Financial Services Provider (FSP) license. Advisors are responsible for completing continuous Professional Development and remaining compliant with all role requirements.
- Advisors and Scripted Intermediaries must familiarise themselves with any new services that may be added to the FinGlobal suite over time.



COMPLIANCE

- Comply with all company standard operating procedures (SOPs), policies, guidelines and procedures.
- Comply with all regulatory rules (where relevant), including but not limited to the FSCA and SARB.
- Comply with all applicable regulations and legislation from regulators and organisations such as FSCA and SARS.

KEY PERFORMANCE INDICATORS (KPI'S)

Proficiency in this role may be measured using some or all the stated KPI's; but, also not limited or restricted to those indicated in below table.

1. Financial Planning & Advisory Delivery		
KPI	DESCRIPTION	TARGET/ MEASURE
Retirement Strategy Development	Number of personalised retirement strategies completed for SA clients and expats.	10 per month
Cross-Border Planning Accuracy	Correct guidance on tax residency, foreign pensions, exchange control & international estate considerations.	0 non-compliance findings
Portfolio Review Frequency	Annual or semi-annual reviews are completed with existing clients.	100% of clients reviewed on schedule
Client Portfolio Improvement	Measured improvement in client investment efficiency, diversification or cost reduction.	Documented improvements/confirmations for 100% of reviewed clients
2. Client Relationship Management		
KPI	DESCRIPTION	TARGET/ MEASURE
Client Retention Rate	Percentage of clients retained across the annual cycle.	≥ 95%
Client Satisfaction Score	From feedback surveys after onboarding or annual review.	≥ 4.5/5
Response Time to Client Queries	Average time to respond via email/phone/CRM.	Within 24 business hours
3. CRM Usage & Pipeline Management		
KPI	DESCRIPTION	TARGET/ MEASURE
CRM Data Accuracy	Accuracy and completeness of client/lead info in AtWork/CRM.	≥ 98% accuracy
Pipeline Update Frequency	Frequency of pipeline updates (lead status, next steps).	Daily updates, no lead idle > 3 days
Lead Conversion Rate	Percentage of qualified leads converted into paying clients.	80% of Living annuity clients approached



Lead Drop-Off Identification	Proactive identification and documentation of drop-off reasons.	100% of lost leads are correctly tagged
4. Sales & Revenue Contribution		
KPI	DESCRIPTION	TARGET/ MEASURE
Proposal Acceptance Rate	Ratio of proposals accepted vs all proposals submitted.	≥ 70%
Sales Closed (value & volume)	The number of sales completed and the value of the growth of the AUM book	Complete 10 sales per month and grow the AUM book by R10m per month
5. Compliance, Documentation & Regulatory Adherence		
KPI	DESCRIPTION	TARGET/ MEASURE
KYC/AML Compliance Accuracy	Correctly completed KYC documents for all new clients.	100% compliance
Zero Regulatory Breaches	Compliance with FSCA, SARS & SARB rules.	0 breaches
Documentation Turnaround Time	Time to obtain required documents from leads/clients.	≤ 5 business days on average
6. Communication & Professional Conduct		
KPI	DESCRIPTION	TARGET/ MEASURE
Advice Communication Quality	Internal quality check on clarity, client understanding, and professionalism.	≥ 90% score
7. Problem-Solving, Red-Flag Identification & Advisory Judgement		
KPI	DESCRIPTION	TARGET/ MEASURE
Red Flag Detection Rate	Identifying suspicious transactions, tax risks, emigration issues, and non-compliant gaps.	100% identification and escalation
Solution Suitability Score	Management review of the appropriateness of solutions provided.	≥ 90%
Alternative Solutions Proposed	Demonstrated ability to recommend alternatives when a service mismatch occurs.	At least one viable alternative per unsuitable case
8. Learning, Development & CPD Compliance		
KPI	DESCRIPTION	TARGET/ MEASURE
Annual CPD Requirements Completed	Compliance with FAIS Fit & Proper CPD requirements.	100% completion by deadline



New Services Mastery Time	Time taken to become proficient in new service offerings.	Within 30–60 days of rollout
Training Attendance	Participation in internal training, workshops, and updates.	≥ 95% attendance

KEY RELATIONSHIPS

Internal and external relationships; level of interaction and purpose.

INTERNAL	
Primary	<ul style="list-style-type: none"> • Head of Business Development – to seek advice, direction and guidance on the delivery of successful client outcomes. • Advisory and Service Delivery team members – to ensure client requirements are met within the expected timeframe and quality standards. • Business Development & Marketing team members – to liaise and ensure alignment between sales and marketing strategies to ensure best-fit outcomes for clients.
Secondary	<ul style="list-style-type: none"> • CRM system (Salesforce) support – to liaise with subject matter experts to ensure the system is continuously improved to ensure more effective processes and data integrity. • Business Intelligence & Reporting – cooperate with subject matter experts to enhance client insights capability, organisation-wide. • Dashboards and workbooks – develop and maintain proficiency using data to improve sales conversion rates. • Risk and Compliance – to consult and seek advice on financial / business risks, controls, mitigating actions and response.
EXTERNAL	
	<ul style="list-style-type: none"> • Clients. • Service providers and partners.

ROLE REQUIREMENTS

It is recommended that the candidate possess any combination of the following:

Qualifications and experience

The candidate needs to have proven expertise in business and technical facets of the role, including the following:

- Bachelor's degree in finance, economics, or related field.
- Certified Financial Planner (CFP®) designation or equivalent.
- Minimum 10 years of experience in financial advisory, with a strong focus on investments and retirement planning.
- Proven track record of working with high-net-worth individuals, retirees, and expatriates.
- RE5/RE1 certification as authorised representative required.



ADDITIONAL INFORMATION

Employment Engagement

This is a permanent position with FinGlobal Group. The incumbent will be employed under an employment contract which specifies employment terms and conditions, including salary.

Workplace Health and Safety

The incumbent must comply with workplace health and safety requirements and policies. The incumbent will also ensure that other team members comply with FinGlobal Group workplace health and safety requirements and policies.

Risk and Compliance

The incumbent will be responsible for the risks undertaken in the department within the company's overall risk control framework. This will include identifying, analysing, and escalating risks, and facilitating an understanding of risk management processes within your department. Implement approved risk treatment procedures to ensure adherence to relevant regulatory requirements within your division. As part of the regular performance review cycle, you will also encourage and reward open and transparent reporting of errors and behaviours which contribute positively to the desired risk and compliance culture.

CONFIRMATION SIGNATURES

	NAME	DATE	SIGNATURE
Employee:			
HR Representative:			
Reporting Manager:			