TD Wealth

Client Relationship Associate

Private Investment Advice

Department Overview

TD Wealth Private Investment Advice (PIA) is a full-service brokerage ideal for investors who are looking for professional, custom-tailored wealth planning and investment solutions, while maintaining participation in the decision-making process regarding their financial affairs. We work one-on-one with clients to design and implement a comprehensive investment strategy, recommend customized investment solutions and provide on-going portfolio monitoring and performance reporting aimed at enhancing the client's financial success over the long-term.

Role Overview

Job Description:

The Client Relationship Associate (CRA) provides Business & Relationship Management as well as planning support within an Investment Advisory team structure to one or more Investment Advisors (IAs). The CRA will better enable IAs to deliver on PIA strategic priorities though effective practices that focus on business management, client relationships and investment and wealth planning (IWP).

The role involves a fair degree of complexity and includes, but is not limited to, the following accountabilities:

- **Business Management:** Develop action plans to improve team efficiency, practice management and client experience
- **Relationship Management:** Deliver a legendary (gold standard) client experience
- **Planning:** Develop IWPs and complete financial plans, while leveraging wealth considerations and retirement planning strategies
- **Sales Support:** Identify sales opportunities with current and target clients
- **Compliance and Risk Management:** Ensure all policies, procedures and required documents are adhered to and comprehensively completed
- **Client Service:** Sound operational execution based on knowledge of full service brokerage
- **Talent Management:** Provide guidance and assistance to other team members and/or Branch staff

Client - Business/Relationship Management & Client Service/Planning

Active involvement in the building and managing of the IA's book of business:

- Participate in client meetings and the IWP process
- Leverage financial planning expertise to produce high quality plans that exceed the expectations of clients through a well-documented IWPS (NaviPlan)
- Act as a secondary contact to the Investment Advisor for client relationships
- Develop relationships with existing clients and external referral sources to build sales and market share and working with other TD Canada Trust and TD Wealth partners such as Private Banking, HNW Planning, Insurance etc.
- Identify referral and sales opportunities with current and target clients to TDCT and other wealth considerations
- Assist IA in creating and implementing integrated and customized solutions based on the client's unique needs
- Identify and coordinate client segmentation of the IA's book
- Plan regular client seminars/events that align with IA's business strategy and target audience
- Assist in the team's marketing efforts with the design of branded materials, layout of commercial advertisements, occasional writing or editing of marketing pieces and leveraging social media
- Establish and maintain relationships with IA Bank Branches in support of the IA
- Adhere to all compliance requirements as outlined in PIA's policies and procedures. This includes all aspects of new and existing account documentation and marketing materials.

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- Various duties in relation to all areas of the wealth management business, from maintaining and sorting databases of client information, to staying up-to-date and gathering research on securities and market developments, to preparing client proposals;

Business Operations - Product & Process Knowledge/ Compliance & Risk Management

Take ownership and resolve issues, complete requests and follow up to ensure client satisfaction:

- Maintain an accurate and current database of client information (account administration, KYC updates etc). Complete with little need for follow-up by IA and/or deficiencies due to having a high level of expertise in dealing with the back office
- Product expertise in Fee Based Business (Cornerstone, Premier, Managed)
- Express a proactive interest and understanding of the Financial Markets by following the news, reading newspapers and financial magazines/websites
- Apply a lean Six Sigma lens to processes to identify efficiencies and areas for improvement
- Support Branch audit by preparing for it and to ensure a successful one for the branch
- Maintain current knowledge of, and comply with, all compliance regulations, securities laws, risk & confidentiality requirements and the TD Codes of Conduct & Ethics
- Identify risks to the business and develop plan to mitigate them as appropriate
- Develop additional reporting that will support Branch's overall targets and goals; scorecards, dashboards, etc
- Ensure well managed BDA budget to maximize delivery on marketing activities

Financial:

- Sales support by identifying sales opportunities/reciprocal referrals and assist IA(s) in preparation for client meetings
- Provide market quotes and track Dividends, RSPs, RIFs
- Create reports for analysis of client accounts
- Understand TDW PIA Product offerings and unique investment instructions
- Actively support the IA and branch in achieving the branch's annual business goals and reciprocal referral goals
- Recommend opportunities for TDCT referrals identified in client interactions to IA
- Assist IA with reporting for analysis of client accounts if and when required

Employee/Community:

- Participate fully as a member of the team and contribute to a positive work environment
- Active involvement in CSA/Branch meetings & sharing ideas
- Partner with MCS to lead change management for Branch
- Build and continue to develop skills and knowledge maintaining all required licensing and accreditation
- Develop support staff through indirect coaching and mentoring
- Establish and maintain a professional development career plan
- Promote a positive image of TD Wealth and TDBG as "One TD" within the community
- Support an inclusive and diverse workplace

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Job Requirements

Education/Accreditations:

- *Required:* Completion of the Canadian Securities Course and Conduct and Practices Handbook
- *Required:* Licensed with Investment Industry Regulatory Organization of Canada (IIROC) as a Registered Representative (RR)
- *Desirable:* Undergraduate Degree or Community College Diploma
- *Desirable:* PFP, CFP,

Other Qualifications/Skills/Experience:

- Minimum of 5 years' experience in related role
- Ability to proactively identify the needs of the client
- Incorporate the Client Experience into daily routine
- Build a strong rapport with clients, prospects and COI's with ease
- Act as a go-to person in the branch, in which others can go to for help/training/mentoring
- Proactively maintain open communication with IA/team
- Active involvement in CSA/Branch meetings & sharing ideas
- Establish and maintain a professional development career plan
- Assist in planning and coordinating business development events, marketing events, marketing activities / initiatives and client appreciation events to ensure a high profile for TD Wealth and TD Bank
- Possess excellent communication skills, both written and oral
- Analytical, affinity for data, numbers and segmentation
- Detail oriented and highly organized
- Ability to work in a fast-paced and dynamic environment.
- Expert use of industry/firm software (Croesus, ISM, Thomson ONE, NaviPlan, Order Management)
- Advanced use of Excel, Word and PowerPoint for the preparation of documents for prospects, clients and marketing materials with minimal guidance from IA

Inclusion:

At TD, we are committed to fostering an inclusive, accessible environment, where all employees and customers feel valued, respected and supported. We are dedicated to building a workforce that reflects the diversity of our customers and communities in which we live and serve, and creating an environment where every employee has the opportunity to reach her/his potential.

TD is committed to providing accommodations. If you require an accommodation, we will work with you to meet your needs.