



With close to 50 years of physician-focused experience, MD has one main goal: to help Canadian physicians and their families achieve financial well-being. Our commitment to work/life integration, employee well-being and ongoing learning are key factors that contribute to our overall success.

For the sixth consecutive year, MD Financial Management has been recognized as one of the Achievers 50 Most Engaged Workplaces in North America. The annual award, given by Achievers, an industry-leading provider of employee recognition and engagement solutions, commends top employers that display leadership and innovation in engaging their workforces.

If you're a results-driven, enthusiastic and technology-savvy team player, you'll thrive in our dynamic, flexible and collaborative environment.

We have an immediate opening for a talented, enthusiastic and client-focused Bilingual Estate and Trust Advisor for our Moncton based team. (***Part-time role***)

What You Will Do:

The Estate and Trust Advisor's primary responsibility is to provide estate planning and trustee services to MD clients. They are also responsible for the following:

Business Development

- Review and assess with clients their individual and family estate planning needs, including financial and family issues

- Advise clients on appropriate estate planning issues and techniques; submit planning options to clients for consideration

- Network and promote MD Private Trust services to MD Financial Services and clients, to develop trust business against specific asset collection targets, with associated fee income to MDPT; the Estate and Trust Advisor also has specific targets for developing the MDPT Wills inventory

- Participate in in-house seminars and client group meetings, explaining the value of estate planning and MDPT Estate/Trust services; network internally to foster relationships and ensure the value of all Estate and Trust services is promoted and well understood

-Work in conjunction with the Financial Consultants and/or Designated Leads to assist in developing client understanding and education of estate planning issues; help differentiate MDPT professional executor/trustee solutions from others

-Frequent travel within territory

Estate Planning

-Implement estate plans including detailed instructions to client's legal counsel for preparation of new Will, Trust Deed and other documents; review draft legal documents, prior to execution by client, to ensure client needs are met and that MDPT will be able to administer

-Conduct regular review of client's Will and Estate plan to ensure plan is current with client circumstances/needs, as well as relevant legislation and tax regulations

-Facilitate handoff to Regional Trust Officer for Estate settlement where appropriate

Inter vivos Trust Administration

-Meet with clients to complete documentation for account openings

-Conduct periodic reviews with clients

-Manage relationships with family members and others

-Review and approve invoices and funding requests from beneficiaries

-Identify matters requiring the exercise of trustee discretion and participate in the discretionary decision process by gathering relevant client information, and making recommendations to Discretionary Committee as required

-Participate in collaborative tax planning and execution of strategy with Senior Trust Officer and Tax Officer to minimise income tax owing by trust or beneficiaries

-Liaise with external legal counsel to maintain a current roster of MD recommended Estate and Trust lawyers

Core Team Responsibilities

-Participate in discovery meetings and work with Designated Leads and other advisors within the team to develop the client's annual service plan

-Educate the team on the opportunities and benefits of MDPT's estate and trust services and the type of client suitable for the service

-Team with other regional specialists to ensure the regional team provides a priority level of

service to high net worth clients

- Participate in engaging clients to take advantage of MDs total value proposition
- Always act in the best interest of the clients; based on the MDFS client service segmentation model, provide the appropriate level of service and advice to CMA members and their families on all aspects of investments and financial planning
- Support and execute (if applicable) the client's annual service plan

What You Need:

- University Degree or Equivalent
- Law degree and/or accreditation from CSI Global Education Inc. (MTI-Personal Trust or equivalent)
- STEP designation
- 7 years' experience in estate planning and /or estate and trust management
- Knowledge of relevant legislation, taxes and government filing requirements regarding estates and trusts
- Strong client relationship management experience
- Detailed knowledge of trust systems and reporting
- Fluently bilingual (English & French) is a major asset

What You Bring:

- Stewardship of the client experience
- Solid communication skills
- Outstanding interpersonal skills – ability to deal with sensitive and difficult client situations in a gracious and professional manner
- Integrity and trust
- Ability to work effectively and collaboratively within a team
- Proven networking, business development and sales skills
- Highly professional demeanor
- Well organized, goal driven and action oriented
- Dynamic presentation/public speaking skills
- Ability to act as a change champion

What Success Looks Like:

- You are passionate about the MD value proposition and actively look to acquire new clients.
- You are constantly learning and honing your skills.
- You are technology savvy and endeavour to find new and exciting ways to use technology in the servicing of your client.
- You feel rewarded and recognized in a way that inspires you to do your best work.

If you are interested in this amazing opportunity, please forward your resume to: Lyne.Castonguay@md.ca