TRUST OFFICER

255760BR
Wealth Management
Windsor, ON

Company Overview

Tell us your story. Don't go unnoticed. Explain why you're a winning candidate. Think "TD" if you crave meaningful work and embrace change like we do. We are a trusted North American leader that cares about people and inspires them to grow and move forward.

Stay current and competitive. Carve out a career for yourself. Grow with us. Here's our story: jobs.td.com

Department Overview

Private Trust (PT) provides a full range of Trust services to clients who are individuals, corporations and charitable entities. With a focus on building long lasting relationships with clients and their families. PT assists in the management of their financial and estate plans throughout the accumulation, preservation and transition periods, while working closely with other internal business partners to look for opportunities to refer clients to them as part of the ongoing solutions offered.

The Trust Officer facilitates the integration of Wealth Management by clearly understanding the evolving needs and circumstances of their clients and by working closely with their business partners to ensure all financial needs are identified and fulfilled. As a specialist in Estate and Trust administration, the Trust Officer's main responsibility is the ongoing management of existing and newly referred estate, trust and agency accounts of varying complexity, while providing a legendary client experience. Referrals are received from the Wealth Advisor.

The role includes building and maintaining relationships with clients, beneficiaries and co-trustees, with responsibility for client profiling to identify/anticipate needs of clients and their families, and managing referrals that deepen client relationships and provide peace of mind. In addition, the role is accountable for referring any identified prospective PT clients to the Wealth Advisor and for referring other opportunities to TDBG and Wealth partners.

The Trust Officer progresses to more senior levels by demonstrating ability to manage larger number and complexity of accounts, assuming greater decision-making authority, sharing expertise through formal training and mentoring.

The TO role reports into the Regional Trust Manager or the Trust Manager (depending on location).

Job Description

Customer Experience & Community Involvement:

- Relationship management of a group of accounts and clients involving professional practice and the exercise of judgment in discretionary matters and supervision of tax, investment and administrative services provided by internal partners
- Establish and maintain relationships with existing clients and with those referred as business development opportunities by the Wealth Advisor

- Ensure all new clients receive the complete on-boarding experience, which includes:
  - A thorough client discovery leading to a truly Private Client Planning Experience (Roadmap)
  - An introduction to the PWM Partners
- Responsible for creating a comprehensive advice plan for clients with complex needs and possesses the requisite skills to advise in niche areas where appropriate
- Client profiling to identify/anticipate needs of clients and their families and managing direct effective solutions or referrals and hand-offs to business partners that deepen client relationships and result in the contribution of additional business
- Delivery of high caliber professional presentations
- Ensure each client is provided an optimal client experience by including a strong and sustainable client contact routines.
- Be involved in the community and support TDBG charity and community initiatives

Business Results & Operations:

- Partner with Wealth Advisor to execute on a robust sales plan that aligns to market and business strategies
- Refer prospective clients to the Wealth Advisor for execution
- Support the growth of the branch's book of business by acting as a specialist resource for Private Trust, the Private Client Services centre, TD Waterhouse Wealth partners and TD Insurance.
- Identify opportunities within the existing book of clients to refer to Wealth, Commercial and other parts of TDBG
- Maximize profitability through a consistent of application of the Private Trust fees and pricing
- Protect the interests and reputation of TDBG and our clients through: Proactive and continuous compliance with industry regulations and TDBG/PT policies and procedures, including but not limited to:
  - Anti-Money Laundering
  - Product Policies
  - PT Policies
- Integration of compliance activities into normal client interactions
- Ongoing awareness and understanding of Private Trust / TDBG policies and procedures

Development & Teamwork:

- Active participation in all required training sessions
- Develop and execute on a robust Personal Development Plan
- Contribute to centre leadership by acting as a mentor to the Private Trust Team including: other Trust Officers, Trust Associates and Private Client Service Associates
- Work collaboratively with all partners to achieve mutual goals
- Foster and contribute to a positive, inclusive and constructive work environment with a focus on supporting the PT and PWM team
- Ongoing personal commitment to personal development staying abreast of appropriate industry and advice knowledge and accreditation where appropriate

Requirements

Experience and/or Education

- Undergraduate Degree
- Working towards completion of Canadian Securities Course

- Working towards completion of TEP – Trust & Estate Practitioner
- Professional Designations such as MBA, CA, LLB, CFA etc. are desirable, however are not required

Additional Information

Required Capabilities

- Role requires 3-5 years of experience
- Strong knowledge of Estate Planning, Taxation and Investment strategies
- Proven relationship management and business development capability
- Demonstrate strong judgment and management of risk when applying discretionary authority
- High degree of confidence in dealing with HNW clients and sophisticated portfolio needs
- Strong, personal integrity and credibility
- Strong attention to detail
- Passionate about creating legendary client experiences at every opportunity
- Strong ability to uncover needs that are not articulated or clearly expressed by the client

#LI-POST

Hours

37.5

Inclusiveness

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. If you require an accommodation for the recruitment/interview process (including alternate formats of materials, or accessible meeting rooms or other accommodation), please let us know and we will work with you to meet your needs.

How to Apply:

Please apply directly to the posting via https://jobs.td.com/en-CA/