POSITION DESCRIPTION

Functional Title: Financial Planner **Effective:** August 2013
Reports to: Relationship Manager, Private Capital Management
Direct Reports to this Position: None
Exemption Status Based on FLSA: Exempt (X) Non-Exempt ( )

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

The primary purpose of this role is to provide financial planning and other support to the Private Capital Management team.

Essential Duties:

Employees are held accountable for all duties of the job.

1. Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
2. Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
3. Participates in financial planning meetings with clients and prospective clients.
4. Engages clients and prospective clients directly to gather information for construction of financial plans.
5. Constructs financial plans and hosts meetings with clients and prospective clients to present financial plans.
6. Schedules Relationship Manager meetings and events to include quarterly meetings, client and prospective client events, Advisory Board meetings, etc.
7. Responsible for ensuring complex filing systems and procedures are maintained in accordance with regulatory requirements.
8. Prepares detailed account documents for new accounts and account transfers.
9. Responsible for client software and client report generation.
10. Responsible for direct client communication and issue resolution.
11. Processes new account openings in compliance with regulatory requirements.
12. Ensures accuracy of cost basis information in portfolio management software and custodian.
13. Generates and monitor account wires, money-links, and journal requests.
14. Manages up-to-date account records of information within accounts.
15. Executes securities transactions and is responsible for the verification of accuracy of such transactions.
16. Responsible for ensuring the accuracy of daily data downloads/reconciliation.
17. Performs backup duties within the office as needed.

Non-Essential Duties:

- Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- Bachelor's Degree.
- Strong administrative background with 5+ years of related experience.
- Financial services background required.
- Demonstrated ability to work independently.
- Excellent consultative, interpersonal, and communication skills.
- Proven success balancing the needs of multiple advisors.
- Must be able to manage schedules to make effective use of advisor time away from office.

Preferred Qualifications:

- Currently a CFP or in progress to obtain CFP designation
- Experience working with Charles Schwab and/or Fidelity Investments as a custodian.
- Understanding of Schwab Portfolio Center.
- Knowledge of financial planning software such as Money Guide Pro.
- Working knowledge of CRM systems, preferably Salesforce.
- Working knowledge of portfolio management concepts.
- Ability and knowledge to review client portfolios and place trades as necessary.

Types of Decisions: This position performs the job with infrequent consultation with superiors; is often asked to make appropriate exceptions to established policies and procedures. Decision-making includes proactively determining new processes or systems that will be more efficient and/or save money, as well as reacting to errors discovered to resolve the immediate issue and also to ensure a similar error is not made.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, employee morale and turnover of staff.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 25 lbs
- Ability to sit for 4-5 hours due to numerous customer service duties
- Ability to stand for 4-5 hours due to numerous teller related duties

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.