



## JOB DESCRIPTION

**JOB TITLE:** Employee Benefits-Specialist, Officer, AVP, VP      **DATE:** July 27, 2012  
**DEPARTMENT:** Trust      **REVIEWED BY:** VP, Trust Manager

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\*Position title and compensation will depend upon experience and performance.

### GENERAL SUMMARY:

All positions at Founders Bank & Trust require a high level of commitment to exceptional client service and client relationship development. All Bank employees must be enthusiastic about this commitment and exhibit it at all times. The Trust Employee Benefits Specialist, Officer or AVP is responsible for the growth and administration of the employee benefits portfolio and actively develops new employee benefit business. Based upon the current size and structure of the Department, annual new fee revenue is expected to be at least \$25,000.

### ESSENTIAL FUNCTIONS:

1. Energetically develops a 'raving fans' environment when dealing with internal & external clients.
2. Efficiently and effectively administers assigned employee benefit relationships.
3. Effectively networks with current clients and other professionals to develop new business. Prepares and makes new business presentations.
4. Develops and executes a business development plan to grow employee benefit business.
5. Maintains relationships with attorneys, CPA's and other centers of influence to resolve issues and cultivate and develop referral sources.
6. Develops client profiles to achieve comprehensive understanding of each client. Initiates appropriate communication with clients to meet needs.
7. Responsible for monitoring investment performance, employee education, employee meetings, trustee annual meetings, and other regulatory compliance issues pertaining to EB plans.
8. Directs the development, installation, and administration of assigned plans, and coordinates such services as disbursing payments to employees or retirees included in the plans.
9. Participates in the development and implementation of short and long term investment policies and strategies based on investment management philosophy and client investment objectives.
10. Reviews complex legal documents to ensure their compliance with the current laws and regulations and to assure proper account administration.
11. Directs preparation and submission of required government reports.
12. May administer foundation, non-profit and/or personal accounts along with associated responsibilities as necessary.
13. Maintains and expands knowledge of trust and employee benefits including; new trends, regulations, and competitive forces in the financial services industry through self-study, formal courses, seminars, interaction with other professionals, etc.
14. Provides direction and works with support staff.
15. Utilizes appropriate sales techniques to attain established sales and revenue objectives.
16. Enthusiastically represents Founders Bank & Trust as an active participant in local community activities.
17. This list of principal responsibilities is not complete and will be supplemented as necessary.

*This job description reflects the general details of the specific job identified and is not necessarily a complete listing of all the frequent and infrequent essential functions that may be involved in the job.*

*All employment with Founders Bank & Trust is at-will, which means that the company has the right to terminate employment and compensation at any time and for any reason, as does the employee. Nothing contained herein is intended to create any contractual obligation. No one other than the Board of Directors may make any contrary commitments.*

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### **KNOWLEDGE, SKILLS, AND ABILITIES:**

1. In-depth knowledge and understanding of trust law, administration, and legislation which specifically relates to employee benefit trust accounts.
2. Strong knowledge of the Trust Department and its products and operations.
3. Familiarity with and overall understanding of financial products and services offered by the bank.
4. Working knowledge of securities markets and securities handling.
5. Ability to exercise sound judgment in directing client relations and business development to promote overall business growth.
6. Strong communication skills (verbal, written and presentation) with the ability to interact professionally with employees, clients, vendors and the community.
7. Strong sales aptitude.
8. Ability to operate: PC, Outlook, Word, Excel, trust and bank software.
9. Ability to meet attendance requirements; this position is exempt from overtime (exempt).
10. Excellent credit history.

### **WORK ENVIRONMENT:**

A clean office environment consisting of open work areas. Ability to travel to and work in the client's place of business.

### **PHYSICAL DEMANDS:**

Ability to move about the office effectively. Ability to effectively use all tools and equipment needed. Must be able to lift up to 15 pounds.

### **MINIMUM POSITION REQUIREMENTS (Education, Experience, and Certification):**

1. Bachelors degree preferred or equivalent experience.
2. 3-10 years related work experience.

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