



# Financial Professional Associate Job Summary

## Position Summary

The Financial Professional Associate position is a sales position with Prudential Advisors selling insurance and financial services. Financial Professional Associates participate in a comprehensive development program, developing product knowledge, and selling experience while offering appropriate insurance and investment products to help clients meet their financial goals.

After the training and development program, many will continue to be financial services generalists, assisting clients with a range of insurance and investment needs; others will go on to develop a specialty, such as fee-based financial planning, insurance for business needs, or estate planning needs.

## Overall Duties and Responsibilities

- Sell insurance, financial services and investment products
- Solicit new customers through approved techniques and methods
- Conserve existing insurance and investments products
- Service the insurance and investment needs of all owners of policies issued or offered by Prudential Financial companies.

## Essential Job Functions

It is important that Financial Professional Associates be capable of mastering the complexities of the job, continually learning new products, information, and approaches. As our representative, the Financial Professional Associate must have a full understanding of all our products and be able to recommend to customers the appropriate solutions that are in the interest of the customer. The end result of the Financial Professional Associate's work is to develop long-term relationships between us and the policyholder that will impact the personal welfare of many people.

The Financial Professional Associate's general duties include the responsibility to:

- Prospect for clients, develop insurance and investment strategies and make sales presentations regularly for a broad range of life and non-life insurance contracts and financial products and services sold by Prudential Financial companies.
- Propose insurance and investment products appropriate to the applicant's needs and ability to pay.
- Make the necessary adjustments in the policyholder's portfolio in light of changes in the policyholder's needs. Although many transactions are handled by the Customer Service Office, an Financial Professional Associate should understand how to provide services, such as processing loans, surrenders, changes in beneficiary, claims, policy options, and the like, as well as being able to explain to customers the effect of these transactions.
- Maintain in force the existing insurance and investments products of clients, secure the reinstatement of insurance that has lapsed, and perform all the duties incident to the care and conservation of the business assigned by Prudential. This may apply to all policies, whether or not the insurance was originally sold by the Financial Professional Associate.
- Maintain records of account, and render when required, on forms provided by Prudential, a report of all business transacted and complete accounting of all monies received on behalf of Prudential Financial companies.
- Conform to and abide by the procedures, rules and requirements of Prudential Financial companies, of regulatory bodies, and the state or states where the Financial Professional Associate operates.

## Required Skills, Knowledge and Experience

The Prudential Insurance Company of America, one of the Prudential Financial Companies, is looking for men and women who are ready for a rewarding career opportunity selling insurance and financial services products... a career committed to making an impact in the lives of the people we touch. We're seeking individuals with these attributes.

- Customer Service Focused

- Revenue Focused (Sales Influence and Persuasion, Sales Resilience, Sales Initiative)
- Self Confident and Autonomous
- Drive and Initiative
- Responsible and Committed
- Excellent Interpersonal Skills
- Good Business Communication Skills
- Ability to Problem Solve, and develop ideas
- Ability to use basic math skills to problem solve
- Good Critical Thinking
- High school diploma or GED qualification required

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Prudential is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, genetics, disability, age, veteran status, or any other characteristic protected by law. **EEO IS THE LAW**. The Prudential Insurance Company of America, Newark, NJ and its affiliates.

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