

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - PRODUCT SPECIALIST/PRODUCT SALES SPECIALIST								
Sector	Financial Services							
Track	Sales, After Sales, Distribution and Relationship Management							
Occupation	Product Specialist							
Job Role	Product Specialist/Product Sales Specialist							
Job Role Description	The Product Specialist/Product Sales Specialist is responsible for being in-the-know about one or more products within the organisation's financial product portfolio that have been assigned to them. He/She provides product advisory services to clients, and also works with other client-facing teams to impart product knowledge where required by client-facing team members. Other responsibilities include supporting product trading activities in the areas of execution, client support and development of marketing content for sales strategies.							
	The Product Specialist/Product Sales Specialist is meticulous and self-motivated to stay updated with and develop expertise on the newest products offered by the organisation. He has effective communication skills for stakeholder management and the presentation of relevant market, product and investment information to both internal teams and clients. He is required to acquire specific product knowledge to perform the responsibilities of this role. Product knowledge required is dependent on the sub-sector and can include securities and investment products across all asset classes.							
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Manage organisation's products	Key Tasks	Performance Expectations (For legislated / regulated occupations)				
					Keep up-to-date with new financial products offered by organisation			
					Keep up-to-date with repackaged or restructured financial products			
					Maintain database of financial products for easy access and referrals			
					Draft sales strategies for financial products			
					Support marketing content development in alignment with sales strategies			
	Provide product advisory services	Provide product-focused financial advisory services to clients referred from client-facing teams	Provide advice to clients to facilitate seamless execution of product orders	Provide portfolio construction services to clients referred from client-facing teams	Conduct advisory procedures and documentation in adherence with business processes and regulatory requirements			
						Communicate relevant and timely product-related information to client networks		
							Ensure seamless execution of product orders for clients	
								Work with other sales teams and support delivery on client requests and solutions
	Support product trading activities	Ensure seamless execution of product orders for clients	Work with other sales teams and support delivery on client requests and solutions	Develop relationships with market counterparties to obtain information				
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	Skills and Competencies	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)				
Business Environment Analysis		Level 4	Transdisciplinary Thinking	Intermediate				
Business Needs Analysis		Level 4	Communication	Intermediate				
Business Opportunities Development		Level 4	Creative Thinking	Intermediate				
Business Performance Management		Level 4	Problem Solving	Intermediate				
Channel Management		Level 4	Digital Literacy	Advanced				
Ethical Culture		Level 4						
Pricing Strategy		Level 4						
Product Advisory		Level 4						
Product Design and Development		Level 4						
Product Management	Level 4							

	Product Performance Management	Level 4		
	Stakeholder Management	Level 4		
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services			

The information contained in this document serves as a guide.