Financial Advisor Positions are NOW AVAILABLE!

Attention Alumni, upcoming graduating students and individuals seeking to change careers. Emerald Financial Resources, part of the MassMutual Financial Group is currently now interviewing for Financial Advisor/Financial Services Sales Professional roles in 4 offices in New Jersey! We have had tremendous growth through the recession, expanding from 1 office location to 4 locations which have created these opportunities. In addition, we have recently been named **one of NJ's best places to work in 2011, 2012 and 2013 by NJbiz.com**

Job Description:
Imagine being part of a company that has helped people achieve financial security for more than 160 years. MassMutual Financial Group (Massachusetts Mutual Life Insurance Company, MassMutual) has earned a place on ***Fortune's Most Admired Companies*** list (Fortune Magazine, 3/19/12, 3/21/11, 3/22/10). Feel good about your choice of employer. Learn what makes **Emerald Financial Resources, MassMutual** special.

Financial Services Sales Professionals are key sources that clients turn to for their insurance, investment* and financial strategies. Associates are responsible for putting together financial programs that will respond to client needs today and for the future. Our associates are business professionals who work with attorneys, accountants, and other professionals. Many hold advanced degrees in business and finance, and designations in life underwriting and securities registrations for investing. Whether it's designing a retirement strategy, planning for a college education, providing benefits for a business enterprise or protecting a family's quality of life, you play a key role with the people you serve.

Financial Advisor Responsibilities:
In this entrepreneurial, consultative sales position, you will build clients by:

- Prospecting for clients on a referral basis with clearly defined markets
- Developing and maintaining long-term relationships with clients
- Listening empathetically, gathering facts, analyzing needs and making responsible recommendations
- Expanding personal knowledge and skills through joint work with fellow associates and a comprehensive 3 year training program

Rewards:

- **Opportunity to control your time, your income and your own destiny**
- **Tremendous satisfaction knowing that you are assisting your clients in protecting their financial futures**
- **Results Equals Rewards: Unlimited earning potential based on your willingness to invest the time and effort needed to succeed**

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What You Can Expect As A Financial Advisor:

Compensation
You want to be recognized for your skills, ability and performance – we get that. Our compensation philosophy is to pay for performance. We offer a total compensation plan that includes a competitive base salary and variable incentive opportunities, at all levels.

Health & Welfare**
Having access to health coverage is key to helping many people feel financially secure. As an independently contracted representative of MassMutual, if you work for 20 hours or more per week, you will be offered life, health, dental, disability and vision coverage. Health care and dependent care flexible spending accounts will also be made available.

Work/Life Balance
You have many responsibilities… at home, at work and in your community. We understand this and have an array of benefits and offerings to help employees achieve balance in their work and life.

Planning for Your Financial Future
Our retirement program is just one of the many ways we recognize the important role our employees play in our success. We offer both cash balance pension plan and a 401(k)/thrift plan to help employees prepare for their financial future.

Requirements:
We are is looking for candidates that possess the following: strong interpersonal communication skills, great interviewing and presentation skills, networking and organizational abilities, drive to succeed, integrity and a solid work ethic.

Financial Advisor Qualifications:

- Bachelors and/or Masters degree in the business or industry related field
- Excellent communication skills
- High level of integrity and solid work ethic
- Entrepreneurial spirit
- Desire to help others reach their goals
- Ability to deal with complex concepts such as investments, taxes and insurance

If you are interested in learning more about this position or applying for consideration please contact the Vice President, Diego Correa, (973) 928 2780 Ext. 14 or via email at dcorrea@financialguide.com

* Investment products are offered through qualified registered representatives of MassMutual's broker–dealer subsidiary, MML Investors Services, LLC Member SIPC (www.sipc.org) 1295 State Street, Springfield, MA 01101
**Eligibility applies only to those Financial Services Professionals who hold a full-time career contract (X4X) with Massachusetts Mutual Life Insurance Company (MassMutual). Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit plan provisions are subject to modification or termination. Financial Services Professionals are independent contractors and are not employees of MassMutual, its subsidiaries, or General Agents with whom they contract. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

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