Job Ref. No: JAML083

Position: Head of Retail (Re-advertised)

Jubilee Group was established in August 1937, as the first locally incorporated Insurance Company based in Mombasa. Jubilee Group has spread its sphere of influence throughout the region to become the largest Composite insurer in East Africa, handling Life, Pensions, Asset Management and Medical Insurance. Today, Jubilee is the number one insurer in East Africa with over 1.9 million clients. Jubilee Group has a network of offices in Kenya, Uganda, Tanzania, Burundi. It is the only ISO certified insurance group listed on the three East Africa stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange and Uganda Securities Exchange. Its regional offices are highly rated on leadership, quality and risk management and have been awarded an AA- in Kenya and Uganda, and an A+ in Tanzania. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for the **Head of Retail** within **Jubilee Asset Management Limited.** The role holder will report to the **General Manager – Business Development** and will be based at our Head Office in Nairobi.

Role Purpose:

The role holder is responsible for leading and driving business growth within the retail distribution segment by developing and executing sales strategies that increase the uptake of Unit Trusts, Retail Investment Products, and Wealth Management Solutions through the retail distribution channel including Dedicated Financial Advisors and Independent Financial Advisors.

This role focuses on strengthening intermediary networks, optimizing sales performance, and enhancing customer experience across all retail channels. The role also oversees client retention, drives channel productivity, and ensures compliance with CMA, RBA, KRA, AML, Data Protection, and internal policies.

Main Responsibilities

1. **Operational Excellence**
    - Lead the acquisition of retail clients for Unit Trusts and Wealth Management solutions through Dedicated Financial Advisors and Independent Financial Advisor channels.
    - Oversee end-to-end sales cycles, including prospecting and conversion across intermediary channels.
    - Provide strategic oversight and support to retail distribution channels including Dedicated Financial Advisors, IFAs, brokers, and retail partners.
    - Establish and monitor structured sales routines such as pipeline reviews, lead tracking, and performance dashboards.

- Oversee coordination of client transactions with Fund Services, Operations, and Finance to ensure accuracy and timeliness.
- Champion retail client education initiatives including product demonstrations, financial literacy engagements, and onboarding support.
- Drive cross selling and upselling initiatives across the retail investment product suite.
- Oversee resolution of client escalations within agreed service standards.

2. **Strategic Function**

- Develop and lead execution of retail distribution strategies aligned with JAML's business growth objectives.
- Identify and drive new retail business opportunities, including digital and alternative distribution channels.
- Leverage market intelligence and competitor insights to refine go-to-market strategies and product positioning.
- Provide strategic input into product development, pricing models, and customer value propositions for retail investors.
- Collaborate with Marketing to design and execute campaigns that enhance visibility and conversion across retail channels.
- Lead annual budgeting, forecasting, and performance planning for the retail segment.
- Drive process improvement initiatives to enhance productivity and customer experience.
- Spearhead portfolio growth through partnerships, activations, and new distribution initiatives.

3. **Risk & Corporate Governance**

- Ensure full compliance with KYC, AML, Data Protection, CMA, RBA, and internal policy requirements across all retail activities.
- Identify, evaluate, and escalate emerging risks related to retail distribution channels.
- Oversee maintenance of accurate and complete documentation for all retail sales and partner engagements.
- Ensure effective contract management and governance standards for agents, IFAs, brokers, and partners.
- Lead responses to internal and external audits, regulatory inspections, and due diligence requirements.
- Monitor sales practices to mitigate mis-selling risks and enforce ethical, compliant conduct.
- Uphold confidentiality, professionalism, and integrity in all interactions.
- Oversee preparation and submission of performance, compliance, and management reports.
- Promote alignment with Jubilee's values, governance principles, and organizational culture.

4. **Leadership, People and Culture**

- Cross-Functional Collaboration: Actively participate in cross-functional project teams to drive collaboration, innovation, and accountability across departments and the Group.
- Employee Collaboration Index: Participate in a minimum of 2 company projects per year with an 80% success rate and engage in at least 1 Group-wide project per year.
- Skills and Competency Development Index: 100% compliance with your training plan annually to support personal and professional growth, ensuring alignment with career paths and future challenges.
- Cultural Alignment Index (CAI): Attain the Company's CAI target score by embedding Jubilee's values (e.g., innovation, teamwork, excellence) into project execution and team dynamics.
- Conflict Resolution: Address interpersonal or project-related conflicts constructively, maintaining team morale and focus on shared goals.
- Resource Advocacy: Communicate needs (e.g., tools, training, support) to supervisors to ensure personal and team success
- Promote a culture of continuous improvement, innovation, and strong stakeholder collaboration.

Key Competencies

- Strong leadership in retail sales and distribution management
- Excellent communication, negotiation, and stakeholder management skills
- Strategic thinking and commercial acumen
- Deep understanding of Unit Trusts and retail investment solutions
- Strong analytical, reporting, and presentation skills
- Proficiency in CRM systems and sales performance tools
- Customer-centric decision-making
- High ethical standards and attention to detail

Academic Background:

1. Bachelor's Degree in Finance, Economics, Business Administration, Marketing, or related field.
2. A Master's Degree is an added advantage.
3. Professional qualifications such as CISI, CFA (Level I or above), or ICPAK/CIMA are advantageous.

Relevant Experience

• Minimum 8–10 years of experience in financial services, with strong exposure to retail distribution, wealth management, or Unit Trust sales.
• Proven leadership experience in managing and scaling distribution channels.
• Demonstrated success in driving retail business growth and channel performance.
• Strong networks within the retail investment ecosystem.
• Deep understanding of the Kenyan financial services market, regulatory environment, and industry trends.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by Wednesday, 22nd July 2026.
Only shortlisted candidates will be contacted.