10 Questions to Ask Your Financial Planner

FP Canada suggests asking these 10 questions to help you choose a competent, qualified professional to assist you with your financial needs…

1. What services do you offer?

- Comprehensive wealth management, including portfolio implementation and ongoing management, tax planning, life insurance, retirement planning, risk management, and estate planning.
- Discretionary portfolio management services through Manulife Wealth' Advisor Managed Program.
- Implementation and ongoing monitoring of your Financial Plan and investment strategy and life insurance.
- ***Multi-generational Wealth Management*** - We are unique among our peers in that we provide the planning and investment services throughout your saving and retirement, build an estate plan to ensure your wealth transitions to your beneficiaries, AND ensure your beneficiaries are prepared to receive your legacy with the knowledge, service, and support of our multi-generational team.

2. What are your qualifications?

Portfolio Manager – Registered with Ontario Securities Commission August 2025

A **Portfolio Manager registered with the Ontario Securities Commission (OSC)** is a financial professional who has met the regulatory, educational, and experience requirements to provide discretionary portfolio management for clients. This registration means the manager is approved by the OSC to manage investments on a client's behalf, following strict professional, compliance, and fiduciary standards.

CFP® Certified Financial Planner – Awarded August 2000

The CFP designation provides assurance to Canadians that the design of their financial future rests with an appropriately qualified professional who is committed to putting clients' interests ahead of their own.

CIWM Certified International Wealth Manager – Awarded December 2012

The Certified International Wealth Manager (CIWM) designation ensures that financial professionals have the knowledge and skills to address the complex needs of high-net-worth clients.

CIM® - Chartered Investment Manager – Awarded November 2013

The CIM® demonstrates proficiency and adherence to professional standards that enables the advisor to become registered with the provincial securities commission as a Portfolio Manager, Advising Representative or an Associate Advising Representative or to be able to conduct discretionary portfolio management services for clients with an IIROC member firm.

FCSI® - Fellow of the Canadian Securities Institute – Awarded March 2019

More than 3,500 FCSIs have been leading, changing and inspiring the financial services industry for the past 35 years.

RIS® - Responsible Investment Specialist – Awarded November 2020

The RIS program equips advisors and financial planners with the knowledge they need to discuss environmental, social and governance (ESG) issues with Canadian clients.

3. What experience do you have?

I have been serving clients since 1998 at firms such as BMO Nesbitt Burns and Manulife Wealth Inc. In addition, I have held management or executive positions at Standard Life Assurance Company of Canada Ltd., HSBC Securities (Canada) Ltd., Bank of Nova Scotia, and BMO Nesbitt Burns Inc.

4. What is your approach?

Most families engage me to generate a plan and provide implementation, and ongoing monitoring of progress toward their goal of tax efficient retirement income and strategic investing throughout retirement and in service to their legacy.

5. Will you be the only person working with me?

During the course of the financial planning engagement, there may be a need to consult with third-party professionals (e.g., tax or insurance specialists) or to make referrals to other professionals to assist with the implementation of the financial plan. Consultations with third-party professionals will not take place without your written agreement, and we will not share your Personal Information with such third-party professionals without your express consent.

Please be advised that I do not receive fees in any form from professionals to whom you may be referred. However, such professionals may levy a fee for their services which will be negotiated with and charged to you directly.

6. How will I pay for your services?

- Asset based fee - clients who would like us to construct and implement the plan and provide ongoing monitoring and review pay a tiered fixed percentage of your combined household investments' market value. There are two asset-based fee options: Premier Accounts, Advisor Managed Discretionary Portfolio Management.
- Life insurance commissions - Specific to life insurance products as part of your solution, we are compensated by the companies with whom we place your business. No alternative fee structure is offered by insurance companies.

7. How much do you typically charge?

The planner should be able to provide you with an easy-to-understand estimate of their fees.

Asset based – Holistic Wealth Management including Personal Family Wealth Plan with consideration of financial management, tax planning, asset management, retirement planning, risk management, and estate planning will be set as a tiered fixed percentage of your investments' market value. In keeping with our focus on multi-generational wealth management, Household Asset Tiers are determined based on combined family assets held with us.

Asset Tier	**Discretionary Portfolios Household Fee Rate**
$0 - $249,999	1.40%
$250,000 - $499,999	1.2%
$500,000 - $999,999	0.85%
$1,000,000 - $2,499,999	0.75%
$2,500,000 - $4,999,999	0.50%
$5,000,000 - $9,999,999	0.50%
$10,000,000 +	0.45%

8. Who, besides me, will benefit?

As a CFP professional, I have a written professional obligation to put your interests ahead of my own. I attest to this obligation each year when I renew my certification with FP Canada.

9. Are you regulated?

Yes, as follows:

Financial Planning – As a planner who holds the CFP credential, I am subject to internationally recognized professional standards and Code of Ethics to which I must attest annually.

Portfolio Manager – monitored by Branch Manager on behalf of Manulife Wealth Incorporated, subject to guidelines required as a **Portfolio Manager registered with the Ontario Securities Commission (OSC).** This registration means I am approved by the OSC to manage investments on a client's behalf, following strict professional, compliance, and fiduciary standards.

Life Insurance - Managing General Agency for insurance products is Manulife Wealth Insurance Inc. on behalf of Financial Services Regulatory Authority of Ontario.

10. Can I have that in writing?

Yes, should we decide to work together, you will be provided a Letter of Engagement outlining services and fees and scope signed by each of us.