From Canadian Business Online, March 10, 2008

Financial advice

Where to find a fee-only financial planner

The most comprehensive listing of Canadian fee-only financial planners on the web, from MoneySense magazine.

By Duncan Hood

Is a fee-only planner right for you?

The main advantage of hiring a fee-only planner is that the payment system is more transparent than other systems. This means that you will always know how much you're paying for financial advice, and your planner is less likely to have a conflict of interest.

Fee-only planners can be hard to find in Canada. Most financial planners are paid using the commission model. In that model, planners get most of their income in the form of commissions for selling you funds.

However, a small group of planners have opted for the "fee-only" payment model, in which they get 100% of their income from their clients, and no money from fund companies.

If you hire a fee-only planner who offers different payment options, we recommend that you use the hourly fee option. This option puts your planner's interests in line with yours. Your planner is less likely to receive payments from mutual fund and insurance companies for selling you product. But no matter what payment option you use, you should always ask your planner to list all commissions and fees he or she receives in writing, including sales commissions, trailer fees and referral fees.

The main drawback with hiring a fee-only planner is that many are not licensed to sell you investments directly, so they provide you with a general plan and you have to put it into action yourself. In general, fee-only planners are most appropriate for people with more than $100,000 to invest who don't mind getting involved in buying and selling their own investments.

Below is an alphabetical listing of financial planning firms that you can pay by the hour or by the project. Please note that the system a planner uses for compensation does not in and of itself make a planner more or less competent, so you should employ the same due diligence in hiring a fee-only planner as you would when hiring any other kind of planner. In particular, we recommend a thorough interview with at least three candidates before making a selection.

Amonson Wealth Management
15 Mackay Dr. S.W., Calgary, AB, T2V 2A3, tel: (403) 231-1936
email: John@unbiasedadvice.com
licensed to sell investment products: no
payment options:
• hourly fee: $275/hr for principal's time; $125/hr for assistant's time
• percentage of adjusted net worth:

• 0.75% on the first $2,000,000 of adjusted net worth
• 0.50% of the next $2,000,000
• 0.25% on adjusted net worth over $4,000,000
areas served: Calgary, Victoria and Toronto
minimum account size: $2,000,000 of adjusted net worth
(annual fee of $15,000)
planner credentials: B.Comm, MBA, CFP, R.F.P.
areas of specialization: comprehensive unbiased wealth management

Anne Brandt Personal Financial Consulting
3108 Patullo Cres., Coquitlam, BC, V3E 2R2, tel: (604) 552-1696
email: anne@annebrandtfinancial.com
web: www.annebrandtfinancial.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• set fee for plans: $800 to $1,500
areas served: Vancouver area and the Lower Mainland
minimum account size: none (does not manage assets)
planner credentials: CFP, R.F.P., PFP
areas of specialization:
• retirement planning
• severance and early retirement packages
• pension decisions
• income tax planning and preparation

Assante Capital Management
David Phipps
2725 Queensview Drive, Suite 300, Ottawa, ON, K2B 0A1, (613) 729-7526
email: dphipps@assante.com
licensed to sell investment products: yes
payment options:
• hourly fee: $175/hr
areas served: Ottawa and surrounding areas
minimum account size: none
planner credentials: CFP, TEP
areas of specialization: holistic financial planning for professionals and executives

Aziz, Kathy
66 Dobie, Mount Royal, QC, H3P 1R8
email: kathyaziz@sympatico.ca
licensed to sell investment products: no
payment options:
• hourly fee: $175/hr
• annual fee: investment planning for small portfolios

• percentage of assets under management: 0.25% for portfolios of $2,000,000 and up (only on mandates to regularly monitor investments on an ongoing basis)
areas served: Montreal, Laurentians, Quebec
minimum account size: none
planner credentials: PFP, Pl.Fin. Fellow Adm.A TEP (also have R.F.P. and CFP, but these are not used in Quebec)
areas of specialization:
• tax and investment planning
• estate administration and planning
• financial planning in divorce situations

B L Garbens Associates
Barbara L. Garbens
39 Granlea Road, Toronto, ON, M2N 2Z6, tel: (416) 227-1543
email: barb@blgarbens.com
web: www.blgarbens.com
licensed to sell investment products: no
payment options:
• hourly fee: $175 to $200/hr
areas served: Toronto
minimum account size: none
planner credentials: MBA, CFP and R.F.P.
areas of specialization:
• retirement planning (detailed cash-flow projections as well as consultations)
• tax planning and tax return preparation
• estate planning

Cameron Leadership Development
Margaret Cameron
Box 36047, Ottawa, ON, K1Y 4V3, tel: (613) 729-2254
email: macameron@sympatico.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• flat rate (available for some services)
areas served: Ottawa, Montreal; other cities via the Internet
minimum account size: none
planner credentials: CFP, R.F.P., MBA
areas of specialization:
• Canadian and US personal income tax
• big picture financial planning
• retirement planning

CMG Financial Education
(A Division of Camelot Management Group)

#203 - 1370 Beach Drive, Victoria, BC, V8S 2N6, tel: (250) 592-8021
email: cherith_camelot@telus.net
licensed to sell investment products: no
payment options:
• flat fee per assignment
areas served: Vancouver Island, the Lower Mainland and Southern B.C.
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• primarily financial educators
• will work with individual clients, but specialty is workshops and seminars for private and public sector organizations

Composite Finance Inc.
204 - 580 Stewart Ave., Nanaimo, B.C., V9S 0A1, (250) 716-5750
email: Service@compositefinance.com
web: www.feeonly.ca
licensed to sell investment products: yes
payment options:
• hourly fee: depends on the service
• fixed prices for financial planning services
areas served: across Canada
minimum account size: none
planner credentials: CFP, CIM, FMA, RDA
areas of specialization:
• people age 50 to 90
• sustainable income planning
• comprehensive & modular financial planning
• estate & tax planning
• insurance planning
• real return bonds

Corkum & Associates, Chartered Accountants
51 University Avenue, Charlottetown, PEI, C1A 4K8, tel: (902) 892-0519
email: corkum@corkumandassociates.com
web: www.corkumandassociates.com
licensed to sell investment products: no
payment options:
• hourly fee: $165/hr
areas served: PEI; also Nova Scotia and New Brunswick
minimum account size: none
planner credentials: R.F.P., CFP, CLU, CA
areas of specialization:
• tax, estate and business planning
• financial advice regarding family breakdown and support matters

D. Robinson + Associates
Darryl Robinson
22 Mildred Street, Winnipeg, MB, R2G 3C2, tel: (204) 663-1561
email: darryl.robinson@shaw.ca
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
areas served: Winnipeg, MB
minimum account size: none
planner credentials: RSW, CFP, R.F.P.
areas of specialization:
• retirement planning
• financial education and counselling
• severance and pension counselling

Davis Martindale
373 Commissioners Road West, London, ON, N6J 1Y4, tel: (519) 673-3141
email: ppanabaker@davismartindale.com
web: www.davismartindale.com
licensed to sell investment products: no
payment options:
• hourly fee: $250 to $325/hr
areas served: London, ON and Western Ontario
minimum account size: none
planner credentials: CA, CFP, R.F.P.
areas of specialization:
• tax, estates, estate planning
• financial health checkup

Dixon, Davis & Company
1027 Pandora Avenue, Victoria, BC, V8V 3P6, tel: (250) 413-3230
email: lenore@dixondavis.com
web: www.dixondavis.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• annual retainer: $2,500 (includes preparation of basic income tax returns for family members)
• by project: $500 minimum
areas served: Victoria, Vancouver Island, Gulf Islands, Vancouver, Kamloops (all in B.C.) and Calgary, Alta.
minimum account size: none
planner credentials: R.F.P., CFP
areas of specialization:
• retirement and estate planning
• cash flow and taxation management
• pension planning

E.E.S. Financial Services
6090 Highway #7 East, Markham, ON, L3P 3B1
email: ser@ees-financial.com
web: www.ees-financial.com
licensed to sell investment products: no
payment options:
• negotiable by case
areas served: Canada-wide
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, CA, CGA, PRP, FDS
areas of specialization:
• comprehensive financial planning
• personal and corporate tax planning and preparation
• estate settlement and administration
• personalized corporate seminars regarding special company benefits
• terminations & downsizings
• employee profit-sharing plans

EF Consulting
104 Westpark Blvd., Dollard-des-Ormeaux, QC, H9A 2J9, tel: (514) 577-5650
email: efhima@efconsulting.ca
licensed to sell investment products: no
payment options:
• hourly fee: negotiable
• flat fee: negotiable
areas served: Montreal
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, B.Comm

E.E.S. Financial Services
6090 Highway #7 East, Markham, ON, L3P 3B1
email: ser@ees-financial.com
web: www.ees-financial.com
licensed to sell investment products: no
payment options:
• negotiable by case
areas served: Canada-wide
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, CA, CGA, PRP, FDS
areas of specialization:
• comprehensive financial planning
• personal and corporate tax planning and preparation
• estate settlement and administration
• personalized corporate seminars regarding special company benefits
• terminations & downsizings
• employee profit-sharing plans

EF Consulting
104 Westpark Blvd., Dollard-des-Ormeaux, QC, H9A 2J9, tel: (514) 577-5650
email: efhima@efconsulting.ca
licensed to sell investment products: no
payment options:
• hourly fee: negotiable
• flat fee: negotiable
areas served: Montreal
minimum account size: none
planner credentials: CFP, R.F.P., Pl.Fin, B.Comm

Feth, Alfred
67-463 Beechwood Place, Waterloo, ON, N2T 2N8, tel: (519) 572-5510
email: akfeth@rogers.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• by project: initial segmented plan ($600 to $1,200); comprehensive plan, including six financial planning modules ($1,800 to $3,150)
• annual reviews: $900 to $1,800 each
areas served: Kitchener-Waterloo, Toronto and London (all in Ont.)
minimum account size: none
planner credentials: FIC, CFP, R.F.P., EPC
areas of specialization:
• retirement, estate and tax planning

Finance Matters
Janet Freedman
69 Cavell Avenue, Toronto, ON, M4J 1H5, tel: (416) 469-2535
email: freedom@istar.ca
web: www.hitbyaniceberg.ca
licensed to sell investment products: no
payment options:
• hourly fee: $175 to $225/hr
areas served: Toronto, Nova Scotia, clients from other provinces (except Quebec) if you visit Toronto
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• comprehensive financial planning
• retirement planning
• cash flow management
• disability issues

Financial Health Management, P.O. Box 61165, Kensington RPO, Calgary, AB, T2N 4S6
tel: (403) 216-1340

toll-free: (877) 349-7337
email: ddekanic@fhminc.ab.ca
licensed to sell investment products: no
payment options:
• hourly fee: $140/hr
areas served: Alberta, primarily
minimum account size: none
planner credentials: CFP, R.F.P.
areas of specialization:
• transitional counseling
• retirement planning
• financial workshops

Gilles R. Marceau & Associates
Gilles Marceau
54 Port Street West, Mississauga, ON, L5H 1E3, tel: (905) 278-7444
email: gmarceau@cogeco.ca
licensed to sell investment products: no
payment options:
• hourly fee: $175/hr
areas served: Mississauga, Oakville (both in Ontario)
minimum account size: none
planner credentials: CA, CFP, CLU, R.F.P., PRP
areas of specialization:
• retirement planning issues for self-employed
business owners and professionals

Headspring Consulting
Sandra Foster
1370 Don Mills Road, Suite 300, Toronto, ON, M3B 3N7
email: fosters@headspringconsulting.com
licensed to sell investment products: no
payment options:
• hourly fee: contact for quote
areas served: Toronto
minimum account size: none
planner credentials: CFP, R.F.P., CHRP, TEP, CIM, FCSI
areas of specialization:
• retirement planning
• retirement income
• estate planning

Independent Financial Counsellors
51 Grady Bend Place, Winnipeg, MB, R2V 4X2, tel: (204) 786-8797 ***or*** (866) 491-0032
email: lyle@ifcincorp.com

Licensed to sell investment products: No
• hourly fee: $150/hr
Areas served: mostly Manitoba, but we have clients all over Canada
Minimum account size: none
Planner Credentials: CFP, R.F.P.
Areas of specialization:
• budgeting
• tax planning and preparation
• estate planning
• portfolio reviews and monitoring

Libra Investment Management
Norbert Schlenker
130B Bittancourt Road, Salt Spring Island, BC, V8K 282, tel: (250) 538-1641
email: norbert@libra-investments.com
web: www.libra-investments.com
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
areas served: any Canadian location outside Quebec
minimum account size: $200,000
planner credentials: CFA, CFP, CIM, FMA

Longhurst & Jack
36 Toronto Street, Suite 850, Toronto, ON, M5C 2C5, tel: (416) 815-7200
email: enquire@longhurstandjack.ca
web: www.longhurstandjack.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• flat fee: a fixed fee can be negotiated in advance of a project being started
areas served: Toronto and Southern Ontario
minimum account size: none
planner credentials: CFP, FCIA
areas of specialization:
• preparation for retirement
• assistance with major pension decisions

Macdonald, Shymko & Company
Fee Only Financial Advisors & Investment Counsel
510 Burrard Street, Suite 950, Vancouver, BC, V6C 3A8, tel: (604) 687-7966
web: www.macdonaldshymko.com
email: iblack@msc-feeonly.com
licensed to sell investment products: no
payment options:

• hourly fee: $40 (assistant) to $280/hr
• percentage of assets under management:
• $500,000 and under: 1.12%
• $500,000 to $1 million: (0.98%)
• $1 million or more: 0.72%
areas served: B.C., Alberta and Ontario
minimum account size: none
planner credentials: R.F.P., MBA, CMA, TEP, CIM
areas of specialization:
• comprehensive financial planning

MC Planning
Mike Carter
336 Davenport Rd., Suite 102, Toronto, ON, M5R 1K6, tel: (416) 935-0320
email: mike@mcplanning.ca
web: www.mcplanning.ca
licensed to sell investment products: no
payment options:
• hourly fee: $100/hr
• flat fee: for creating a financial plan (once the financial plan is established, all subsequent planning services are charged at $100/hr)
areas served: Toronto; rest of Canada via phone/Internet
minimum account size: none
planner credentials: CFP

MoneySmart
Fee-only Financial Planners
43 Onaway Road, Mississauga, ON, L5G 1A3, tel: (905) 274-4888
email: mchowes@rogers.com
licensed to sell investment products: no
payment options:
• hourly fee: $150/hr
• retainer fee upfront
• project fee: estimate given
areas served: Toronto, Mississauga, Golden Horseshoe (all in Ontario)
minimum account size: none
planner credentials: CFP, R.F.P., PRP
areas of specialization:
• cash flow management
• retirement planning
• estate planning
• technical personal financial writing

MSC Financial Services
(affiliated with Macdonald Shymko & Company)

1221 Lonsdale Ave, Suite 204, North Vancouver, BC, V7M 2H5, tel: (604) 988-9876
email: tgreene@fee-only.ca
web: www.macdonaldshymko.com
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• percentage of assets under management: 1% or less, for monitoring portfolios
areas served: North Vancouver
minimum account size: none
planner credentials: BBA, CFP, R.F.P.
areas of specialization:
• tax and retirement planning
• asset allocation

Page and Associates
9993 Yonge Street, Richmond Hill, ON, L4C 1T9, tel: (905) 884-5563
email: japage@askpage.com
web: www.askpage.com
licensed to sell investment products: yes
payment options:
• hourly fee: $100 to $250/hr
• percentage of assets under management:
  • 1.25% of first $250,000
  • 1% under $1 million
  • 0.75% of next $4 million
  • 0.50% of excess
areas served: Toronto and Southern Ontario
minimum account size: $100,000, preferably $250,000+
planner credentials: CFP, R.F.P., CA, MBA, CLU
areas of specialization:
• business continuation and owner succession planning
• overall tax and estate planning for both business owner and non-business-owner clients
• executive compensation planning

Prime Consulting
Mary R. Prime
102 Dunedin Drive, Etobicoke, ON, M8X 2K5, tel: (416) 410-9337
e-mail: mary.prime@sympatico.ca
licensed to sell investment products: no
payment options:
• hourly fee: $150 to $170/hr
• daily rate: $1,500 (half day: $750)
• fee per financial plan: $1,500 to $2,000
areas served: Greater Toronto Area (rest of Canada by phone and email)
minimum account size: none
planner credentials: CFP, EPC
areas of specialization:

• individuals in transition (job loss, retirement, career change, bereavement and separation/divorce)
• group workshops on topics such as “financial fitness”, “financial planning for the sandwich generation”, “financial planning for grads” and “pre-retirement financial planning”
• guest speaking at conferences

PWL Advisors
Caroline Nalbantoglu
215 Redfern Ave., Suite 200, Westmount, QC, H3Z 3L5, tel: (514) 875-1585, ext. 247, toll-free: (800) 343-7566
email: cnalbantoglu@pwlcapital.com
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
• retainer: typically $2,000
• set price per service available
• percentage of assets: typically 0.5% (contact for details)
areas served: Montreal, Ottawa, Toronto
minimum account size: typically $500,000 (contact for details)
planner credentials: CGA, CFP, R.F.P., C. Adm.FP
areas of specialization:
• Caroline Nalbantoglu is a fee-only financial planner within PWL, a firm that encompasses financial planning and investment management

Raimondo & Associates
Rose Raimondo
305-4625 Varsity Drive NW, Box 329, Calgary, AB, T3A 0Z9, tel: 403-288-8561
email: rose@raimondo-associates.com
web: www.raimondo-associates.com
licensed to sell investment products: no
payment options:
• hourly fee: contact for details
areas served: Calgary
minimum account size: none
planner credentials: BBA, CFP, R.F.P.
areas of specialization:
• financial education and counseling
• pensions and retirement planning
• severance counseling
• financial counselling on divorce

Ron Graham & Associates
Ron Graham
100, 10585 - 111 Street, Edmonton, AB, T5H 3E8, tel: (780) 429-6775
email: rgraham@rgafinancial.com
web: www.rgafinancial.com

licensed to sell investment products: no
payment options:
• hourly fee: $175/hr
areas served: mostly Edmonton, but also Calgary, Yellowknife, Vancouver
minimum account size: none
planner credentials: CA, R.F.P., CFP
areas of specialization:
• tax planning and preparation
• investment planning
• retirement planning
• estate planning

Ryan Lamontagne
304 - 2249 Carling Ave., Ottawa, ON, K2B 7E9, tel: (613) 596-3353, toll free: (800) 304-7180
email: info@ryanlamontagne.com
web: www.ryanlamontagne.com
licensed to sell investment products: yes
payment options:
• hourly fee: $125 to $200/hr
• flat fee for a one-time comprehensive financial plan: $1,000 to $5,000
• ongoing private client service: flat annual fee ($750 to $2500) + percentage of assets:
• $500,000 and under: 1.5%
• $500,000 to $1 million: 1.00%
• $1 million or more: 0.75%
areas served: Ottawa
minimum account size: $100,000 for associates; $250,000 for partners
planner credentials: CFP, R.F.P., FMA
areas of specialization:
• management strategies for emerging affluent and high-net-worth individuals and families

Second Opinion Investor Services
4141 Yonge Street, Suite 303, Toronto, ON, M2P 2A8, toll free: (866) 918-0550
email: info@secondopinions.ca
web: www.secondopinions.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200 to $250/hr
areas served: Canada-wide on a remote (web conference) basis; personal service in Toronto, Burlington/Hamilton Area, York/Durham Region, and in B.C.
minimum account size: $300,000
planner credentials: CA, CFP, CIMA
areas of specialization:
• financial planning
• portfolio analysis and portfolio monitoring
• investment counselor/investment advisor search

Smarter Financial Planning
Derek Moran
1708 Dolphin Avenue, Suite 406, Kelowna, BC, V1Y 9S4, tel: (250) 860-4700 / (250) 860-4799
email: derek@smarterfinancialplanning.ca
licensed to sell investment products: no
payment options:
• hourly fee: $150+ /hr
areas served: all
minimum account size: none
planner credentials: R.F.P.
areas of specialization:
• tax
• retirement planning
• estate planning

Stewart & Kett Financial Advisors
123 Front St. West, Suite 911, Toronto, ON, M5J 2M2, tel: (416) 362-6322
email: dstewart@stewartkett.com, ckett@stewartkett.com
web: www.stewartkett.com
licensed to sell investment products: no
payment options:
• hourly fee: $275/hr
• or fixed fee in advance
areas served: Toronto, Montreal, Calgary and Vancouver
minimum account size: none
planner credentials: MBA, CFP, R.F.P., CA, CGA, BBA, MA
areas of specialization:
• offer “advice-only” financial planning
• taxation
• retirement planning
• estate planning
• investment planning
• family office services

Stronach Financial Group
Daniel F. Stronach
tel: (416) 497-3590
toll free: (800) 377-4761
email: daniel@stronach-financial.com
web: www.stronach-financial.com
licensed to sell investment products: no
payment options: $150/hr
areas served: Ontario
minimum account size: none
planner credentials: BA, CFP, R.F.P.
areas of specialization:
• more than half of the clients are dentists

T.E. Wealth
T.E. Financial Consultants
26 Wellington Street East, Suite 710, Toronto, ON, M5E 1S2, tel: 1-888-505-8608
email: info@tefinancial.com
web: www.tewealth.com
licensed to sell investment products: no (although T.E. Investment Counsel, an affiliated company, is licensed to sell investment products)
payment options:
• hourly fee: $250 to $400/hr
• retainer
• percentage of assets:
• $500,000 and under: 1.75%
• $500,000 to $2 million: + 0.75%
• $2 million to $5 million: + 0.50%
• next $5 million: + 0.25%
areas served: Montreal, Toronto, Calgary, Oakville (ON), Quebec City, St. John’s, Vancouver, Waterloo (ON)
minimum account size: none for financial planning; $250,000 minimum for investment clients
planner credentials: CA, CSA, CFA, CFP, R.F.P., CIM, CGA, MBA, TEP, FDS
areas of specialization:
• investment counseling
• executive financial planning
• employer-sponsored financial education
• high-net-worth financial advisory and wealth management

Thomas, J. David
Personal Financial Planning
4415 Beacon Lane, Mississauga, ON, L5C 4K7, tel: (905) 484-6205
email: dthomas.hba1980@ivey.ca
licensed to sell investment products: no
payment options:
• hourly fee: $200/hr
• annual retainer
areas served: Toronto
minimum account size: none
planner credentials: CGA, CFP, R.F.P., TEP
areas of specialization:
• tax
• estate
• retirement
• comprehensive financial plans

Todd and Associates Financial Knowledge
305 - 4625 Varsity Drive NW, Suite 364, Calgary, AB, T3A 0Z9, tel: (403) 547-0328
web: www.todd-associates.com

licensed to sell investment products: no
payment options:
• hourly fee: $225/hr (as of January 2008)
• retainer based on percentage of value: 0.25% for all assets (wealth management services)
• retirement planning services available on hourly fee basis
areas served: Calgary
minimum account size: $750,000
planner credentials: R.F.P., CFP
areas of specialization:
• retirement planning
• wealth management strategies
• divorce financial planning
• estate and tax planning

Vancouver Financial Planning Consultants
800 West Pender Street, Suite 1600, Vancouver, BC, V4P 1J2, tel: (604) 685-1938
email: wgibson@vfpc.ca
licensed to sell investment products: no
payment options:
• hourly fee: $250/hr
• annual retainer: $2,000
areas served: Vancouver and the Lower Mainland
minimum account size: none
planner credentials: CFP, R.F.P., CA, CFA
areas of specialization:
• personal financial planning
• non-residence issues
• personal tax matters

W. A. Robinson & Associates
The Simonett Building, 14216 Rd # 38, Sharbot Lake, ON, K0H 2P0, tel: (613) 279-2116 / (877) 279-2116
email: wayne.robinson@robinsonsgroup.com
web: www.robinsonsgroup.com
licensed to sell investment products: Licensed in Ontario as
Investment Counsellor, Portfolio Managers and Limited Market Dealers, and in Quebec as Unrestricted Advisors
payment options:
• hourly fee (rare): call for details
• flat fee per project: call for details
• percentage of assets under management:
• 1.5% on first $500,000
• 1.25% on next $500,000
• 1% on next $4 million and after
• mortgage based portfolios: 2% of assets under management
areas served: Ontario and Quebec
minimum account size: $500,000 ($25,000 if investing in a pooled mortgage investment corporation)

planner credentials: B.Sc., CFA, CFP, R.F.P., CIM, CRF
areas of specialization:
• investment counsel
• portfolio management
• mortgage administration
• small firm mergers and acquisitions
• estate and tax planning

Wellington West Total Wealth Management
200 Waterfront Drive, Suite 300, Winnipeg, MB, R3B 3P1, tel: (204) 925-5154
e-mail: dchristianson@wellwest.ca
licensed to sell investment products: no
payment options:
• hourly fee: $125 to $250/hr
areas served: Ontario, Manitoba, Alberta and B.C.
minimum account size: $1 million
planner credentials: BA, R.F.P., CFP, TEP, HBA, CIM

Williams Financial Strategies
Norman Williams
3109 Abernathy Way, Oakville, ON, L6M 5C2, tel: (905) 630-7658
e-mail: normanwilliamz@yahoo.com
licensed to sell investment products: no
payment options:
• hourly fee: $65/hr
areas served: Oakville, Burlington, Mississauga (all in Ontario)
minimum account size: none
planner credentials: CFA, CA, CFP, R.F.P.; CFP, CIM, CMA (U.S.)

The above listing is provided as a service only and the firms listed have not been screened or approved by MoneySense magazine or Canadian Business Online.