

# Top 10 Best Financial Advisors in Toronto, Canada | 2017 Ranking | Toronto Wealth Management Firms

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## 2017 RANKING & REVIEWS TOP RATED FINANCIAL ADVISORS IN TORONTO

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### Finding the Top Wealth Advisors in Toronto, Canada

Finding a financial advisor in Toronto, Canada, is easy, but finding the *right* Toronto wealth advisor for you and your family is a much harder task.

The sheer quantity of financial advisors and wealth management firms in Toronto increases the challenges that Canadian consumers face when selecting one. However, by developing a clear awareness of the services you are looking for and doing proper research, the answers to the following questions will soon become clear:

- Who are the best financial advisors in Toronto, Canada?
- Where should I go if I am looking for additional services, like investment management, estate planning, and tax reduction?
- What types of fees do financial advisors in Toronto, CA, charge?
- Which financial advisor is best for me?

While the final decision rests in your hands, AdvisoryHQ's research and writing team has assembled a list of the top financial advisors in Toronto, Canada to give you a leg up on your way to financial success. It's important to note that AdvisoryHQ ranks fee-only Toronto financial advisors whenever possible, although a fee-based Toronto financial advisor firm may be included on our list if they excel in other areas.



*Award Emblem: Top 10 Best Wealth Advisors in Toronto, Canada*

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## **AdvisoryHQ's List of the Top 10 Best Wealth Advisors in Toronto**

*List is sorted alphabetically (click any of the names below to go directly to the detailed review section for that advisor):*

- [\*\*Caring for Clients\*\*](#)
- [\*\*De Thomas Wealth Management Corp.\*\*](#)
- [\*\*Frontwater Capital\*\*](#)
- [\*\*HighView Financial Group\*\*](#)
- [\*\*Newport Private Wealth\*\*](#)
- [\*\*Olympian Financial, Inc.\*\*](#)
- [\*\*PWL Wealth Management, Inc.\*\*](#)
- [\*\*Stewart & Lett Financial Advisors\*\*](#)
- [\*\*Tacita Capital, Inc.\*\*](#)

- [TriDelta Financial](#)

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## Top 10 Best Financial Advisors in Toronto, Canada | Brief Comparison

<b>Top 10 Toronto Financial Advisors</b>	<b>Client Focus</b>	<b>Fee Structure</b>	<b>What Sets This Firm Apart</b>
Caring For Clients	Professionals, executives, business owners, retirees	Fee-only	Female-owned and operated
De Thomas Wealth Management Corp.	Individuals, families, high-net-worth clients	Fee-only	Works to minimize fees whenever possible while remaining objectives
Frontwater Capital	Entrepreneurs, professionals, corporate executives	Fee-only	Conducts their own independent research to fuel management decisions
HighView Financial Group	Families, foundations, endowments	Fee-only	Operates as an outsourced CIO
Newport Private Wealth Inc.	Individuals and families	Fee-only	One of the largest independent wealth management firms in Canada
Olympian Financial Inc.	Individuals and families	Fee-only	Features the Tactical Approach to building wealth, to maximize both good and bad economic environments
PWL Wealth Management Inc.	Individuals and families	Fee-only	PWL has their own research department
Stewart & Kett Financial Advisors	Individuals, families, family offices	Fee-only	Called an “advice-only” firm meaning they only charge clients a retainer or by the hour
Tacita Capital Inc.	Individuals and affluent families	Fee-only	Advice based on the Core and Satellite investment model

TriDelta Financial	Individuals and families	Fee-only	Take the “Family Doctor” approach, which relies on specialized knowledge and advice to solve specific issues
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*Table: Top 10 Best Financial Advisors in Toronto, Canada | Above list is sorted alphabetically*

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## AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services and products that are ranked on its various top rated lists?

Please click here “[AdvisoryHQ's Ranking Methodologies](#)” for a detailed review of AdvisoryHQ’s selection methodologies for ranking top rated credit cards, financial accounts, firms, products, and services.

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## Detailed Review – Top 10 Best Financial Advisors in Toronto, Canada

Below, please find the detailed review of each firm on our list of top advisors and financial planners in Toronto. We have highlighted some of the factors that allowed these Toronto financial advisory firms to score so high in our selection ranking.

**See Also:** [Top Financial Advisors in Montréal & Ottawa, Québec, Canada](#)

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## Caring for Clients Review

[Caring for Clients](#) is a wealth management firm in Toronto that has served the area for 15 years. This firm prides itself on taking an integrative approach to

financial planning and won't limit advice to quick points about investing. Instead, Caring for Clients looks at the whole picture and helps you structure your finances from top to bottom.

## **Key Factors That Enabled This Firm to Rank as a Top 2017 Toronto Wealth Advisory Company**

Below are key factors that enabled Caring for Clients to rank as one of 2017's top financial advisors in Toronto, Canada.

### **Female Leaders in Business**

Rona Birenbaum [founded](#) Caring for Clients in 2000 with the intent to provide a full spectrum of wealth management services.

The majority of Rona's [team](#) at Caring for Clients are women. If you are looking for a firm that offers advice through a female-focused lens, this firm may be a perfect match for you.

However, it doesn't limit its reach to female clients. Caring for Clients can assist anyone with financial matters such as:

- Pre-retirement
- Sale of a business
- Corporate issues
- Downsizing
- Newlyweds
- Aging parents and their children
- Recent windfalls

### **Earning Your Trust**

Caring for Clients won't rush the process. It works to get to know you and your family personally before making any financial suggestions or setting up your financial plan. On average, it needs about 2-4 weeks to develop the first draft of your financial plan and about six months for full implementation.

It strives to offer long-term financial planning services and to ensure that your financial needs are attended to through any difficult or unexpected life changes. Services won't stop with the financial plan; part of Caring for Clients' approach is to see you through crises or surprises.

## **Services**

Caring for Clients is more than just an investment advisory firm and can assist you with all of your financial planning needs. It offers the following services:

- Retirement planning
- Estate planning & administration
- Cash flow management
- Debt management
- Tax planning
- Investment management
- Ongoing review and monitoring
- Corporate care services

## **Fee Transparency**

In line with its theme of working to earn your trust, Caring for Clients offers complete transparency in fees.

It operates as a fee-only, independent firm, meaning it never earns commissions for offering you certain products and is not bound to a particular financial institution.

Caring for Clients openly published its revenue allocations in a blog [post](#) on its site. Here's the breakdown:

- Compliance and back office: 15%
- Salaries: 40%
- Training and development: 5%
- Marketing: 1%
- Technology and client service: 10%
- Office rent: 4%
- Retained earnings: 25%

With this level of transparency and honesty, you can be confident that you are working with a firm that truly cares for its clients.

***Don't Miss: [Best Financial Advisors in Calgary, Alberta](#)***

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# De Thomas Wealth Management Corp. Review

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Founded in 1987, [De Thomas Wealth Management Corp.](#) has grown into an extremely successful wealth advisory firm with nine locations. It offers [seven experienced financial planners](#) in Toronto ready to assist you with building a successful investment portfolio.

With over [\\$1 billion in assets under management](#) and operating as in an independent wealth advisory firm, De Thomas has the experience and expertise necessary to lead you to financial success.



## **Key Factors That Enabled This Firm to Rank as a Top 2017 Toronto Wealth Advisory Company**

Below are key factors that enabled De Thomas Wealth Management Corp. to be rated as one of 2017's top financial firms in Toronto, Canada.

### **Sincere and Realistic Service**

The folks at De Thomas Wealth Management Corp. readily admit that they don't *know* the future of the markets. They take a realistic approach, using [strategies](#) of respected academics and Nobel Prize winners to create a personalized financial plan for you based on elements that can be controlled and predicted.

## **Investment Process**

The investment strategy at De Thomas Wealth Management Corp. is made up of [three main tenants](#).

- Diversification
- Asset allocation
- Minimizing fees

First, it focuses on diversification of investments. It will create a portfolio that includes a broad range of both bond and security investments. This ensures that you won't become a victim of a volatile market.

Next, it focuses on expert asset allocation. Each investment made on your behalf is well thought out, includes a long-term target, and is recalibrated if necessary.

Last, it works to minimize your fees. De Thomas uses cost-efficient products that help save you money and minimize spending extra money on taxes as well.

## **Independent Advice**

De Thomas is an independent advisory firm without ties to larger banks or financial institutions.

When De Thomas was founded in 1987, independence and the provision of unbiased advice was central to everything they did. They never wanted to provide clients with financial advice that was based on input from big bank shareholders, or was the result of earning commission from certain products.

De Thomas since their establishment in 1987 has remained committed to that sense of providing personalized, objective advice with the best interest of the client as the top priority.

## **De Thomas Private Wealth Advisory Services**



It also offers specialty services for high-net-worth clients. Investors with portfolios of [\\$5 million or more](#) are eligible for services from De Thomas Private Wealth. This division offers wealthy investors the following benefits:

- Experience
- Personal approach
- Lower fees
- Safety
- Disciplined investment process
- Fully integrated solutions

Investment and wealth planning services are tailored to high-net-worth clients and are not limited to investment advice. Services are holistic and handled by a team of experienced advisors who get to know you personally and understand the factors at play for wealthy investors.

Further, your funds are protected by a third party, B2B Bank, which shields your funds from De Thomas creditors in the event of insolvency.

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## Frontwater Capital Review

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The financial crisis of 2008 inspired Jeff Kaminker to form [Frontwater Capital](#) as an independent advisory firm focusing on investments related to pension plans, financial institutions, and large corporations. It is a boutique investment advisor in Toronto that works with high-net-worth families on a client-referral basis only.

### **Key Factors That Enabled This Firm to Rank as a Top 2017 Chicago Financial Advisor**

Below are key factors that enabled Frontwater Capital to rank as one of 2017's top financial advisors in Toronto, Canada.

#### **Option-Licensed Portfolio Managers**

Frontwater's expert knowledge of stock-option investing and risk management makes this firm stand out from the rest.

It believes that traditional, “long-only” asset allocation investments used by most financial firms do not sufficiently protect investors from risk. Frontwater utilizes stock option investments to further protect investors and to maximize returns.

This strategy enables Frontwater-managed portfolios to outperform others and to protect its clients from market volatility. It states that option-based investing allows the firm to:

- Establish attractive entry points on a particular stock
- Lower average costs
- Institute opportunistic profit-taking
- Insure portfolios from potential market disaster

Something else that's important to note about Frontwater, one of the best financial advisor firms in Toronto, is their commitment to prohibiting the sale of open-ended mutual funds. This is because these particular investment vehicles tend to have high fees and management expense ratios.

### **Fee-Only Independent Firm**

Frontwater charges on a fee-only basis, which means it never accepts commissions from third parties when handling your portfolio. The only fees it accepts will be yours; therefore, your success is Frontwater’s top priority.

It is also an independent firm, so Frontwater is not tied to any bank or large financial institution.

### **Independent Research**

Frontwater [conducts](#) independent research on the market before suggesting financial moves. This allows the firm to make decisions grounded on:

- Sound financial analysis
- Reliable fundamental data
- Quantitative stock selection techniques

This strategy allows Frontwater to use investment techniques, which are normally only accessible to large companies, and apply them to the portfolios of individual investors.

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# HighView Financial Group Review

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[HighView Financial Group](#) is a wealth management firm in Toronto founded by Gary Brent and Mark Barnicutt in November of 2005. HighView Financial has elected to offer services as a fiduciary and, thus, is legally bound by the highest standard of care, requiring it to only provide services that are in the client's best interest.

It focuses on providing independent advice to affluent families and foundations or endowments.

## Key Factors That Enabled This Firm to Rank as a Top 2017 Toronto Wealth Management Firm

Below are key factors that enabled HighView Financial to rank as one of 2017's top financial advisors in Toronto, Canada.

### Your Outsourced CIO

As a fiduciary, HighView is bound by a stringent legal standard which allows it to act as more than merely an investment advisory firm but also as your outsourced chief investment officer. As your CIO, HighView takes on the following roles:

- Assuming an investment stewardship role
- Conducting a client goals assessment
- Managing your assets
- Selecting and monitoring the best team of professionals

### Outsourced Chief Investment Officer Process

- **Investment Stewardship:** HighView works with no conflicts of interest and considers only your needs. It also manages your existing collaborative professional team, including lawyers and accountants, to further safeguard your assets.
- **Goals Assessment:** HighView strives to know you personally before setting financial goals and building your portfolio. It seeks to fully understand your investment goals, expected deadlines, and level of risk tolerance. It understands that each investor has a different set of

expectations and goals and will never force you into a cookie-cutter investment portfolio.

- **Asset Management:** Based on your goals assessment, HighView builds an investment strategy designed strictly for you. A team of professionals will keep a close eye on your portfolio and will make any necessary changes depending on your needs and the current financial climate, ensuring compliance with your originally stated goals and investment mission.

## **Working with Affluent Families**

HighView specializes in services targeting the needs of affluent families. Services cover lifestyle management, retirement planning, funding education, and transfer of wealth. When providing family advisory services, HighView applies the following values:

- Collaborative decision-making
- Consistent portfolio reviews
- Open-door policy
- Fiduciary advisory services
- Financial education for you and your family

Operating with these values means that HighView will always put you first and will never leave you out of the decision-making process. An open-door policy indicates that this firm will care for you individually by taking the time to answer your questions and addressing your particular needs.

It also offers vital education about the complicated financial system and investment process, making the investment and planning experience much smoother for you and your family.

## **Working with Foundations**

If your foundation is looking to outsource fiscal oversight, HighView can serve as your chief investment officer.

Serving as a fiduciary, it will be legally bound to serve in the best interest of the foundation.

For foundations that are unable to establish in-house fiscal management, HighView has the experience and skill to accomplish all of your investment and fiscal needs.

**Related:** [Best Financial Advisors in Vancouver, BC, Canada](#)

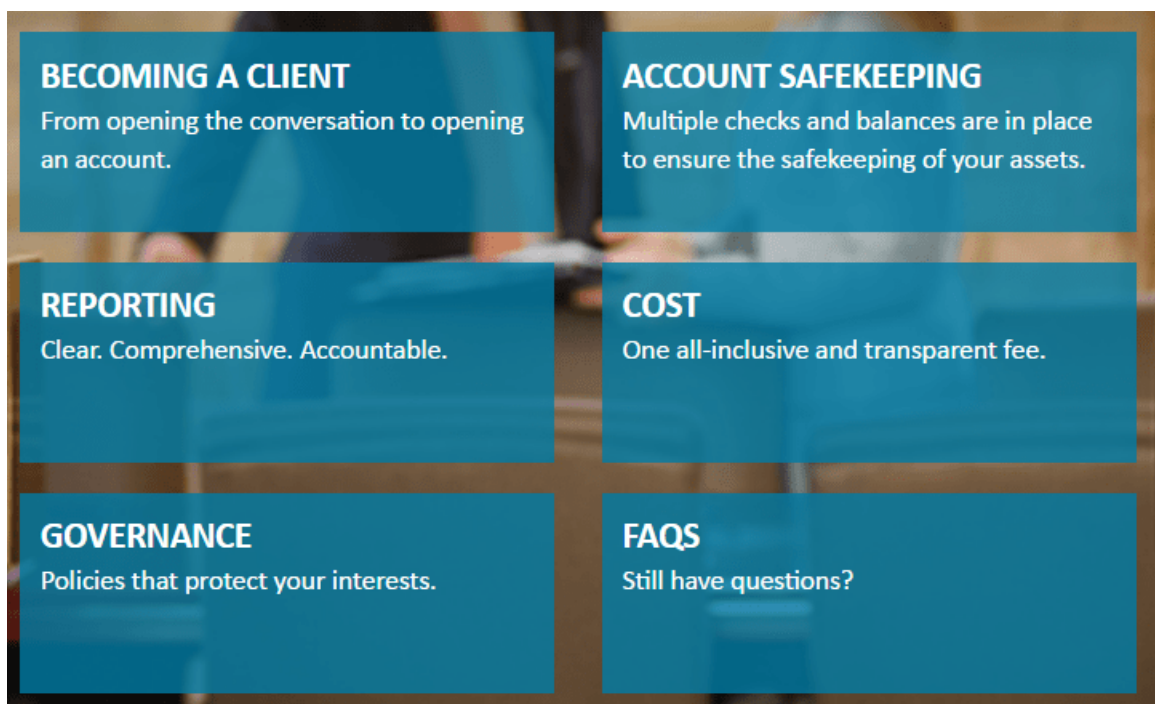
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## Newport Private Wealth, Inc. Review

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[Newport Private Wealth](#) is a Toronto-based wealth management firm that prides itself on superior customer service. You can expect that a portfolio manager will always be available to speak with you personally to discuss your ongoing financial needs.

As a fee-only firm, it only serves your interests and does not receive any commissions from third parties for its investment management services. Newport Private Wealth services cater to individuals with at least \$1 million in investable assets.



### **Key Factors That Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Toronto**

Below are key factors that enabled Newport Private Wealth to rank as one of 2017's top financial advisors in Toronto, Canada.

## Commitment to You

Newport Private Wealth goes above and beyond to offer the best customer service possible. Its service commitment is comprised of the following [values](#):

- **Listen:** Newport seeks to know you personally before building your investment plan. It likes to have a full picture of your goals, expectations for wealth management, and of you personally, as well. It will work around your desired level of communication and keep in touch according to your needs.
- **Verify:** Prior to building your investment portfolio, Newport will create an investment policy statement designed especially for you. This statement will outline the proposed plan for your money, including factors such as risk tolerance, timelines, and income/liquidity needs. Once you are comfortable with the proposed investment policy statement, Newport will implement the strategy.
- **Communicate:** Newport will take every opportunity to communicate with you regarding your portfolio and the current economic climate. You won't have to decipher emails filled with jargon and economic terms: it will communicate using plain and simple language that you'll understand. You can expect prompt responses to calls and emails, monthly account statements from an independent custodian, and regular meetings with investment professionals.
- **Adaptation:** In the event of an unexpected change in circumstances, Newport will be there to assist you through it and help you overcome any challenges.
- **Innovation:** Newport uses out-of-the-box thinking when creating your financial plan. You can expect solutions tailored to your situation and plans that will maximize your dollar.

## Investment Management

This firm offers services that will get you more from your existing wealth. It offers investment management services that will keep you at the standard of living you have grown to expect.

Newport offers services that are designed to provide steady income to allow you to fund your lifestyle; provide growth to protect your standard of living long-term and protect you from a significant or permanent loss of capital. To

achieve these objectives, the firm has a unique investment process run by a professional Investment Committee that invests in 10 different asset categories through independent money managers. This approach is designed to deliver steady returns and greater wealth long-term. The firm's professionals invest their own money alongside clients in the same investment vehicles, thus aligning your mutual interests.

## **Wealth Management**

Newport Private Wealth understands that increased wealth doesn't always make life easier. In fact, sometimes wealth complicates matters so that you need an experienced financial advisor to guide you through the process. Wealth management services offered include:

- Asset and income protection
- Charitable giving
- Corporate advisory
- Estate and succession planning
- Individual pension plans
- Retirement and financial planning
- Tax planning

## **Fee-Only Firm**

As a [fee-only](#) firm, Newport will only receive funds from you and does not accept third-party commissions for investment management services.

This is in contrast to firms that charge commissions or loads based on transactions. Newport charges fees based on the make-up and size of a client's portfolio, and since this Toronto financial management firm acts as fiduciaries, they don't have incentives to trade or make transactions. Rather, the ultimate goal with this type of fee setup is the protection and growth of client assets.

Also included in investment management fees are wealth management services, which can include financial, estate, succession and tax planning, giving clients the most value for their money.

**Popular Article:** [\*\*Top Financial Advisors in Orlando, Florida\*\*](#)

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# Olympian Financial, Inc. Review

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[Olympian Financial](#) has been a wealth management firm in Toronto for over 20 years. Alexander Mitonidis and Danny Mitonides founded Olympian to provide independent advice with a strategic and methodical investment style.

Olympian, one of Canada's top financial advisor firms in Toronto features objective wealth management, retirement planning, tax planning and general financial advice. The motto of Olympian is that they are the champions of their clients' futures.

## **Key Factors That Enabled This Firm to Rank as a Top 2017 Financial Manager in Toronto**

Below are key factors that enabled Olympian Financial to rank as one of 2017's top financial advisors in Toronto, Canada.

### **Tactical Wealth Management**

At Olympian many of the wealth management strategies designed for clients are built on the concept of "Tactical Wealth Management." The belief behind this model is that anyone can make money during the good times, but that's not what sets an investment plan apart. It's important that strong financial planning also be valuable during economic downturns.

Olympian has decades of experience that allows them to challenge those investment methodologies and approaches that aren't flexible or efficient.

The goal of the Olympian approach of tactical wealth management is to keep their clients "ahead of the game."

### **Independent Service**

Olympian Financial is an independent firm, so it won't offer you any proprietary products of its own or from any affiliated institution. This helps prevent unfair conflicts of interest.

At Olympian, one of the best financial advisor firms in Toronto, along with independent fiduciary service, there is also a concept of teamwork that brings value to clients. Everyone in the firm works together to provide support



throughout every area of the investing process. This also means clients not only get the best possible wealth management and investing advice, but they also can ask questions and enjoy a sense of responsiveness at the same time.

## **Building Wealth**

You will never receive pre-packaged advice from a professional at Olympian. Advisors offer individualized plans that differ based on your goals and needs. Olympian uses two approaches to financial planning:

- Tactical wealth management
- Personalized wealth management

The tactical approach means that Olympian's investment strategies are more efficient and flexible than the traditional strategies employed by other firms. This gives Olympian Financial's clients an advantage in the financial marketplace.

Personalized wealth management means that your portfolio will never be pre-packaged. Cookie-cutter plans are not part of the process with this firm. Your individual needs will be met with a personalized plan put together by skilled and experienced advisors.

As part of the concept of personalized wealth management, the Olympian team works with each client individually to determine the optimal approach for their current needs and situation as well as their future goals.

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## **PWL Wealth Management, Inc. Review**

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Founded in 1996, [PWL Wealth Management](#) has grown to four locations across Canada. Its Toronto wealth managers are ready to offer top-notch, research-backed advice. Its firm mantra, "Adding Value, Reducing Risk," is what inspires advisors to build you the best investment portfolio possible.

PWL never receives commissions or kickbacks from outside parties; its only fees come from you. This policy gives you comfort in knowing that your needs will be second to none.

## Key Factors That Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Toronto

Below are key factors that enabled PWL Wealth Management, Inc. to rank as one of 2017's top financial advisors in Toronto, Canada.

### Research-Based Investments

You will be in good hands at PWL Wealth Management because its advisors ignore market fads and short-term trends. Instead, they focus only on research-backed strategies that offer proven results.

The firm's research department provides current, expert advice to advisors, which enables it to offer top quality suggestions for your portfolio. PWL Financial researchers use the [following approach](#):

- Asset class research
- Financial analysis of PWL's list of approved securities
- External research from qualified sources
- Monthly reports on financial markets

### Adding Value and Decreasing Risk

PWL applies the [mantra](#) "Adding Value, Reducing Risk" to all of its investment and wealth planning services. Those services include:

- Objective setting
- Retirement and estate planning
- Institutional-style portfolio management
- Taxes
- Income and asset protection

### Building Your Personalized Portfolio



PWL has a step-by-step process for learning about you and understanding your investment needs and goals.

- **Discovery Meeting:** PWL first sets up an informative meeting to learn about you. It looks at the current state of your financials, identifies your goals, and begins to brainstorm with you about how you'll achieve your goals.
- **Proposal Meeting:** At your next meeting, a PWL advisor will have evaluated your situation and will present a draft plan for moving forward.
- **Commitment Meeting:** After the proposal meeting, you will meet again to discuss a commitment for moving forward. If you decide that PWL's proposal is the right plan for you, you will also sign appropriate documents to solidify the relationship and begin your relationship with PWL.
- **Progress Meetings:** PWL keeps you updated with the status of your accounts at these meetings. It's also an open forum for you to ask any lingering questions about your portfolio.
- **Review Meetings:** These meetings keep both you and PWL updated on the status of your accounts and financials. You'll have the opportunity to share any changes to your finances in the event that PWL should make modifications to your investment plan. You'll also be debriefed on the progress of your investments and how your goals are being achieved.

***Read More: [Best Financial Advisors in Minneapolis, St. Paul, and Edina \(Minnesota\)](#)***

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## **Stewart & Kett Financial Advisors**

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[Stewart & Kett](#) is a Toronto financial advisory firm, that describes itself as "advice-only financial advisors." This Toronto wealth management firm celebrated its [20th anniversary](#) in 2016, and general services include financial planning, tax services and investment consulting.

One of the many unique elements about this wealth manager and financial advisor in Toronto is the fact that they offer complimentary consultations to

potential clients, to demonstrate how they could bring value to their financial present and future situations.

## **Key Factors That Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Toronto**

Below are some of the primary reasons Stewart & Kett is included on this list of the top financial advisors in Toronto.

### **Advice-Only**

Stewart & Kett, as mentioned above is an advice-only Toronto financial management and wealth management firm. Advice-only is a term that refers to the fact that this Toronto wealth management firm provides advice only on a retainer or hourly basis.

This is a big part of the reason they're included on this ranking. They are completely objective and advice is never tied to a certain financial product, compensation or referrals. There is no conflict of interest when outlining the best financial solutions for individual clients.

Also critical to the approach of this Toronto wealth manager is their ability to ensure clients feel comfortable disclosing everything about their situation, so they can get the best and most relevant possible advice.

### **Personalized Solutions**

Along with being an advice-only Toronto financial manager, Stewart & Katt stands apart because of their approach based on uncovering and developing personalized solutions. Personalized solutions are specifically helpful when a client has an out-of-the-ordinary financial situation that requires tailored solutions.

There are a variety of life events that may necessitate the personalized solution approach and these can include personal events such as marriage, separation or divorce, or employment events such as a job offer, pension choices, or business succession.

The professional team at Stewart & Katt can also work with clients who are facing other big life events, such as moving to or from Canada, purchasing a home or funding education.

## **Family Office**

One specific area of service offered by Stewart & Kett, of Toronto's leading independent financial advisory firms, is family office advisory services. Stewart & Kett has a team of professionals who can work with family offices dealing with even the most complex financial situations. This can include family offices involving several generations simultaneously, privately-held corporations or family trusts.

Stewart & Kett offers the expertise to help family offices deal with individuals who have contrasting needs and who are facing difficulties in terms of coming to a consensus.

Some of the particularly family office services available from Stewart & Kett include:

- Accounting for a monitoring financial activity including investments and cash flow
- Analysis provision that can be used to make financial decisions
- Stewart & Kett can help family offices make sure they're tax reporting is timely
- Communication coordinated between family members and other stakeholders
- Moderation and organization of family meetings
- Individual family member counseling for their personal finances in the context of the overall family office strategies.

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## **Tacita Capital Review**

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[Tacita Capital](#) is a family-based and family-owned firm specializing in “ultra-affluent” family investors. It realizes that a large amount of capital creates complicated investment, savings, and tax issues, and it has the specialized skills to see you through it. As an independent, fee-only firm, Tacita is a great firm uniquely suited to assist extremely wealthy families.

## **Key Factors That Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Toronto**

Below are key factors that enabled Tacita Capital to rank as one of 2017's top financial advisors in Toronto, Canada.

### **Family Focus**

Tacita Capital only works with wealthy families. It doesn't work with institutions or businesses, so if you are looking for a firm with a family approach, Tacita may be a great match for you.

### **Firm History**

Founded in [2005](#) by Michael Nairne and Joanne Swystun, Tacita Capital was created with the intent to bring premier investment services to affluent Canadian families.

Michael Nairne brings decades of experience to the table. In 1995, he helped found Assante Corporation, one of the largest wealth advisory firms in Canada. Assante was sold prior to the opening of Tacita Capital.

Joanne Swystun was a practicing tax lawyer for over 25 years and was often named as one of the top 500 lawyers in Canada by Lexpert/American Lawyer Guide.

Michael and Joanne have combined forces to establish a powerhouse wealth advisory firm for elite Canadian family investors.

### **Independent, Fee-Only Firm**

Tacita is not affiliated with any third-party institutions. There is no pressure to make a particular investment decision because of an ongoing relationship with a larger bank or firm.

Tacita's investment advice is totally independent and made with only you in mind. It doesn't receive commissions or kickbacks for giving anyone else your business.

### **Portfolio and Investment Approach**

Tacita's approach to building your portfolio is:

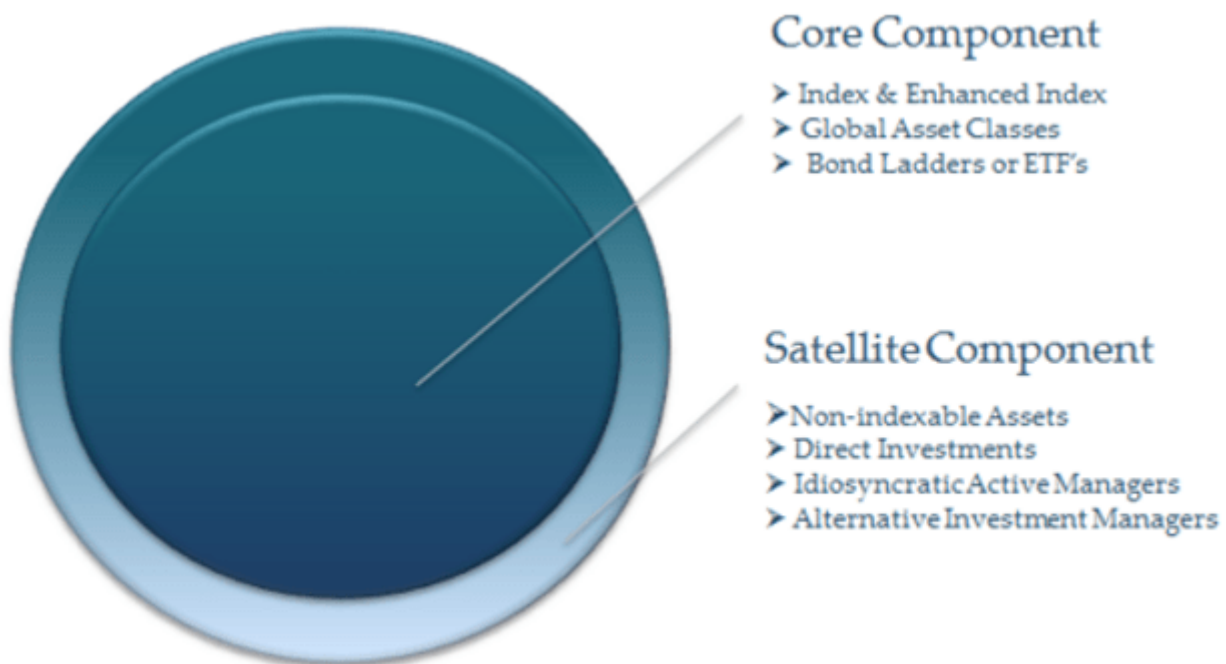
- Principled and evidence-based
- Advanced application of ultra-affluent investment practices
- Structured to your goals
- Tax-conscious

## Core and Satellite Investment Structure

Tacita employs a “[Core and Satellite](#)” investment structure used by premier investors and affluent families. Tacita believes that traditional investment models are insufficient because they induce unnecessary advisor fees, lack a tax-return focus, and assume a high level of risk due to a lack of diversification.

Tacita believes its Core and Satellite investment style is a superior model because it prevents the above-stated inefficiencies.

The Core of your portfolio will comprise enhanced index and exchange-traded funds (ETFs) focusing on liquid portions of equity markets. Also included are value and high-quality stocks which have proven to result in higher returns for investors. The Core investments strategy prioritizes long-term returns rather than short-term.



Satellite aspects supply a second layer of investments to your portfolio that enhances your overall return. This second layer affords benefits that include:

- Diversification
  - Higher overall return
  - Access to tax deferrals
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## TriDelta Financial Review

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[TriDelta Financial](#) is a Toronto- and Oakville-based advisory firm with a solid team of advisors offering a range of comprehensive services. It houses over one dozen advisors and partners with a variety of specialized consultants ready to assist you with any issue related to your finances.

It seeks to function as a “family doctor” for your finances by offering specialized services that cater to your individualized needs. Also important to note is the fact that TriDelta is an [independent company](#) that doesn't benefit from selling clients one product over another.

### **Key Factors That Enabled This Firm to Rank as a Top 2017 Toronto Financial Advisor**

Below are key factors that enabled TriDelta Financial to rank as one of 2017's top financial advisors in Toronto, Canada.

#### **Comprehensive Approach**

TriDelta offers a full range of services, including:

- Investment planning
- Wealth management
- Insurance services
- Varieties of financial consultants available

At TriDelta, you can manage most of your financial needs. Aside from wealth planning and investment management, it also offers insurance services and a range of financial consultants as well.

For example, it works with contracted mortgage brokers in the event that a TriDelta client has a mortgage-related question. Offering you access to these



consultants means that all of your financial needs can be handled at one office, making life more organized and less complex.

## **Savings**

TriDelta claims that it can offer you [more](#) for your money. It explains on its website that, while the average investment firm charges \$20,240 after tax for an \$800,000 investment portfolio, TriDelta will charge you \$9,200 after tax for the same size portfolio.

TriDelta excels at being clear with their fees and how much they're going to charge clients. They highlight the fact that they are an independent Toronto financial advisor, and their fees are based on the amount of an investment not the type. Their fee schedule is clearly [outlined on their website](#) for potential clients to review.

## **Your “Family Doctor”**

TriDelta advisors consider themselves your “[family doctor](#)” in that they apply specialized knowledge to your individualized concerns to help you achieve your stated goals.

If an advisor feels that one of the specialists TriDelta has partnered with has further knowledge of a particular issue related to your portfolio, that specialist will step in to make sure you receive the highest level of attention and skill available.

***Related:*** [Top Financial Advisors in St. Louis, MO](#)

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## **Conclusion – Top 10 Best Financial Advisors in Toronto, Canada**

Everyone has different factors to consider when choosing a financial advisor. Some may want a firm that specializes in investment advice for ultra-affluent families, and others may require a firm that offers retirement or education planning services. However, everyone needs an advisor that can be trusted to perform sincere and fair service.

This list has outlined the differences and particular specialties of eleven wealth management firms in Toronto. Hopefully, this breakdown has helped you sort

through which firm offers the specialty services that will work best for you and your family.

Most firms welcome potential clients for a prospective interview, so call them and do further research before deciding to partner with one. You should feel totally confident that you've made the correct choice and that your financial planning and investments are in the right hands.

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