

Top 10 Best Financial Advisors in Vancouver, BC, Canada | 2017 Ranking | Vancouver Wealth Managers

2017 RANKING AND REVIEWS TOP RANKING BEST FINANCIAL ADVISORS IN VANCOUVER

What Should You Look for When Hiring a Vancouver Financial Advisor?

A financial advisor is someone who needs to meet a rigorous set of standards. Financial advisors can help clients in any number of ways, from creating the ideal investment portfolio for their needs to helping them with business-related issues, such as succession planning.

Essential to choosing a Vancouver financial advisor is a sense of trust, transparency and expertise, particularly if you have a specific or complex financial situation.

The following are specifics to keep in mind as you select a financial advisor in Vancouver:

- According to CBC, there are as many as 100,000 people in Canada who describe themselves as financial consultants, advisers or planners, but they're not all the same. The first step when you start to consider hiring a Vancouver financial adviser should be having an understanding of what your specific needs are. Many Vancouver financial advisers specialize in one area or another, so you need to find a professional in the area your needs fall.
- How is a financial planner in Vancouver earning their money? It's most beneficial for consumers to try and find fee-only financial planners. When financial advisers are paid based on a commission, there's the sense they're not necessarily objective. Whenever possible, AdvisoryHQ tries to rank financial advisers who are fee-only, although we will

occasionally rank advisors who are fee-based if they're excellent every other way.

- Do you personally feel good about the person? When people start their search for a financial advisor in Vancouver, they often forget one of the most important elements and that's a personal connection, or at least a feeling of comfort. You're going to be sharing the most intimate details of your personal financial life with the Vancouver financial advisor you choose, so you need to feel comfortable doing that.
- While financial planners in Vancouver may have what seems like an alphabet soup of letters beside their name, the two most important tend to be CFP and RFP. CFP is a Certified Financial Planner, while RFP is a Registered Financial Planner. These are two of the most important credentials to look for in your search for a wealth manager in Vancouver.

The following ranking and review of the leading financial advisors in Vancouver considers criteria such as what's listed above, as well as a wide variety of other factors.



AdvisoryHQ's List of the Top 10 Best Financial Advisors in Vancouver

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

- [Chalten Fee-Only Advisors Ltd.](#)
 - [Cypress Capital Management](#)
 - [Elevate Wealth Management](#)
 - [Macdonald Shymko & Company Ltd.](#)
 - [Money Coaches Canada](#)
 - [Nicola Wealth Management](#)
 - [Odlum Brown Limited](#)
 - [Rogers Group Financial Advisors Ltd.](#)
 - [T.E. Wealth](#)
 - [Vancouver Financial Planning Consultants, Inc.](#)
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Top 10 Best Financial Advisors in Vancouver, BC, Canada | Brief Comparison

Top 10 Vancouver Financial Advisors	Client Focus	Fee Structure	What Sets This Firm Apart
Chalten Fee-Only Advisors Ltd.	Professionals and families	Fee-only	Offers complimentary comprehensive consultations
Cypress Capital Management	Individuals, families, foundations, corporations, pensions and institutional investors	Fees are based on all-inclusive fee schedule	Clients have access to exclusive Cypress Pooled Funds
Elevate Wealth Management	Individuals and families	Fee-only	Specializes in portfolio strategies that are nimble and proactive

Macdonald Shymko & Company	Professionals, entrepreneurs, executives, professors and retirees	Fee-only	This firm has been a leading Vancouver financial management firm since 1972
Money Coaches Canada	Individuals including entrepreneurs and small business owners	Fee-only	This firm is advice-only
Nicola Wealth Management	High net worth families, entrepreneurs, and professionals	Fee-based	Created private investment pools for greater diversification and exposure to asset classes
Oldum Brown	Individuals and families	Fee-only	Practice a disciplined, value-based approach to investing
Rogers Group Financial Advisors	Individuals, families, family offices	Compensated in a variety of ways including flat or hourly fees, investment management fee or commission	Advisors are qualified with one or more accreditations and have an average of 15 years' experience in the industry
T.E. Wealth	High net worth individuals, families and organizations	Fee-only	Has a dedicated Aboriginal Services practice
Vancouver Financial Planning Consultants Inc.	Individuals and families, companies and professional firms, individuals planning to move in or out of Canada	Fee and commission-based	Client turnover is less than 1%

Table: Top 10 Best Financial Advisors in Vancouver | Above list is sorted alphabetically

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.

Detailed Review – Top Ranking Financial Advisors in Vancouver, British Columbia

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

See Also: [Best Financial Advisors in Calgary, Alberta](#)

Chalten Fee-Only Advisors Ltd. Review

A key area of consideration in the creation of this ranking and review of top financial advisors in Vancouver was whether or not they were fee-only or fee-based. Being objective, independent and unbiased is so important to everything [Chalten Fee-Only Advisors](#) does, that they included this in their name.

This fee-only Vancouver financial management firm was founded by Alexa and Graham Bodel, a married couple with expertise at a global level of the financial and investment industries.



Key Factors that Enabled This Firm to Rank as a Top 2017 Vancouver Wealth Advisory Company

Below are key factors that enabled Chalten Fee-Only Advisors Ltd. to rank as one of 2017's top financial advisory firms in Vancouver.

Creating Confidence

There is an understanding among the team members at Chalten Advisors that good, sound financial advising goes well beyond simply choosing investments. Rather, financial management is a comprehensive concept where an advisor should look at all areas of a client's financial situation, and then compare those against the personalized life goals of that client.

The aim at Chalten, one of the top financial advisors in Vancouver, Canada, is to create financial plans that aren't just good financially, but also that create a sense of confidence for clients. The Chalten team also wants to ensure they alleviate any sense of anxiety clients might have about their finances, and while clients are welcome to check-in periodically, they should feel a complete sense of ease with Chalten serving as their financial advisor firm.

Initial Consultation

Chalten, one of the leading financial advisors in Vancouver, offers complimentary initial consultation to clients so they can see how this firm could help them throughout many aspects of their lives.

During the complimentary consultation, the Chalten team asks questions such as:

- Are you paying fees or sales commissions that are costly or hidden? How are those possible fees and commissions impacting your nest egg over time?
- Are your investments diversified enough?
- Are you taking risks that aren't appropriate for your financial situation?
- Are your investments in places that are tax-efficient?
- Should you be saving in your personal account or within your corporation?

Custom, In-Depth Investment Management Process

Another clue that Chalten wants to keep you for the long-term is their detailed investment management process.

The steps to the investment management process are as follows:

- Detailing each of your investment goals
- Calculating your risk tolerance
- Crafting an investment policy statement to guide you in the future when changes to your investment strategy must be made
- Figuring out your maximized asset allocation
- Opening investment accounts that best meet your needs and that best serve your goals
- Choosing the type of funds and/or ETFs that should go into your registered and nonregistered accounts
- Rebalancing your portfolio
- Coordinating the various phases of implementing your financial plan
- Continually monitoring your portfolio and reporting back to you on its progress
- Consistent review of your account to ensure that you are on pace to meet your target objectives

In addition to the above, Chalten does not want to put your money into just any asset. They invest in best-in-class products that adhere to the firm's investment philosophy of maximum gains at minimal risk. These include low-cost mutual funds provided by Dimensional Fund Advisors and ETFs from Vanguard and iShares.

Custom, In-Depth Financial Planning Process

Assuming you only want to engage Chalten in their financial planning process instead, you'll find that they are rigorous in learning about you, your life, and your dreams.

They want to take into account the entire range of your life, not to mention your family and how they influence your decisions.

The steps to their financial plan include:

- An initial meeting, or discovery meeting, wherein your advisor gathers as much info about you as possible while discussing your financial health and future goals
- A second meeting where your advisor spells out their proposal for your financial plan
- Extended data collection as needed
- Time spent by your advisor in reviewing and analyzing your financials, during which time they craft your personalized financial plan
- Another meeting with you to showcase their findings and present recommendations as part of your customized plan

Some of the many areas in which Chalten can help with your financial plan are as follows:

- Debt management
- Cash flow management
- Estate planning
- Insurance planning
- Retirement planning
- Tax efficiency

Cypress Capital Management Review

[Cypress Capital Management](#) is a wealth manager in Vancouver. The firm caters to high-net-worth individuals, families, businesses, and foundations.

Cypress was founded in 1998 and later bought out by AGF Management in 2004. Currently, they are a subsidiary of AGF but remain separate, wholly owned, and independent of the same.

Cypress puts its total assets under management [in excess of \\$3 billion](#).

Key Factors that Enabled This Firm to Rank as a Top 2017 Vancouver Wealth Advisory Company

Below are key factors that enabled Cypress Capital Management to rank as one of 2017's top financial advisory firms in Vancouver.

Credentialed with Low Client-to-Advisor Ratios

Cypress features [eight financial advisors](#), each of whom holds a CFA designation along with an average of 20 years' experience. This means that you receive greater levels of personal care than you would at many other investment advisors in Vancouver.

Additionally, their certification and regular ongoing education keeps Cypress advisors abreast of the latest portfolio management research. You benefit from their tenure in the field and their training in the classroom.

Other designations achieved by Cypress advisors in addition to the CFA designation include:

- Master of Business Administration (MBA)
- Chartered Accountant (CA)

Tiered Fee-Only Schedule

Cypress is "fee-only" in a way not found among most Vancouver financial advisors.

That's because they charge a single fee based on the amount of Assets Under Management (AUM). This fee is all-inclusive, representing management fees, custody charges, reporting charges, and most transaction costs (also considered to be commissions).

The fee structure is laid out below:

Fee Schedule

1.0% per annum on assets up to \$1 million

0.75% per annum on the next \$1 million in assets

0.50% per annum on the next \$3 million in assets

0.40% per annum on the balance

Cypress Pooled Funds

One of the unique options available to Cypress clients, ranked as one of the leading wealth managers in Vancouver, are called Cypress Pooled Funds.

The majority of client accounts are put into securities traded on both the Canadian and U.S. stock exchanges, but pooled funds offer greater opportunities for diversification, and are only available to Cypress clients.

The pooled funds created and offered by this leading Vancouver financial advisor firm include:

- Cypress Small Cap Growth Fund
- Cypress High Yield Fund
- Cypress Science and Technology Fund
- Cypress Oil and Gas Fund
- Cypress Canadian Equity Fund
- Cypress resource Fund
- Cypress U.S. Equity Fund

The objective of these pooled funds is to provide opportunities to invest at a lower risk level in an area of the market that can mean higher potential returns.

Portfolio Fundamentals

The focus for clients is what Cypress believes should hold true for all long-term investments. That focus at Cypress is on the fundamentals.

Portfolio fundamentals at Cypress include:

- The only way to realize higher returns is through accepting more volatility

- The risk associated with volatility is mitigated through two factors: diversification and time.
- The main factor that determines portfolio returns is asset allocation rather than individual stocks.
- For long-term investors fixed income investments may not preserve their purchasing power.
- Market timing is ineffective.
- Investments aren't made without determining the investor's objective and relating the investment to the investor's overall assets.

Don't Miss: [Top Financial Advisors in Montréal & Ottawa, Québec, Canada](#)

Elevate Wealth Management Review

[Elevate Wealth Management](#) is a Vancouver investment advisory firm providing comprehensive financial planning and wealth management to high-net-worth individuals and families.

The firm was founded as HPC Wealth Management by Michael Holden, Rob Parrish, and Andrew Chowne. In November 2015, the three primaries partnered with Michael Noc and renamed the firm Elevate Wealth Management. The new name reflects the firm's desire to "raise the bar" by providing excellent investment management.

Elevate functions as a subsidiary of HollisWealth, the trade name associated with Scotia Capital, Inc. and HollisWealth Insurance Agency Ltd.

Key Factors that Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Vancouver

Below are key factors that enabled Elevate Wealth Management to rank as one of 2017's top financial advisory firms in Vancouver.

Building Wealth

The primary focus of the services provided by Elevate Wealth Management, one of the leading financial advisory firms in Vancouver, is to deliver

comprehensive investment and financial advice that allows clients to enjoy wealth building, management and protection.

This is achieved by bringing together investment accumulation, tax-efficient strategies, insurance protection, retirement income, estate planning, long-term investments, and insurance and tax solutions.

Also essential to Elevate and a big part of what makes them distinctive is their team approach. There are four investment advisors that lead Elevate Wealth, and they each have their own unique style. When that comes together, they believe that's the best way to respond to a constantly evolving environment that is the financial world.

Custom, Comprehensive Planning

Elevate operates what they call their [*Enhanced Financial Planning Program*](#). This program is designed to optimize the time spent with your Elevate advisor while comprehensively informing your financial plan at the same time.

Features of the *Enhanced Financial Planning Program* include:

- **Comprehensive, detailed exploratory meetings** with an Elevate advisor. Your advisor collects every piece of relevant info about you that will help them craft a personalized financial plan. The lifestyle you have now, the lifestyle you hope to achieve eventually, your needs, your dreams, your concerns—all of it falls under Elevate's rubric and helps them tailor your plan for maximum efficiency. And while Elevate estimates that you'll only need one or two initial meetings, your advisor will meet with you as needed to ensure that all your pertinent data has been inputted.
- To that end, Elevate advisors are **flexible with your meeting spaces**. They can meet with you just about anywhere and through a variety of means. These include meeting in your home, by phone, or teleconference.
- Your **family concerns** are included in Elevate's comprehensive approach. They understand that your family affects your financial health and decision-making as much as your decisions affect them. As a result, your Elevate advisor ensures that your family is accounted for in your financial plan.

- **Flat fee** for comprehensive service. Elevate does not charge additional fees for creating your comprehensive plan. The fee you pay is flat and all-inclusive.
- The ability to easily and fluidly **incorporate your financial plan** into planning conducted by your team of personal advisors, including your lawyer and accountant, among others.
- **Tax efficiency** is built into Elevate's financial planning platform. They utilize a number of methods that can potentially save you money on taxes.
- **Discretionary wealth management** is a critical component of the *Enhanced Financial Planning Program*. Your advisor rebalances your portfolio as needed to keep you on target to meet your goals. When necessary, Elevate advisors may even allocate your investments to cash or bonds to preserve capital in light of an imminent drop in markets. This allows you to rest easy knowing that your money is being managed with first-rate timeliness and efficiency.

Long-Term, Multifaceted Approach

Elevate's concern is with making you a lifelong client. They try to make this happen by first getting to know as much about you as possible.

Every facet of your life informs the plan they design for you, and that signals from the start that they want you to be successful and satisfied with their services for a long time.

Next, they build you a comprehensive plan. To that end, they can include a range of services that will help you prepare and save for the road ahead. In addition to the aforementioned financial planning and portfolio management, some of the more specific services include:

- Business succession planning
- Estate planning
- Tax planning
- Business tax planning
- Buying or selling property
- Retirement planning
- Funding of children's education

Discretionary Investment Platform

There is a belief among the advisors at Elevate Wealth Management that investing in equity markets means the best returns, but this firm also believes their primary objective is helping clients grow assets while simultaneously managing wealth.

To do that, they need to be nimble in their approach, which is why they utilize a discretionary investment platform.

A few elements of the discretionary investment platform at Elevate Wealth Management include:

- Clients are treated equally, and all trades are done at the same price on the same day
- There is a wider range of investments to choose from. This includes ETFs, stock and other investments designed to offer better possible returns and more downside protection.
- Fees are not part of the investments that are recommended. What this means is that clients pay a flat fee, regardless of investment type, eliminating the possibility for biased decisions and ensuring objectivity.

A Team with Many Professional Designations

We like when a financial advisor, in Vancouver and elsewhere, has a team that represents a variety of professional designations. This shows us that they take their jobs seriously enough to stay on top of evolving trends and industry best practices.

Elevate Wealth Management does this very thing, and it's yet another contributing factor into making them a high-grade Vancouver financial planner.

Some of the designations that can be found among Elevate's financial advisory team are as follows:

- Chartered Investment Manager (CIM)
- Certified International Wealth Manager (CIWM)
- Chartered Life Underwriter (CLU)
- Chartered Financial Consultant (CFC)
- Certified Financial Planner (CFP)
- Certified Professional Consultant on Aging (CPCA)
- Fellow of the Canadian Securities Institute (FCSI)

- Certified Insurance Practitioner (CIP)
 - Level 1 Life Insurance License
 - Level 2 Life Insurance License
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Macdonald Shymko & Company Ltd. Review

[Macdonald Shymko & Company Ltd.](#) (MSC) is a boutique financial advisor in Vancouver founded by Doug Macdonald and David Shymko in 1972.

Among its track record of longevity, stability, and client success, MSC also claims to be the first independent, fee-only advisor in Canada. Its primary service offerings are financial planning and portfolio/wealth management.

You can read more about Macdonald Shymko & Company's timeline, achievements, and growth on their [History page](#).

Key Factors that Enabled This Firm to Rank as a Top 2017 Financial Advisor in Vancouver

Below are key factors that enabled Macdonald Shymko & Company Ltd. to rank as one of 2017's top financial advisory firms in Vancouver.

Conflict-Free Advice

One of the first things we look for in the best Vancouver wealth management firms is the type of fee structure they utilize. With Macdonald Shymko & Company, we found that they are "fee-only."

Fee-only means you receive conflict-free advice. Your advisor won't make recommendations that have been influenced by commissions, incentives, kickbacks, or any other "soft dollar" compensation.

The only compensation received by Macdonald Shymko advisors comes from a percentage of AUM, or Assets Under Management. And as the graphic above attests, Macdonald Shymko operates transparently by informing you immediately should a conflict-of-interest arise.

Getting to Know You

Knowing your hopes, fears, dreams, and goals are important to the advisors at Macdonald Shymko & Company. How important?

Important enough for the firm to delve into your life via a [three-page client questionnaire](#). This form helps them know every relevant detail concerning your financial health and posture.

They review the questionnaire with you during the Exploratory Meeting. Afterwards, you determine with them whether Macdonald Shymko & Company can offer you the services that you need. If the answer is a yes, then you proceed to the Discovery Phase.

The Discovery Phase lets your advisor learn even more about you in order to customize your financial plan. The advisors at Macdonald Shymko perform due diligence in nailing your financial plan, making it as personalized and comprehensive as possible.

Long-Term Focus

MSC is so thorough in their approach to your finances for one simple reason: They want to keep you as a client for life. They want you to be so pleased with your individualized service that you refer family and friends.

And while they'd love to establish long-term relationships with each client, as mentioned previously, they offer standalone services, too.

These are for personal investors who are in the market for streamlined financial services such as financial checkups, pension analysis, investment tutoring, and portfolio checkup, among others.

For businesses and professional groups, MSC offers a la carte options including financial planning seminars and presentations.

Certified with Ongoing Education

Each advisor at MSC is designated an RFP, or Registered Financial Planner. This designation is handed out by the Institute of Advanced Financial Planners (IAFP). While the designation can reassure clients of their MSC advisors' capabilities, there is more behind the title than that.

Registered Financial Planners is Canada's top financial planning certification. This means that your advisor at MSC has been trained in the most elite financial planning training and education program in the country.

Not only are they knowledgeable and trained in financial planning best practices, but MSC advisors, by virtue of being RFPs, adhere to a stringent Code of Ethics. They are committed to operating with the highest level of transparency and client-centric service. This is because RFPs operate in a fiduciary capacity, meaning your bottom line is their top priority.

In case you want even more assurances that the advisors at MSC are more than qualified to handle your financial future, RFPs are the only designation in Canada that require advisors to prepare a comprehensive financial plan that is evaluated and approved by other RFPs.

MSC requires all of its advisors to undergo continuing education in an effort to stay on top of the financial planning services industry, including changes in laws, taxes, and best practices.

Other designations found among the MSC team include the following:

- Trust & Estate Practitioner (TEP)
- Certified Financial Planner (CFP)
- Certified Investment Manager (CIM)
- Master of Business Administration (MBA)
- Chartered Professional Accountant (CPA)
- Certified Management Accountant (CMA)

Fees

MSC calculates fees based on labor, or the time involved in crafting, implementing, and revising your financial plan. By being open and honest about their fee structure, MSC allows you to know what you're getting into and whether you are a good fit for their services.

The first year typically requires the largest time investment. This is because your advisor needs to learn as much as possible about you, your financial status, hopes, and goals. The Discovery through Financial Plan phases alone average \$4,500 to \$8,000, the wide gap accounting for varying degrees of complexity between client situations.

Other factors that influence cost include the level of engagement that you request with your advisor as well as engagement required by the advisor and

MSC. A minimum amount of engagement results in lower annual fees, whereas more engagement accrues higher fee totals.

In addition to the above costs, you also pay a yearly Retainer fee. Should you opt for MSC's Portfolio Management service, you will pay an additional percentage of AUM, or Assets Under Management.

Strategic Partnerships

MSC understands that sometimes even the best financial advisor needs a bit of help. For this reason, they have formed strategic partnerships with a number of para-organizations dedicated to assisting financial advisors.

These firms help MSC provide a higher level of quality and service. One such firm is FinaMetrica, a company that provides a tool that assesses risk tolerance backed by scientific research.

The [FinaMetrica](#) tool aids MSC advisors in forming a clearer, more accurate picture of your financial risk tolerance. This data is plugged into your financial plan and significantly informs the recommendations made by your advisor.

FinaMetrica also helps your advisor prepare explanatory documents designed to educate you on the "why" and "how" their risk tolerance assessment was formulated. And while nothing is guaranteed, FinaMetrica can also provide a glimpse into how your investments might perform down the road.

In addition to the above, MSC established relationships with agencies that allow them to make GIC purchases, or Guaranteed Investment Certificate, on behalf of their clients. Since MSC declines commissions, many of these institutions provide your GIC investment with an enhanced interest rate. As a result, you save hundreds of dollars in interest over the life of the GIC investment, not to mention the thousands you save during your time with MSC.

MSC also keeps an eye out for opportunities to invest in real estate and tax efficient strategies. You also have access to firms that specialize in real estate investment and money management consultation.

[Related: Best Financial Advisors in Toronto, Canada | Ranking | Toronto Wealth Management Firms](#)

Money Coaches Canada Review

[Money Coaches Canada](#) (MCC) is somewhat unique from many of the other names on this ranking of the best wealth management firms in Vancouver and the leading Vancouver financial advisors. Money Coaches Canada, rather than being a Vancouver financial management firm in the traditional sense of the phrase is actually a network of money "coaches" located throughout Canada. Often when you hear the term "financial advisor" you might think of someone who works only with wealth clients, but Money Coaches has a network of financial professionals regardless of your situation.

Money Coaches Canada is the country's leading advice-only financial planning and coaching company, and they've helped clients with a range of personal objectives including reducing debt, saving more, improving cash flow and investing for short and long-term goals.

Key Factors that Enabled This Firm to Rank as a Top 2017 Vancouver Financial Management Company

Below are key factors that enabled Money Coaches Canada to rank as one of 2017's top financial advisory firms in Vancouver.

Professional Affiliations and Designations

Several professional designations are represented among the MCC team. Many of them can be found below:

- Master of Business Administration (MBA)
- Certified Financial Planner (CFP)
- Financial Management Advisor (FMA)
- Chartered Professional Accountant (CPA)
- Certified Management Accountant (CMA)
- Doctor of Philosophy (PhD)
- Chartered Accountant (CA)
- Certified Health Insurance Specialist (CHS)
- Elder Planning Council (EPC)
- Certified Professional Consultant on Aging (CPCA)
- Chartered Insolvency and Restructuring Professional (CIRP)
- Certified General Accountant (CGA)

MCC advisors, in keeping with certifications and designations, participate in continuing education to retain their respective licensures. As a result, you work with an advisor who is always up-to-date on the latest trends and developments in financial planning.

In addition to these designations, the advisors at MCC are spread out across the country. Advisors work from within British Columbia, Alberta, Saskatchewan, and Ontario.

But this doesn't mean they're limited by location. MCC advisors work with clients by phone or teleconference throughout Canada. In this way, MCC is always available for those who need a helping hand when it comes to managing their finances.

Pay Only for Advice

MCC advisors don't sell financial products, eliminating commissions and the potential for conflicts-of-interest to arise. You can be sure you're dealing with an advisor who wants to help you first and foremost.

Instead, MCC charges fees based on the service(s) that you utilize. These fees are calculated and communicated upfront to avoid surprises later. There are no hidden fees, and you know from the start exactly what you're getting.

The other noteworthy thing about Money Coaches Canada? You're not paying for discretionary management of your finances. MCC dispenses advice. That's it.

What does this mean for you? You pay less than you would with a money manager. Your MCC advisor gets your input, including your financial health, needs, and goals.

From there, they devise a plan customized to you. Everything is spelled out in plain language to keep it easy to understand. But what you do with the plan from there is up to you.

This is particularly attractive to clients who can't afford the minimums required by most wealth management firms. It also appeals to the self-starter, someone who wants to DIY (do-it-yourself) but needs a bit of guidance to get started.

What's great about Money Coaches Canada is that they can help both client types, and they do it by being transparent and honest with their fee schedule.

Personalized Assistance Applied to Several Common Concerns

Don't let the fact that MCC is an advice-only financial advisor in Vancouver lead you to think that they can't also provide excellent investment advice. To the contrary, the advisors at MCC are more than qualified to review your investment strategy and recommend changes accordingly.

In fact, MCC is experienced and qualified to provide consultative services across a broad spectrum of concerns. Some of these are listed below:

- Financial planning
- Cash flow management
- Debt management
- Interest reduction
- Savings and wealth management
- Retirement planning
- Investment management
- Insurance planning
- Crisis management

Resources

Money Coaches Canada built their website with you in mind. It features a variety of resources designed not only to educate you, but to help you receive answers to your most pressing concerns.

Resources available to you include, but are not limited to, the following:

- [**MCC Blog**](#)
- An [**MCC Newsletter**](#) signup page
- [**Money Coaches Events**](#), different coaching programs
- Archived [**podcasts**](#) featuring relevant financial planning information
- [**Ask a Coach Facebook Group**](#), a public forum managed by MCC that allows you to ask questions and receive responses from MCC advisors
- Relevant [**tax info**](#) for the current fiscal year
- [**Recommended Reading List**](#)
- A list of [**Worthwhile Websites**](#) aimed at furthering your financial education
- Links to [**Unstuck**](#) and [**Your Money Map**](#), written by the founders of Money Coaches Canada
- [**Media featuring MCC advisors**](#) that offer additional advice and help on money matters

Nicola Wealth Management Review

[Nicola Wealth Management](#) is a financial advisor in Vancouver that services high-net-worth individuals and their families with a primary focus on entrepreneurs, business owners, and business executives.

The firm was started in 1994 by John Nicola after 10 years as the President of The Rogers Group. In 2003, David Sung and his father, Brian, merged their firm with Nicola, growing the firm's client base considerably and allowing it to expand its money management and investment advisory services.

The firm has also grown to exceed 100 team members across offices in four locations, including Vancouver, Richmond, Toronto, and Kelowna. Additionally, their annual revenue has gone up by [1300% with more than \\$3.5 billion in assets managed](#).

They boast a [99% retention rate](#), with [75% of those clients](#) having been with the firm for five or more years. In addition to these numbers, more than [70% of Nicola's new business comes from referrals](#).

Key Factors that Enabled This Firm to Rank as a Top 2017 Wealth Advisor in Vancouver

Below are key factors that enabled Nicola Wealth Management to rank as one of 2017's top financial advisory firms in Vancouver.

Innovative Financial Planning for Business Owners

One of the things we notice when we put together our list of the best investment advisory firms in Vancouver is which ones are willing to innovate, or think outside the box.

One of those advisors is Nicola and how they have innovated financial planning for business owners through the years. According to Nicola, they set out to change the way financial planning was done for business owners by changing best practices to the following:

- Invest in assets not tied to your company's performance, thus relegating it outside of your business
- Evaluate compensation structures to include more than simply drawing a salary and purchasing retirement plans
- Build a portfolio that produces cash flow that comprises a minimum of 50% of the total portfolio's long-term returns potential
- Do not simply purchase life insurance, but use it as yet another asset
- Be stringent and tax-efficient throughout the duration of your plan and investment strategy

With You for the Long-Term

We prefer to recommend investment advisors in Vancouver that want you as a customer for life.

What's even better is a financial advisor in Vancouver that does such a good job of building custom financial plans that you end up referring your family members, friends, and business associates.

To this end, Nicola endeavors to build a financial plan and investment strategy that helps you build wealth throughout what they term the "Financial Life Cycle." The Financial Life Cycle includes three distinct phases listed below:

- Growing wealth
- Protecting wealth
- Estate planning

Unique Opportunities for Clients

One of the perks of being a Nicola client is that you have access to investment opportunities otherwise hidden to other investors. This includes the ability to partake in a Nicola wealth management investment pool.

You have the chance, for example, to own investment-grade commercial real estate. As Nicola readily admits, this is not an easy asset to obtain. But due to innovative thinking and the inroads they've forged within the financial services industry, Nicola advisors can open doors that most firms cannot.

Many private investments preclude a large segment of the investing population due to their selective nature and requisite high minimums. With Nicola, however, you have access to such assets, affording you the potential for greater returns through more numerous, higher-quality investments.

Fees

While generally we like to include primarily fee-only financial advisors on our ranking, in the pursuit of objective advice, it should be noted that Nicola is a fee-based financial advisor in Vancouver. With that being said, Nicola is very transparent with their fees and compensation model.

They use a [set schedule](#) for fee-based accounts ranging from 1.25% for the first \$1 million to 0.50% on amounts over four million. Then, there is another fee structure for assets over \$20 million.

Consistent Communication

Nicola wants to communicate with you as often as needed. They want to not only keep you up-to-date on your portfolio's performance and progress, but they want to educate you about why your investments are behaving the way they do and what can be done to maximize them.

With this in mind, they will issue quarterly performance reports with YTD returns as well as returns since your plan was first implemented. Cash flow statements detail the income that your investments are producing. You also receive fiscal reports on an annual basis that itemize your transactions in order to streamline your tax preparation.

Not only that, but you will speak to your advisor at least once every quarter in a face-to-face meeting or over the phone. Your advisor also works with your network of advisors and consultants, such as your lawyer, accountant, and others, to maximize and synergize your financial plan. As an added perk, Nicola also offers you concierge services at your leisure.

Custom Plans

In keeping with Nicola's desire to retain you as a client for life, they work hard to evaluate each and every aspect of your financial life, as well as how your family's financial health will influence your decisions.

To this end, they build customized, comprehensive financial plans designed to address your every need and goal.

If you come to them with an existing financial plan, your Nicola advisor will review it to determine what is working and what isn't. They evaluate your risk tolerance and review your assets for optimal allocation.

The amount you pay in fees will also be scrutinized in the event that your Nicola advisor can reduce your overall fee impact, thus allowing you to keep and invest more income for even greater potential returns.

Once all of the above is complete, your advisor actively manages your portfolio. They do their homework on the markets to ensure the right mix of assets and forward progress toward your goals. In the event your portfolio skews too far in any one direction, they rebalance your investments, thereby keeping you on target.

When it comes to decisions involving your family, your advisor helps plan such things as the funding of your children's education, purchase of a new home, tax efficient insurance policies, and maximizing future health care and unforeseen emergency costs.

Nicola advisors go even further by evaluating your business, too. This includes reviewing compensation structures, income-splitting, tax credits with regards to your choice of retirement plan, and tax return prep for your investments.

They'll evaluate your retirement plan to make sure you're on pace to meet your goals. If you're in danger of missing your target, your advisor recommends changes to get you back on track while ensuring enough cash flow to make it through retirement.

When the time is right, your advisor assists with the eventual succession of your estate. This can entail such things as preparing multi-generational wealth or property transfer (or both), keeping your will up-to-date, and making your charitable giving as tax-efficient as possible.

Popular Article: [Top Financial Advisors in Wisconsin \(Milwaukee, Pewaukee, Waukesha, Cedarburg, and Mequon\)](#)

Odlum Brown Limited Review

[Odlum Brown Limited](#) (ODL) is a financial advisor in Vancouver. The firm was founded in 1923 by Victor Wentworth Odlum and Albert Malcolm Brown.

The firm suspended business operations in 1939 after the start of World War II. The firm was later re-founded in 1946 by Brown and his son, William

“Tom” Brown. In 1958, Tom Brown took over the firm after his father’s retirement. Throughout the next two decades, the firm acquired seats on several provincial stock exchanges while experiencing consistent and steady growth.

In 1978, Tony Hepburn assumed the role of President and CEO. Hepburn still serves Odlum Brown today in the role of Chairman.

More information about the firm’s history over the past nine decades can be found on their [History page](#).

Key Factors that Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Vancouver

Below are key factors that enabled Odlum Brown Limited to rank as one of 2017’s top financial advisory firms in Vancouver.

Service Personalized to You

Whether you need a financial plan or investment management, your ODL advisor initiates the client-advisor relationship by getting to know you. They collect all the necessary data to gain a clear picture of your financial posture.

In addition, they also talk to you one-on-one, learning about your objectives, your dreams, and what you hope to do with your money in the short and the long-term. Your advisor will not proceed with your financial plan until you’re comfortable with each step outlined within.

When it comes to your financial plan, your ODL advisor will address the following core concerns:

- Retirement planning
- Estate planning
- Tax planning and efficiency
- Insurance planning
- Annuities

Furthermore, your advisor understands that customization is a process that does not stop after the initial plan is agreed-upon. They know that things change, whether that’s the markets, your life, your preferences, or your dreams.

No matter what the change entails, your advisor is flexible and willing to help you adapt. In this way, your plan and the investment strategies worked out with your ODL advisor remain open to the complexities of life.

Rather than getting off-track and staying off-track, this guarantees that you will be able to evolve on the fly and still see your financial dreams become a reality.

Research

Odlum Brown is one of the largest Vancouver financial advisors on this ranking, and they have resources that a smaller financial advisor in Vancouver might not be able to deliver.

For example, Odlum Brown has a research department with expert analysts who take the approach of business owners as they research and recommend equities.

Investment research from this leading financial advisor firm in Vancouver is based on sourcing top-quality companies with sustainable advantages, conservative leverage, and excellent management. Essentially, the idea with the research provided by Odlum Brown, one of the top financial advisors in Vancouver, is that they want to recommend companies they'd like to own.

Broad Suite of Investment Products

Furthering their desire to retain you as a long-term client, ODL opens up an array of investment products to meet your needs. These include the following:

- **Equities**, including common shares, income trust units, and preferred shares
- **Fixed income**, such as government bonds, Treasury bills, money market instruments, corporate bonds, GICs (Guaranteed Investment Certificates), and Canada and Provincial Savings Bonds
- **Mutual funds** that feature precious metals funds, overseas investment funds, and high yield funds, among others
- **Exchange-Traded Funds (ETFs)**
- **Options**

Broad Suite of Investment Accounts

ODL goes further to provide a high-end client experience and keep client turnover low by offering a range of account types. The accounts vary based on your objectives and feature the following:

- Investment accounts
- Retirement savings plans
- Retirement income funds
- Tax-free savings
- Accounts for children
- Registered education saving plan
- Corporate account
- Trust account
- Estate account

A Team with Professional Designations

The ODL team is certified in, and undergoes regular continuing education requirements to maintain, the following professional designations:

- Chartered Professional Accountant (CPA)
- Certified General Accountant (CGA)
- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)
- Certified Health Insurance Specialist (CHS)
- Certified Professional Consultant on Aging (CPCA)
- Family Enterprise Advisor (FEA)
- Chartered Accountant (CA)
- Certified Management Accountant (CMA)

Rogers Group Financial Advisors Ltd. Review

[Rogers Group Financial Advisors, Ltd.](#) is a financial advisor in Vancouver. The firm was founded in 1973 by Jim Rogers and has since expanded to over 50 employees.

Rogers Group specializes in offering clients access to highly qualified advisors and portfolio managers that are able to integrate independent advice, and strategic thinking. In addition to implementing plans, Rogers Group is also able to monitor it based on periodic reviews and provide in-depth report to ensure that your financial objectives are consistently aligning with your plan.

Key Factors that Enabled This Firm to Rank as a Top 2017 Financial Advisor Firm in Vancouver

Below are key factors that enabled Rogers Group Financial Advisors Ltd. to rank as one of 2017's top financial advisory firms in Vancouver.

Experienced & Certified Professionals

Whether in Canada or the United States, when we select our top financial advisors, one thing we love to see are multiple designations achieved by the firm's advisory team.

When a financial advisor, in Vancouver or elsewhere, features a team of designated professionals, it underscores that firm's commitment to making themselves better for their clients. Continuing education allows this to happen, keeping advisors abreast on relevant developments within the industry.

The industry designations achieved by members of the Rogers Group advisory team include:

- Registered Financial Planner (RFP)
- Certified Financial Planner (CFP)
- Chartered Financial Consultant (CHFC)
- Certified Life Underwriter (CLU)
- Master of Business Administration (MBA)
- Certified Investment Manager (CIM)
- Fellow of Canadian Securities Institute (FCSI)
- Financial Management Advisor (FMA)
- Certified Professional Consultant on Aging (CPCA)
- Chartered Financial Analyst (CFA)
- Registered Health Underwriter (RHU)
- Chartered Financial Divorce Specialist (CFDS)

In addition to the above certifications, Rogers Group advisors [average 15 years](#) of financial planning and portfolio management experience. That makes for a

firm with the know-how and expertise to handle your money no matter the situation.

Fully Independent & Advisor-Owned

Rogers Group is independent, meaning they do not represent and are not affiliated with a bank, trust company, life insurance company, or investment firm. The firm is owned by their financial advisors, giving them the autonomy necessary for excellent client service.

As a result, their decisions are their own, void of outside influence so that they can focus solely on your needs and concerns. They are free to choose from a wide range of investment opportunities, services, and financial products. In short, if it benefits you, Rogers Group can do it without restrictions.

We call Rogers Group “fully” independent because of their comprehensive implementation capabilities. Not only are they financial advisors, but they can fill the role of your insurance agent and portfolio manager, as well.

What this means is that they are qualified to design your plan and implement every phase of it, too. They can be a “one-stop shop” for your financial planning and wealth management needs.

Long-Term Commitment Through the 3 Phases of Life

In the opinion of Rogers Group, every personal investor goes through three phases of life. These include:

- **Accumulation Phase.** This is the phase wherein you build your wealth. At the same time, you’re focused on a continuum of short- and long-term goals. These can include buying a house, funding your children’s education, and saving for retirement, among others. Rogers Group can help you balance your portfolio in such a way that you meet both types of milestones.
- **Retirement Phase.** In this phase, you support yourself and your family with the savings, pension, and investment returns you accrued for retirement. But just because your wealth accumulation phase is mostly over doesn’t mean you can enter your golden years without a plan. Rogers Group knows this, which is why they can structure your income disbursements to ensure that you have the money you need when you need it.

- **Estate Planning Phase.** Rogers Group helps you prepare for your passing and the inevitable transfer of assets to your loved ones. This phase, although the final phase of life, finds its roots in the Accumulation Phase. You'll save and plan for the management of your estate from the beginning, thus equipping your family and loved ones to handle your passing or incapacity with a minimum of anxiety and burden.

Suite of Services:

If you're like most personal investors, you want a financial advisor in Vancouver who can guarantee at least two things:

- A long-term commitment to you, no fad-chasing or forgetting about you once your plan is implemented
- A plan both comprehensive and custom-built around your needs

Rogers Group wants these things, too, which is why they offer a broad suite of services. These services are comprehensive and designed to help you meet all of your financial goals.

The many services that Rogers Group provides are:

- Cash flow planning
- Funding your children's education
- Retirement planning
- Investment planning
- Tax efficiency (both individuals and businesses)
- Life insurance planning, including disability, long-term care, and critical illness insurance
- Debt management
- Mortgage planning
- Estate planning

Transparent Fee Structure

You don't want a financial advisor that hides their fee structure from you or waits until you've entered into a contract with them before informing you of what you'll be paying.

Not only does this fail to engender trust, but it can end up costing you way more in fees than you're willing to pay. To counter this, and to build trust between you and them, Rogers Group discloses all fees from the start.

Compensation for Rogers Group advisors comes three different ways:

- Flat or per hour fee for financial planning services
- Portfolio management fee based on AUM, or Assets Under Management
- Commission from the purchase of investment products, insurance, or stocks and bonds

Relevant fees are outlined after your initial meeting with a Rogers Group advisor so that you are aware of what you'll be paying. No hidden fees are involved.

Detailed Process Focused on You

The Rogers Group process is a disciplined approach to planning your financial future. It unfolds through six distinct steps, each intended to maximize your investments and help you reach your goals.

These steps include:

- **Creating a profile.** You enjoy a no-charge initial meeting with a Rogers Group advisor. The advisor collates pertinent information about you to better gauge your financial posture.
- **Clarifying goals and objectives.** More time is spent helping you determine which goals are most important to you, your family, and your business. These concerns are then factored into your financial plan.
- **Analysis.** When your advisor has assembled the information necessary to customizing your financial plan, they'll begin analyzing that information to determine which investments best fit your objectives and needs. Illustrations are provided to help you understand the methodology behind these selections.
- **Financial plan.** Your advisor next prepares a written financial "road map" laying out how you'll meet your goals. This plan is your guide, and it provides the basis for the recommendations made by your advisor along the way. Flexibility remains key, however, and your advisor makes suggestions on rebalancing your portfolio as needed.
- **Independent implementation.** Due to Rogers Group's independent status, they are fully licensed and experienced enough to manage each aspect of your portfolio. From selling stocks and bonds, mutual funds, and insurance to variable annuities, hedge funds, and more, your Rogers

Group advisor does it all. They also partner with your lawyer and accountant to synergize and maximize the efficiency of your plan's implementation.

- **Monitoring and reporting.** As mentioned above, your advisor monitors the plan and its progress. If they find that you're moving away from your goals, they'll suggest changes to get you on track. Regular financial reviews and reports are issued to better inform and educate you on your portfolio's performance and the options you have for rebalancing if needed.

Resources to Help You

Another thing we noticed about Rogers Group, particularly about their website, is that they stock their Resources page with links and calculators designed to educate and assist clients and prospects.

Clients can be informed on a range of financial planning matters, including questions about retirement, taxes, insurance, and so on. All without needing to call or email their advisor.

Calculators aid clients in projecting expenses, retirement costs, mortgage costs, and more. There is also a page dedicated to case studies that illustrate how Rogers Group would address a number of concerns common to investors.

[Read More: Top Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina](#)

T.E. Wealth Review

[T.E. Wealth](#) is a financial advisor in Vancouver founded over 40 years ago by Timothy Egan. The firm is headquartered in Toronto with offices in Oakville, Calgary, Vancouver, Montreal, Quebec City, and St. John's.

T.E. Wealth is a Vancouver financial advisor firm that prides itself on providing not just independent, objective advice, but also education so clients are always fully informed and empowered when it comes to their finances. This financial advisor firm in Vancouver has clients including individuals,

employers and aboriginal clients for whom they specialize in investment and trust advisory services.

Key Factors that Enabled This Firm to Rank as a Top 2017 Financial Advisor in Vancouver

Below are key factors that enabled T.E. Wealth to rank as one of 2017's top financial advisory firms in Vancouver.

Fee-Only Service

When Timothy Egan began the firm in 1972, he did so with an emphasis on providing fee-only financial planning. This provides clients like you with financial services void of product sales and the requisite commissions that inflate client costs.

Not only that, but by removing commissions, the firm is able to provide you with unbiased advice that is free of any conflict of interest. This means that your advisor will not recommend products or services based on what they will earn from them.

Because of this, you don't have to second-guess your advisor when they recommend a specific asset or investment strategy.

Instead, you're able to trust your advisor more, knowing that they are not out to pad their own bottom line. They work with you and for you to ensure your financial future.

Long-Term Focus on You

One sign that your T.E. Wealth advisor is dedicated to helping you for the long-term is the wide range of services that they offer you.

Whether you need help with cash flow management, debt management, estate planning, charitable giving, asset protection, investment management, retirement planning, or making your taxes as efficient as possible, your T.E. Wealth advisor can do it all.

The folks at T.E. Wealth are also dedicated to making sure that each aspect of your financial plan and investment strategy is deeply personalized to reflect exactly what you need. They do not fit you into any preconceived plan or investment model.

Instead, they look at the entire scope of your life and build the plan around you. If there's any part of the plan that you feel does not truly represent what you want, your advisor will gladly work with you until the plan is as complete as possible. Your comfort is paramount to both T.E. Wealth and your advisor.

To this end, your T.E. Wealth advisor will work with your existing team of advisors and consultants. This includes your lawyer, your accountant, and any other professionals you already have working on your behalf.

Aboriginal Services

All across Canada, tribal communities are experiencing a surge in revenue-generating opportunities. With these opportunities comes the need to manage the attendant wealth and invest it for the future.

Some of these opportunities stem from land and claim settlements. Other aspects come about because of resource sharing or revenues from gaming. Still other opportunities arise out of economic developments favorable to tribal nations.

No matter the cause or reason, now more than ever, tribal communities need top-notch wealth management services. T.E. Wealth is stepping into this vacuum by way of their Aboriginal Services division.

The aboriginal services division of T.E. Wealth focuses on providing tribal communities with the same high level financial planning and portfolio management that they would offer any client. The only difference is that they tailor their services to the specific needs of Canada's native communities.

This includes wealth management in the form of investment planning, portfolio design, and portfolio management. Not only that, but the aboriginal services team will monitor the tribal communities portfolio and report on its progress.

As an added feature for tribal nations and communities utilizing T.E. Wealth aboriginal services, there is a dedicated team that provides exclusive support for tribal clients. Tribal communities are not mixed into the workload of other private client advisors who may not have the training or expertise to deal with the unique challenges faced by tribal communities.

In keeping with their company philosophy, T.E. Wealth employs a fee-only structure for their Aboriginal Services.

T.E. Wealth Financial Education & Employer Services

Another thing that we really liked about T.E. Wealth was how they focused on helping businesses and employees secure their respective financial futures.

T.E. Wealth accomplishes this through a host of financial education solutions. This can include educating employers on how to provide adequate benefits and pension programs to employees. For that matter, it can further benefit employers by providing attractive packages that more ably recruit and retain star talent.

But this doesn't only help the employer. By extension, a more well-rounded financial compensation and benefits package benefits employees as well.

T.E. Wealth isn't interested in just helping businesses cut corners at their employee's expense. Instead, they want to help both parties to strengthen overall corporate governance.

These education solutions are facilitated through detailed financial planning as well as online educational tools, workshops, and on-site seminars.

Range of Professional Certifications

By now, it's evident why T.E. Wealth is a top Vancouver wealth manager. One additional benefit of working with this excellent firm that we'd be remiss to not highlight is the several professional designations featured throughout the T.E. Wealth team.

Below is a sampling of the many designations achieved by T.E. Wealth advisors:

- Chartered Professional Accountant (CPA)
 - Chartered Accountant (CA)
 - Certified Financial Planner (CFP)
 - Certified Professional Consultant on Aging (CPCA)
 - Chartered Life Insurance (CLU)
 - Chartered Investment Manager (CIM)
 - Financial Management Advisor (FMA)
 - Registered Financial Planner (RFP)
 - Master of Business Administration (MBA)
 - Certified Human Resources Professional (CHRP)
-

Vancouver Financial Planning Consultants, Inc. Review

[Vancouver Financial Planning Consultants, Inc.](#) is a financial advisor in Vancouver founded in 1985. The firm provides financial planning and investment management services to personal investors, families, businesses, and individuals relocating into or out of Canada.

Some of the services offered by VFP Consultants, one of the financial planners in Vancouver include investments, tax, insurance, estate planning, family trusts and divorce situations.

Key Factors that Enabled This Firm to Rank as a Top 2017 Financial Advisor Firm in Vancouver

Below are key factors that enabled Vancouver Financial Planning Consultants, Inc. to rank as one of 2017's top financial advisory firms in Vancouver.

Professionally-Designated Team That Works Together

There are two big things to really love about the team at Vancouver Financial: 1) they hold an assortment of professional industry designations that allows them to give you the most current financial advice, and 2) they optimize your experience by working as a team when necessary.

The professional designations shared between Vancouver advisors include the following:

- Certified Management Accountant (CMA)
- Chartered Financial Planner (CFP)
- Chartered Financial Analyst (CFA)
- Registered Financial Planner (RFP)

Each designation is renewed annually through continuing education. Additionally, the advisors at Vancouver Financial must abide the code of ethics particular to each designation's governing body.

Regarding working as a team, Vancouver Financial advisors may bounce ideas off one another, seek out fellow advisors for troubleshooting, or share resources. No matter the method, we appreciate that Vancouver Financial

doesn't limit its individual advisors to going it alone. This speaks to the firm's dedication in shaping the best financial plan for you.

Further evidence of this can be found in the firm's use of support services or specialists on an as-needed basis. Vancouver Financial makes referrals to outside professionals when appropriate, all in an effort to maximize your experience.

All told, this approach has been successful for Vancouver Financial, resulting in a [client turnover rate under 1%](#).

Customized & Comprehensive *Total Financial Planning Process*:



One sign that Vancouver Financial wants to keep you as a long-term client is the way they structure their consultation process.

They call it their [Total Financial Planning Process](#), and it's designed to be thoroughly comprehensive and customized. It starts with a no-charge consultation and assessment intended to learn more about you and your financial needs.

Once your advisor has all the info they need, they create an engagement letter. The engagement letter details the amount in fees that you'll pay for Vancouver's financial planning and, if applicable, portfolio management services.

The engagement letter addresses the following issues, as well:

- Your advisor's understanding of your financial posture and needs
- Whether you best fit a comprehensive plan or a focused one
- The format in which your plan will arrive, either letter-sized or multi-paged
- Associated costs and fees
- Services covered under your fees
- Advisor compensation per each phase of your plan (when applicable)

- Details on initiating your engagement with Vancouver Financial

As mentioned, one thing your engagement letter will cover is whether you'll need a mix of assorted services or standalone services. Regardless of which is recommended, your Vancouver advisor can design a plan specific to you. They can even implement your plan, too.

But as a sign that Vancouver Financial's *Total Financial Planning Process* is highly customizable, they let you commence the plan by yourself if you so choose. They simply provide you the plan and leave the rest in your hands.

Time-Based Fee Structure

Another thing we like about Vancouver Financial is their transparency regarding fees. While we prefer fee-only advisors, we understand that high-quality service and transparency can transcend labels. Thus, inclusion of a fee-based Vancouver wealth management firm can occasionally be warranted.

Which is where Vancouver Financial comes in. They operate according to a fee and commission-based structure. Advisors bill for the time involved in constructing and managing a client's plan.

Thus, the more time needed, the more fees collected. Best of all, Vancouver Financial is upfront and transparent about it before you sign the dotted line.

Vancouver Financial also eschews commissions for the most part. Commissions only come into play if you delegate the purchase of financial products to your financial advisor. Even then, your advisor notifies you beforehand so that you know what you're paying for and why. Otherwise, your advisor earns no commission.

Each Financial Advisor Carries Liability Insurance

An item of note that you don't see on most financial advisor's websites is their emphasis on liability insurance, also known as Errors & Omissions Insurance.

This insurance is a two-way street: It enables the advisor to handle lawsuits over negligence or malfeasance, and it looks out for the best interests of you, the client.

In the off-chance your advisor makes a mistake or omission—whether intentional or otherwise—you and your money are protected. This helps Vancouver Financial clients feel more secure in their engagement.

Range of Services

We appreciate that Vancouver Financial is the type of financial advisor in Vancouver that offers a wide range of services. This speaks to their desire not only to keep you as a long-term client, but it also evidences their commitment to doing everything they can to help you reach your financial goals.

In addition to their standard financial planning services, they also offer specialized services:

- Benefit and pension plan analysis
- Planning for non-residents
- Administration of family trusts
- Debt restructuring and refinancing
- Incorporation financial planning
- Divorce financial planning
- Individual pension plans
- Budget preparation and monitoring
- Small business advisory services

[Related: Top Financial Advisors in Phoenix and Scottsdale, Arizona](#)

Conclusion – Top 10 Financial Advisors in Vancouver, BC, Canada

As you can see, we prefer to recommend Vancouver investment advisory firms and Vancouver wealth managers that value the same things we value: transparency, a client-centric approach, and a long-term focus on your success.

It would be hard to go wrong with any of these advisors. But we acknowledge that not every advisor, no matter how rigorous our research and methodology may be, is going to be right for you.

After all, you have specific needs, goals, and dreams for your money and your future. Just as you are not a one-size-fits-all type of client, neither are these advisors a one-size-fits-all solution.

This means a little bit of research on your part. Which advisor meshes with your worldview? Which advisor offers the services, the investment opportunities, and the feel and tone that you are looking for in a firm that's going to handle your money and your future?

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