

# **Top 11 Best Financial Advisors in Vancouver, BC, Canada**

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## **2016 RANKING OF TOP WEALTH ADVISORS**

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### **Finding the Top Financial Advisors in Vancouver, BC**

For some, managing their finances is no more complex than balancing the checkbook. They receive their statement from their bank, compare it to their personal ledger, and they work out any kinks accordingly.

If they have even the slightest bit of complexity in their financial planning, such as an RRSP (Registered Retirement Savings Plan) or pension plan contribution, it is usually spelled out in cut and dried terms on their yearly tax forms.

But for those among the segment of the population known as personal investors, handling their own finances is a pretty daunting task for several reasons.

For one, their finances are simply too complex. They've amassed enough capital to invest in a variety of long-term assets. They have insurance, tax, and estate considerations, among other contributors to their overall financial posture.

Or they have retirement to invest in. Or their children's college funds. Or they're business owners who have to ponder how to grow their business or best handle employee compensation packages.

There are many things to consider if you're burdened with a complex series of financials. But even if your financials don't prove to be quite as complicated, there's the possibility that you simply don't have enough time.

Life, job, family, relocation, new opportunities—these can all prove to be too much for the individual investor to also consider adding on consistent investment and portfolio management.

Which is why our list of the best wealth management firms in Vancouver can help.

The list below contains 11 financial advisors who are either headquartered or have offices located in Vancouver, British Columbia, Canada. Each of these advisors satisfied our criteria for providing top-notch financial planning and wealth management services to individuals just like you.

Our criteria are very stringent. What's more, this review is focused on you and your best interests. Read on for more of the methodology that went into selecting our list of the top financial planners in Vancouver.

After that, read about the advisors themselves so you can find out how they can help you sort out your complex financial needs amidst the busyness of life.



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## **AdvisoryHQ's List of the 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](#)
- [Dundee Goodman Private Wealth](#)
- [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.](#)

### **Related (Advisors, Please Review):**

- [Permission to Use Your FREE Award Emblems](#)
- [Promoting Your “Top Ranking” Award Emblem and Recognition](#)
- [SEC Award Criteria Disclosure](#)
- [Can Anyone Request a Review of an Advisory Firm?](#)
- [Do Advisors Have a Say in Their Review & Ranking?](#)
- [Barron’s vs. AdvisoryHQ’s Selection Methodology](#)
- [Can Advisors Request Corrections & Additions to Their Reviews?](#)

## **Top 11 Best Financial Advisors in Vancouver, BC, Canada**

<b>Firm</b>	<b>Location</b>
Chalten Fee-Only Advisors, Ltd.	Vancouver
Cypress Capital Management	Vancouver
Dundee Goodman Private Wealth	Vancouver
Elevate Wealth Management	Vancouver
MacDonald Shymko & Company, Ltd.	Vancouver
Money Coaches Canada	Vancouver
Nicola Wealth Management	Vancouver
Odlum Brown Limited	Vancouver
Rogers Group Financial Advisors, Ltd.	Vancouver
T.E. Wealth	Vancouver
Vancouver Financial Planning Consultants, Inc.	Vancouver

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## **Methodology: Finding the Top Financial Advisors – Vancouver, BC**

What methodology did we use in selecting this list of best Vancouver financial advisors and top wealth managers in Vancouver?

Using publicly available sources, AdvisoryHQ identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in Vancouver and surrounding areas.

We then applied AdvisoryHQ's [Breakthrough Selection Methodology](#) to identify the final list of top advisors that provide services to communities in and around Vancouver, BC.

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## **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.

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### **Chalten Fee-Only Advisors Ltd. Review**

[Chalten Fee-Only Advisors Ltd.](#) is a financial planner in Vancouver. As its name suggests, it is a fee-only fiduciary firm that charges a flat fee without commission, incentives, kickbacks, or “soft dollars” of any kind.

Chalten was founded by the husband and wife team of Graham and Alexa Bodel. The Bodels have nearly 40 years combined experience in the financial planning and investment management industries.

**Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Chalten Fee-Only Advisors Ltd. to rank as one of 2016's top financial advisory firms in Vancouver.

### Certifications & Designations:

Chalten has the right mix of designations and certifications to satisfy our selection criteria as one of the best wealth managers in Vancouver. The following designations may only be renewed through regular, continuing education credits:

- Master of Business Administration (MBA)
- Chartered Financial Analyst (CFA)
- Certified Financial Planner (CFP)
- Registered Portfolio Managers (required to adhere to fiduciary standard)

### Fee Structure:

Being a fee-only firm, Chalten charges a flat-fee for their investment management services. This fee is a percentage of assets under management (AUM) and typically begins at [a minimum of \\$5,000](#) (although this amount is flexible for those clients just starting on their savings journey).

Their status as a fee-only, independent fiduciary guarantees that you won't be given advice that conflicts with your best interests. Chalten advisors do not earn commissions and thus are not biased for or against any particular investment. This leaves them total freedom in selecting investments that meet your needs.

In keeping with their transparency and fiduciary nature, Chalten cautions that you may be charged additional third-party fees. These may include mutual fund fees, trading costs, ETF operating expenses, and custodial and reporting fees associated with account maintenance.

Clients who wish to utilize Chalten's financial planning services on an *a la carte* or standalone basis may do so for a customized fee. The fee reflects the nature and complexity of the work requested by the client.

### 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 precision afforded by such a process is necessary considering that the firm is handling not only your money but also your future. And once you sit down with your Chalten advisor and engage in the process, you understand firsthand why they can provide superior financial planning services.

While the fine strokes of such a lengthy process would be too numerous to mention here, the broad strokes are within our purview and are worth reviewing. Note, however, that even these broad strokes can reveal the depths to which a Chalten advisor is willing to go to perfect your investment strategy.

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

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## Cypress Capital Management Review

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[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 2016 Wealth Advisory Company**

Below are key factors that enabled Cypress Capital Management to rank as one of 2016'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

### Personalized to You:



Cypress financial advisors get to know you and your goals before creating a financial plan or making recommendations. From this knowledge base, your advisor helps determine your risk tolerance, not to mention other factors that might impact the success of your investments.

In this way, your financial plan is created, implemented, and monitored with you at the center. Your portfolio may be managed on a discretionary basis, but that doesn't mean that you're cut out of the picture.

Indeed, it is still your needs, your goals, and your financial objectives that inform your advisor's decisions. Not only that, but they consult with you regularly to guarantee that you are kept in the loop and have an opportunity to give feedback.

#### Select Funds Available only to Cypress Clients:

In the interest of providing you with more diversified investment opportunities, Cypress created a list of pooled funds. These pooled funds are a means of investing in potentially lower-risk, high-yield sectors.

These funds are offered to Cypress clients only. Cypress collects no additional fees for management of pooled funds.

The funds include:

- Cypress Small Cap Growth Fund
- Cypress Science and Technology Fund
- Cypress High Yield Fund
- Cypress Canadian Equity Fund
- Cypress Oil and Gas Fund
- Cypress US Equity Fund
- Cypress Resource Fund

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## **Dundee Goodman Private Wealth Review**

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[Dundee Goodman Private Wealth](#) is a wealth management firm in Vancouver founded by Ned Goodman. The firm is a division of Dundee Securities Limited, which is an investment dealer located throughout Canada with an

additional office in London, England. Dundee Securities Limited is a subsidiary of Dundee Corporation.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Dundee Goodman Private Wealth to rank as one of 2016's top financial advisory firms in Vancouver.

### Designated & Certified:

We like when a firm is willing to go the extra mile for superior training and continuing education. Dundee is just such a firm that holds the following designations, among others:

- Master of Business Administration (MBA)
- Chartered Professional Accountant (CPA)
- Chartered Accountant (CA)
- Chartered Financial Analyst (CFA)
- Chartered Investment Manager (CIM)
- Certified Financial Planner (CFP)

### Reaching All of Canada:

While most financial advisors are more than willing to help clients across the country by phone or by teleconferencing, it's always nice to have advisors that you can meet with in person. For this to happen, that firm must have offices located far from where they are headquartered. We understand that this is impossible for all firms, but it does provide a distinct advantage to the firms who can manage it.

Dundee accomplishes this by hosting a number of additional offices across Canada. The cities in which a Dundee financial advisor can help you include the following:

- Toronto
- Ottawa
- Montréal
- Calgary
- Vancouver
- Victoria

### Licensed Portfolio Managers:

While most of Dundee's financial advisors are licensed portfolio managers, some of them are not. However, those without licenses remain in the process of acquiring them. This ensures that your financial advisor is bound by Canadian law to act as a fiduciary serving your best interests first rather than the interests of the firm.

This ensures that you as the client are dealing with a firm and an individual financial advisor who is concerned first and foremost with protecting your wealth and expanding your possibilities for the future. We believe that this is what every reputable investment advisor in Vancouver and elsewhere should do.

### Holistic, Personalized Investment Advice and Portfolio Management:

While an investment advisory firm in Vancouver doesn't have to offer comprehensive services in order to make our list, it certainly helps when they do. This is because it shows us that they are committed to you for the long-term, rather than simply printing out a financial plan, taking your money, and ushering you out the door.

In this way, firms that offer comprehensive planning in the form of both investment advice and portfolio management are guaranteed to stick around and help you throughout life's journey. They want you to meet your goals, and they want to be there to help you do it. Your success is their success.

### Summit Accounts & Peak Portfolios:

In the event that you do not want discretionary management of your investments, Dundee offers what they call a Summit Account.

With this type of account, you pay a monthly fee to receive financial advice under a nondiscretionary platform. What does this mean for you? It means that you manage your investments directly, only with the help of a trusted Dundee advisor at your side.

This allows you to skip any commissions- or transaction-based charges that you would otherwise accrue on a discretionary account. Your monthly fee is calculated according to the market value and allocation arrangement of the assets in your Summit Account.

With this type of account, you still receive monthly reporting as you would with a discretionary account. Likewise, you also enjoy access to Investor First, an online portal wherein you can view real-time updates on your investments.

### Dundee Goodman Insurance:

In addition to the above account and portfolio types, Dundee Goodman is also able to offer greater access to best-in-class insurance products. This can be done through the Dundee Goodman Insurance Agency.

The Dundee Goodman Insurance Agency operates as a wholly-owned subsidiary of the Dundee Corporation. Dundee Goodman insurance operates within British Columbia, Ontario, and Québec.

The products that you will be able to access with the Dundee Goodman Insurance Agency include the following:

- Term insurance
- Universal insurance
- Permanent, also known as Whole Life, insurance
- Critical Illness insurance
- Long-Term Care insurance
- Disability insurance
- Segregated funds
- Annuities
- Group insurance products (for business owners)

### Complete Team Approach:

We like when firms take a team approach to investing and managing their clients' money. This can include reviewing and refining asset recommendations, brainstorming solutions to troublesome markets events, working together as an in-house group to solve a client's issue, or seeking assistance from a team of experts, whether in-house or external.

Dundee utilizes up to five different teams that provide various financial planning and portfolio management assistance:

- Cheatley and Associates
- Judge Langham Team
- Orser Neuhaus and Associates
- Radovich Johnston Team
- Vorstadt Wealth Management Group

For the high-net-worth individual, Dundee offers what they call a Dundee Peak Portfolio. This is a sophisticated portfolio management service that

includes the same comprehensive yet customized level of service which Dundee provides all clients.

The key differences between a peak portfolio and standard Dundee portfolio management include the opportunity for direct ownership, access to more sophisticated portfolio managers, and a [minimum investment income of \\$100,000.](#)

This is why Dundee made our list as a top Vancouver financial advisor. Their investment advisors help you structure a financial plan that takes into account a very broad array of concerns. This can include, but is not limited to, the following:

- Retirement planning
- Funding of children's education
- Tax planning
- Cash flow management
- Debt management
- Management of emergency reserves
- Insurance planning
- Investment, or portfolio, management

To accomplish this, your Dundee advisor crafts a detailed, personalized financial plan centered around you and your specific life situation. They are as thorough as possible in collecting your relevant data so that you can be confident that your financial plan will address every need, goal, and dream that you have—both now and for the long-term.

In addition to helping you build a financial plan, Dundee portfolio managers help you implement your plan and investment strategy. This is done on a discretionary basis, which means your portfolio manager will make decisions on selling, buying, and holding investments in order to keep your financial goals on target.

This is only done after you and your advisor have agreed on steps going forward within contractual framework of an investment management agreement. The investment management agreement serves as a guideline to help you and your advisor adhere to a set of principles designed to get you to your financial goals successfully.

This includes incorporating a precise picture of your financial health, calculating your risk tolerance, clearly defining your future objectives, and agreeing on a sound investment strategy.

The investment management agreement prevents sudden, unexpected, or disagreeable maneuvers with your money on behalf of your advisor. You can rest easy knowing your advisor will operate only within the framework that you have previously agreed upon and with which you feel entirely comfortable.

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## Elevate Wealth Management Review

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[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 2016 Wealth Advisory Company**

Below are key factors that enabled Elevate Wealth Management to rank as one of 2016's top financial advisory firms in Vancouver.

#### Team Approach through the HollisWealth Network:

As a subsidiary of HollisWealth, the advisors at Elevate are supported by the professionals within the HollisWealth Network. This includes office and operations administrators along with insurance and investment specialists.

Not only that, but the four primaries contribute to Elevate's team approach by working together on client accounts. In this way, your money isn't handled by

just one advisor but several, a feature that rounds out your financial plan for maximum returns.

### 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

### Costs & Fees:

Elevate advisors keep their fees flat and unrelated to the investments that comprise your portfolio. As a result, you receive conflict-free advice without worrying whether you're paying for your advisor's commission.

Like any other fiduciary Vancouver wealth manager, Elevate doesn't make money unless you make money. They put your needs first in all that they do.

They are transparent with the fees they do charge, printing them clearly on each statement. They make no attempt to nest or compound fees on top of one another. You know every time what you're paying and why you're paying it.

### 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**

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[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 2016 Wealth Advisory Company**

Below are key factors that enabled Macdonald Shymko & Company Ltd. to rank as one of 2016'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." In fact, their website includes this on their list of "Core Values":

Fee-only means you receive conflict-free advice. Your advisor won't be 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.

### Experienced, Team Approach:

The advisory team at MSC boasts [more than 300 years](#) in financial planning and wealth management. The great thing is that MSC employs a team-based approach to your issues and problems, allowing their collective experience to assist each individual client.

MSC also keeps a limited list of clients. This affords your advisor more time to focus on you and your plan. You don't need to worry about your advisor becoming so busy and overburdened with other clients that you become just another number.

### Community Outreach:

MSC strives to help their community and local neighborhoods in a variety of ways, both professionally and through civic service.

Professionally, MSC lends its expertise in teaching continuing education classes, giving seminars, lectures, and presentations centered on financial

planning and wealth management. MSC advisors also support local sports teams and remain available for interviews with various local and national financial, business, and lifestyle publications.

Regarding civic service, MSC and its advisors give back to the community in tangible, practical ways. Some of these include contributing to initiatives focused on children's health and hospice services, supporting youth sports, and funding new breakfast programs and computers for area schools.

### 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.

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# Money Coaches Canada Review

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[Money Coaches Canada](#) (MCC) is a financial advisor in Vancouver founded in 2010 by Sheila Walkington and Karin Mizgala. Headquartered in Vancouver, MCC employs coaches across Canada in an effort to reach more investors who need financial planning and wealth management advice.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Money Coaches Canada to rank as one of 2016's top financial advisory firms in Vancouver.

### Working Throughout Canada with a Wealth of 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

The key to providing effective advice lies within MCC's insistence on personalizing plans to each client. Your needs, goals, and dreams are factored into your plan from the start.

It's what guides every piece of advice that your advisor gives you. You're put at the center of your plan, rather than your advisor force-fitting a plan over you that doesn't reflect your life and concerns.

#### Copious 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 Mondays\*\*](#), a live, in-person class held each month
- 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

### Testimonials:

We like that MCC hosts a dedicated page to [client testimonials](#). The testimonials are numerous and touch on several topics of concern to the average person. Not only that, but they evidence MCC's success in helping ease their clients' money burdens so they can enjoy greater peace of mind.

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## **Nicola Wealth Management Review**

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[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 2016 Wealth Advisory Company**

Below are key factors that enabled Nicola Wealth Management to rank as one of 2016'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

The following graph illustrates Nicola's approach to these three phases:

#### 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.

As an extended illustration, the following graph demonstrates how this feature, along with aforementioned traits outlined within this review, makes Nicola different from the majority of other financial advisors:

### The Highest Principles:

When it comes to compiling a list of the top Vancouver investment advisors, we prefer to stock the list with only the most trustworthy and transparent firms. To this end, one of the big things we look for is a firm that is willing to be open and honest with you regarding how they handle their business, what fees they charge you, what costs are involved at every stage of their interaction with you, and more.

Nicola goes above and beyond most firms in this area. One way that they do this is by acting as a fee-based advisor who is independent and fiduciary. Not only are they not beholden to outside interests, but they are solely committed to *your* interests. In other words, they will "sit on the same side of the table" as you, working beside you to help you meet your financial goals.

One way that Nicola does this is by operating under a fee-based structure. This eliminates any conflict of interest and maintains unbiased, objective advice. And in a radical move for any financial planner or wealth advisory firm, Nicola rebates every commission that the firm receives from third-party investments to their clients.

Your initial fee is for the constructions of your financial plan and averages anywhere between [\\$1,500-5,000](#). Depending upon the complexity of your financial situation, however, this initial fee may total in excess of \$5,000. This is a one-time fee invoiced upon delivery of your financial report.

More information on Nicola's fees can be found on their [Professional Fees](#) page.

Furthermore, senior management and principals of Nicola invest in the very same opportunities and with the very same strategies that they recommend to you. You can be assured that your Nicola advisor isn't taking your money while the firm refuses to trust its own advice.

The icing on the cake? Nicola completely refunds your financial planning fee if the savings from your tax planning and investment reorganization fails to double the initial fee within the first year of implementation.

While some financial advisors, in Vancouver and beyond, may refund your fees after the first year, the vast majority will not hold themselves to this kind of high standard.

### 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.

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## **Odlum Brown Limited Review**

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[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 2016 Wealth Advisory Company**

Below are key factors that enabled Odlum Brown Limited to rank as one of 2016’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.

### A Service Structure Built for the Long-Term:

One of the great things about this firm is that they will help you out all the way through the final stages of your financial plan. They are prepared for the long-term, and they are structured to help you succeed for the long-term as well.

Firms of this kind tend to provide high-quality service and an excellent client experience. Additionally, a long-term approach comes with an ingrained transparency that is extremely difficult to fake.

This contrasts with firms that shoot for big investment gains through short-term market fads. In this sort of scheme, commissions, incentives, bonuses, or soft dollars from third-party products matter most and are factored into your plan.

With ODL you won't get this. Instead, you get a long-term partner in your investment success. And a partner means exactly that: someone who succeeds only when you succeed. They put your interests first, and together you achieve all of your financial goals.

To this end, ODL offers two primary service arrangements: investment advisory and discretionary portfolio management.

With an ODL investment advisor, you will have direct oversight of all your investment opportunities. Your advisor makes recommendations that are most pertinent to your situation and your objectives. But at the end of the day, you are the one steering the ship.

Under this scenario, you pay commissions based on the trades that you authorize. These commissions are spelled out up front to avoid any surprises or conflicts of interest later on.

If you wish to initiate the trades yourself, ODL gives you the option of fee-based advisory. The service is billed annually with the option of monthly

payments. The payments are based on the market value of your assets at the end of each month.

It should be noted, however, that there is a limited number of trades available to you under this plan.

#### 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)

### Community Involvement:

ODL advisors give back to their community by donating to several local organizations. These include:

- Vancouver Recital Society
- Harmony Arts Festival
- Forum for Women Entrepreneurs
- The Minerva Foundation for BC Women
- The United Way
- Health Arts Society
- Chilliwack School of Performing Arts
- Our Place Society

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## **Rogers Group Financial Advisors Ltd. Review**

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[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.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Rogers Group Financial Advisors Ltd. to rank as one of 2016'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.

### Giving Back:

Donating time and resources to charity and community is a big part of Rogers Group’s identity. The firm has partnered with several charitable events and civic organizations through the years. Some of these are listed below:

- The BC Cancer Foundation’s “Ride to Conquer Cancer”
- United Way of the Lower Mainland

- Big Sisters of BC Lower Mainland
- Heart & Stroke Foundation
- BC Children's Hospital Foundation
- Leave A Legacy™ program

More information about the charities and organizations with which Rogers Group is involved can be found on their [Community Involvement page](#).

### 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.

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## **T.E. Wealth Review**

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[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.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled T.E. Wealth to rank as one of 2016'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 TE 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 TE Wealth advisor can do it all.

The folks at TE 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 TE Wealth and your advisor.

To this end, your TE 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. TE Wealth is stepping into this vacuum by way of their Aboriginal Services division.

The aboriginal services division of TE 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 TE 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, TE Wealth employs a fee-only structure for their Aboriginal Services.

#### TE Wealth Financial Education & Employer Services:

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

TE 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.



TE 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 TE 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 TE Wealth team.

Below is a sampling of the many designations achieved by TE 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)

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## **Vancouver Financial Planning Consultants, Inc. Review**

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[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.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Vancouver Financial Planning Consultants, Inc. to rank as one of 2016'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.

The following graphic showcases Vancouver Financial's array of services:

In addition to the above, 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
-

## **Conclusion – Top 11 Financial Advisors in Vancouver, BC, Canada**

As you can see, we prefer to recommend Vancouver investment advisory firms 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?

These are critical questions that cannot be left to chance. The great news for you is that the majority of these advisors offer a free initial consultation. You can meet with them, tell them everything that you want to see happen with your money, and engage them in a discussion to discover which one will be the best fit for you.

Perhaps best of all, you're guaranteed to get an advisor that is going to put you ahead of the firm's best interests. They will be at your side for the entire journey, and they will continually revise their approach based on your changing life circumstances.

You will neither be shoehorned into a prefabricated financial plan at the start nor forced to rigidly adhere to that plan later when it no longer suits your needs. This is one of the hallmarks of a trustworthy, reputable Vancouver financial planner who will continually advocate for you.

Thus, in the end, you retain control over your own financial future, all without having to haggle over the minutia and fine print. These advisors can help you sort out your busy and complicated life *now* so that you enjoy your financial future *tomorrow*.

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Cheers,

AdvisoryHQ Team