

## Canadian Advice-Only Planner Directory [April 2023]

Prepared by [Steadyhand Investment Management Ltd.](#)

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**\*Please note:** Location refers to planner residence. Planners generally offer their services across Canada remotely.

### British Columbia

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
<b>Sheldon Craig</b>	Craig Consulting	sheldon.craig@craigconsulting.ca	Osoyoos, BC	Retirement Income Budgeting and Cash Flow Pre-Retirement Estate Planning Debt Management	I can meet with them immediately. My timeline is approximately 2 weeks for a draft copy once I commence analyzing the plan. Depending on my current capacity, I can commence work on plans within 2 weeks of meeting with them.	Comprehensive Planning \$2,000-\$4,000 plus GST. Modular Planning, \$1,000 - \$2,000. Monthly Retainer (if applicable) - \$250 per month plus GST	Email Book a meeting via website	<a href="http://www.craigconsulting.ca">www.craigconsulting.ca</a>
<b>Karin Mizgala</b>	Money Coaches Canada	karin@moneycoachescanada.ca	Salt Spring Island, BC	Pre-Retirement Retirement Income Financial Anxiety	I am not currently working with new clients. You will be well served by one of my colleagues at Money Coaches Canada.	Fees based on scope and complexity - typically in the \$4,000 - \$6,000 range. Fees for ongoing services established after initial planning phase.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/">https://moneycoachescanada.ca/about/</a>
<b>Annie Kvick</b>	Money Coaches Canada	annie@moneycoachescanada.ca	Vancouver, BC	Pre-Retirement Retirement Income Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job) High Net Worth/Complex situations	3 month waitlist	Fee for service, per plan/project	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Annie-Kvick/">https://moneycoachescanada.ca/about/Annie-Kvick/</a>
<b>Anthony Larsen</b>	The Financial Handyman	anthony.larsen@thefinancialhandyman.ca	Vancouver, BC	Segmented planning, smaller jobs Budgeting and Cash Flow Retirement Income Pre-Retirement	Good capacity at the moment. 2 weeks ahead.	I provide an estimated quote for a job which is based on my time, on an hourly basis. No Commissions. No Referral fees. No ongoing, monthly, annual membership or retainer fees.	Book a meeting via website	<a href="https://www.thefinancialhandyman.ca">https://www.thefinancialhandyman.ca</a>
<b>Daniel Evans</b>	Money Coaches Canada	daniel@moneycoachescanada.ca	Vancouver, BC	High Net Worth / Complex situations Pre-Retirement RSU/Stock Options/New to Canada Retirement Income	Three to six weeks from initial contact to an introductory call.	The planning engagement fee ranges from \$4,500 to \$10,000. Complexity increases the cost of engagement.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Daniel-Evans/">https://moneycoachescanada.ca/about/Daniel-Evans/</a>
<b>Kathryn Mandelcorn</b>	Mindful Money	kathryn@mindfulmoney.ca	Vancouver, BC	Money Coaching Budgeting & Cash Flow Business Cash Flow Planning Pre-Retirement	Money Coaching, Budgeting & Cash Flow, Business Cash Flow Planning.	Project based. Fees disclosed in advance of the engagement in a proposal and range from \$600 - \$4,000	Email Book a meeting via website	<a href="http://mindfulmoney.ca">mindfulmoney.ca</a>
<b>Michael Deepwell</b>	Lamp Financial Inc	michael@lampfinancial.com	Vancouver, BC	Retirement Income Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations Corporations & businesses, succession planning, tax planning	Introductory call can happen within the next week or 2, but work would start after April. This is for Jan to April period. For May-Dec, introductory call and start of work happens within 3-4 weeks usually, or sooner if they are ready to go	Fees for service	Email	<a href="https://www.lampfinancial.com/">https://www.lampfinancial.com/</a>
<b>Natasha Knox</b>	Alaphia Financial Wellness	natasha@alaphia.ca	Vancouver, BC	Sudden Wealth Wealth imbalance in the family system Complex family dynamics Intercultural financial relationships Non-traditional family structures Compulsive spending Financial anxiety, Money avoidance	Currently about one month to onboard new clients - still taking a limited amount of exploratory calls - available through website booking link.	Project based or hourly or combination- it depends on the situation and what we are doing. I usually give clients the option. There are a limited amount of retainer spots left.	Book a meeting via website	<a href="https://alaphia.ca">https://alaphia.ca</a>
<b>Sheila Walkington</b>	Money Coaches Canada	sheila@moneycoachescanada.ca	Vancouver, BC	Budgeting and Cash Flow Buying home, starting family, debt Pre-Retirement	1-2 new clients a month, wait could be 1-3 months to get started.	\$2750 - \$6000 per engagement (4 meetings over 4 months).	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/">https://moneycoachescanada.ca/</a>
<b>Julia Chung</b>	Spring Planning Inc.	info@springplans.ca	Vancouver, BC	Retirement Income Major Transitions High Net Worth/Complex situations US citizens resident in Canada	Current time to discovery meeting is approximately 4-6 weeks. Once an engagement has been agreed to, it may take 3 - 6 months for completion.	Project and/or hourly.	Book a meeting via website	<a href="https://springplans.ca">https://springplans.ca</a>
<b>Steve Bridge</b>	Money Coaches Canada	steve@moneycoachescanada.ca	Vancouver, BC	Pre-Retirement Retirement Income Budgeting and Cash Flow Financial Planning	Introduction phone call three weeks out, complimentary meeting four to five weeks after that.	Transparent upfront fee based on the complexity of the situation.	Email	<a href="https://moneycoachescanada.ca/about/Steve-Bridge/">https://moneycoachescanada.ca/about/Steve-Bridge/</a>
<b>Mark Lotocky</b>	Dixon Davis Financial Planning	mark@dixondavis.com	Victoria, BC	Working toward Financial Independence Major Life Transitions Complex situations Corporate structures Aligning money with life goals and values Retirement choices and cashflow.	The current time to book an introductory/exploratory meeting is about two weeks. Our process typically requires starting with 3-4 meetings, about 2-4 weeks apart, for us to design and deliver your Financial Foundation Report. After we provide this report, we can move to a semi-annual meeting cadence to keep your plan up-to-date, relevant, and fresh.	We assess our planning fee for our services based on the complexity of your financial situation and the estimated hours we will need to come to satisfactory conclusions and recommendations. The investment for the first year of Financial Planning, including the Financial Foundation Report and up to six meetings, starts at \$3,750 for the first year. If the need continues for annual financial planning after the initial year, we will reassess your needs and situation and sign a new agreement.	Email Book a meeting via website	<a href="http://www.dixondavis.com">www.dixondavis.com</a>

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**Alberta**

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
<b>Diane Dekanic</b>	Financial Health Management Inc.	ddekanic@fhminc.ca	Calgary, AB	Pre-Retirement Retirement Income Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job)	Generally within 2 weeks except for March and April during Tax season. New clients are deferred to May. Existing clients no deferral during that time. I provide for a Meet and Greet appointment (No Charge - 30 min) for the introductory/exploratory call. Appointments are booked online.	\$250/hr plus GST or project fee. Can provide a Fee Schedule.	Email Book a meeting via website	<a href="http://www.fhminc.ca">www.fhminc.ca</a>
<b>Jane Bolstad</b>	Trusted Financial Planning	jane@trustedfinancialplanning.com	Calgary, AB	Pre-Retirement Retirement Income Investment Reviews	Introductory call can be scheduled typically within 10 days of initial contact.	Quote provided after initial complementary phone call.	Email	<a href="https://www.trustedfinancialplanning.com/">https://www.trustedfinancialplanning.com/</a>
<b>Russ Dyck</b>	Finovo Wealth Inc.	russ@finovo.ca	Calgary, AB	Pre-Retirement Budgeting and Cash Flow Gen X&Y Canadians looking to get started New Job, New Spouse, New Baby, New House Segmented planning, smaller jobs	Introductory call within a couple days, and start working together the following week	All clients start with a Financial Clarity Engagement, based on complexity (typical range \$750-\$1500) Ongoing clients' monthly retainer, based on complexity (typical range \$200-\$500/month) Occasional hourly rate, depending on the unique need Ongoing clients' monthly retainer, based on complexity (typical range \$200-\$500/month) Occasional hourly rate, depending on the unique need	Book a meeting via website	<a href="https://finovo.ca">https://finovo.ca</a>
<b>Tom Feigs</b>	Money Coaches Canada	tom@moneycoachescanada.ca	Calgary, AB	Pre-Retirement Retirement Income Major Transitions (separation/divorce/loss of spouse/job)	Within one month	A flat fee charged based on the complexity of the desired program	Email Book a meeting via website	<a href="https://MyMoneyMyLife.as.me/">https://MyMoneyMyLife.as.me/</a>
<b>Val Kumagai</b>	Money Coaches Canada	val@moneycoachescanada.ca	Calgary, AB	Pre-Retirement Retirement Income Major Transitions (separation/divorce/loss of spouse/job)	Initial Consultations generally booking within about 2-3 weeks.	Advice-only planner with fees quoted and charged based on type of engagement.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Val-Kumagai/">https://moneycoachescanada.ca/about/Val-Kumagai/</a>
<b>Barbara Knobloch</b>	Money Coaches Canada	barbara@moneycoachescanada.ca	Edmonton, AB	High Net Worth / Complex situations Pre-Retirement I cover all of the above listed topics, but the focus of my practice is on high income/high net worth individuals (medical professionals, business owners, etc.)	I am typically able to schedule an introductory call/consultation meeting within a few weeks.	I charge a flat fee for creating a financial plan, which is determined by complexity/amount of work involved. Ongoing clients pay a monthly fee, which is determined by complexity and number of meetings per year.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Barbara-Knobloch/">https://moneycoachescanada.ca/about/Barbara-Knobloch/</a>
<b>Chris Scheele</b>	Forerunner Financial Coaching	Chris@forerunnerfinancial.ca	Edmonton, AB	Budgeting and Cash Flow Pre-Retirement Parents with kids in expensive sports	Initial discovery call within days, then onboarding within a couple of weeks.	Financial Coaching, Planning, and Ongoing engagements are all billed monthly.	Email Book a meeting via website	<a href="https://forerunnerfinancial.ca/">https://forerunnerfinancial.ca/</a>
<b>Ron Graham</b>	Ron Graham and Associates Ltd.	rgraham@rgafinancial.com	Edmonton, AB	Pre-Retirement Retirement Income	Currently booking two weeks out.	Hourly rate of \$250, hours based on time spent on project.	Book through receptionist	<a href="http://www.rafinancial.com">www.rafinancial.com</a>

**Saskatchewan**

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
<b>Brandon Wiebe</b>	Money Helps Financial Services	moneyhelps@gmail.com	SK	Pre-Retirement Retirement Income Budgeting and Cash Flow DIY investing	I currently have capacity to onboard clients with an introductory call in the first week and to be able to have our initial meeting within two weeks	In depth plans are \$1600 for young individuals, families. \$2000 for retirement age plans. \$3500+ for complex planning. One time consults \$250.	Email	<a href="https://www.moneyhelps.ca">https://www.moneyhelps.ca</a>
<b>Jason Yee</b>	Finepoint Solutions Inc.	greetings@finepointsolutions.ca	SK	Pre-Retirement; Retirement Income; Budgeting and Cash Flow; Major Transitions (separation/divorce/loss of spouse/job); High Net Worth / Complex situations; Canada Pension Plan (CPP) Analysis, Employer Pension Plan Options, Portfolio Analysis, DIY investor Support, Factor Investing, Professional Engineers, Tax & Cost efficiency, Stock Options, ESG & Responsible Investing, Debt re-structuring, Risk Management, Balancing lifestyle fulfillment with your financial matters;	I currently have capacity to meet new potential clients. Introduction meetings usually can be scheduled within two weeks.	Fees are presented to you in a written proposal after an Introduction Meeting. Comprehensive financial planning ranges from \$3,700 to \$5,550 for most individuals or families, with fees varying based on the level of complexity (2023 rates). Canada Pension Plan (CPP) Analysis: \$185 for individual analysis, \$300 for couples analysis (married or common-law) - couples analysis checks for things such as income splitting potential which are not applicable to an individual analysis.	Email	<a href="https://finepointsolutions.ca/">https://finepointsolutions.ca/</a>

**Ontario**

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
<b>Paul Nieuwland</b>	Nieuw Financial	paul@nieuwfinancial.com	Brantford, ON	Pre-Retirement Retirement Income Budgeting and Cash Flow Education Savings / Planning, Estate Planning	I have capacity for new clients and can schedule an intro call within a day or two.	Free introductory meeting of up to one hour, either in person or via video. All work is billed at an hourly rate of \$125. The average retirement plan is \$750 to \$900. Clients can simply buy time by the hour if they simply want to review one aspect of their finances, or ask for an entire plan to be prepared.	Email Book a meeting via website	<a href="http://www.nieuwfinancial.com">www.nieuwfinancial.com</a>

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
Shay Steacy	inBalance Financial Planning	shay@inbalancefp.ca	Brockville, ON	Pre-Retirement Budgeting and Cash Flow Gen X&Y Canadians, most commonly with young children, who fit into one or more of the following: HENRYs- High Earners, Not Rich Yet. Employees with variable compensation. Significantly self-employed, or incorporated small business owners	Call within 2 weeks- start date less than 2 months.	All clients start with a 90 day Financial Jump Start (flat fee \$1999-\$3999), with optional ongoing engagement (annual retainer charged monthly-\$249/month and up).	Book a meeting via website	<a href="http://www.inbalancefp.ca">www.inbalancefp.ca</a>
Sandra Mann	Money Coaches Canada	sandra@moneycoachescanada.ca	Burlington, ON	Pre-Retirement Retirement Income	Introduction/exploratory consultation usually within 2 weeks and start working together within 1 to 2 months of agreement to move forward.	Fee for financial/retirement plan based on scope and complexity of the engagement - typically starting at \$5,000. Ongoing service fee established once planning phase complete, and is based on scope and number of update meetings per year. Ongoing services (optional) fee established once planning phase complete.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Sandra-Mann/">https://moneycoachescanada.ca/about/Sandra-Mann/</a>
Sandi Martin	Sandi Martin Financial Planning	sandi@sandimartin.ca	Gravehurst, ON	Pre-Retirement Retirement Income	Discovery call within two weeks. Plan Timeline one to two months	Proposal provided following Discovery meeting	Email	<a href="https://sandimartin.ca/">https://sandimartin.ca/</a>
Paul Duxbury	Duxbury and Associates	paul@duxburyandassociates.com	Kitchener, Waterloo, Cambridge, ON	Pre-Retirement Retirement Income	One week	Fixed fee quoted in advance or by the hour.	Email	<a href="http://www.duxburyandassociates.com">www.duxburyandassociates.com</a>
Sara McCullough	WD Development	sara@wddevelopment.ca	Kitchener, ON	Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations	intro call within 10 days-2 weeks/ starting a plan within 4 weeks	either invoicing hourly or a fixed price agreement (scope of work is outlined for client before planning starts, most cover a 12-mnth period)	Book a meeting via website	<a href="https://www.wddevelopment.ca/">https://www.wddevelopment.ca/</a>
Andrew Dobson	Objective Financial Partners Inc.	adobson@objectivefcfp.com	London, ON	Cash Flow Planning, Retirement Planning, Investment Planning, Budgeting/Debt Management, Tax Planning, Estate Planning	Intro Call - 2-4 weeks on average with work to start upon formalizing an agreement and all relevant information being received	Hourly @ \$350 per hour + tax, Retirement Plan starting @ \$3,000, Complex Plans starting @ \$5,000	Email Book a meeting via website	<a href="https://objectivefinancialpartners.com/">https://objectivefinancialpartners.com/</a>
Danielle Corcoran	The Corcoran Coaching Group	danielle@thecorcorancoachinggroup.com	London, ON	Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job) Money Management Skills, Money Mindset, Debt Management, Financial Literacy	I am able to schedule a free consult within 5 business days of request currently.	I offer a free consult to determine if a 2 hour strategy session is recommended. There is a flat fee for that session, then at the end of that session, the client has an option of an 8 month coaching program which can be paid in full or monthly.	Book a meeting via your website	<a href="http://www.thecorcorancoachinggroup.com">www.thecorcorancoachinggroup.com</a>
Owen Winkelmolen	Planeasy Inc.	owen.winkelmolen@planeasy.ca	London, ON	Pre-Retirement Retirement Income Low-Income Planning, Family Planning, Getting Started	Discovery call within 1-week (up to 2-weeks depending on the time of year) Final plan within 12-weeks of payment	One-on-One Planning: Initial engagement of 12-weeks to build initial financial plan for \$2,950 plus an ongoing engagement with monthly \$95 fee for implementation support, regular meetings, and annual plan updates Self-Directed Planning: Planeasy.ca platform access for \$495 up front and \$15/month plus ad-hoc 60-minute sessions with an advice-only financial planner for \$250+tax	https://app.planeasy.ca/start-discovery	<a href="https://www.planeasy.ca/">https://www.planeasy.ca/</a>
Russell Sawatsky	Money Architect Financial Planning	russ@moneyarchitect.ca	London, ON	T4 employees DIY investors	Usually within 2 weeks	Project-based fee: 1% of taxable income + 0.5% of net worth \$1,000 minimum	Use Contact page on website	<a href="https://moneyarchitect.ca/">https://moneyarchitect.ca/</a>
Brenda Hiscock	Objective Financial Partners	bhiscock@objectivefinancialpartners.com	Markham, ON	Expats, disabled people corporate planning Pre retirement, retirement Cash flow planning High net worth and complex situations Tax and estate planning Investment planning	1 month wait	Hourly or by project	Book a meeting via website	<a href="http://www.Objectivefinancialpartners.com">www.Objectivefinancialpartners.com</a>
Jason Heath	Objective Financial Partners Inc.	jheath@objectivefcfp.com	Markham, ON	High Net Worth / Complex situations Pre-Retirement Retirement Income Major Transitions (separation/divorce/loss of spouse/job)	I take on new clients occasionally depending on workload but have a team of CFPs who can also help.	Typically a flat fee based on understanding a client's situation after an initial phone or Zoom meeting.	Email	<a href="https://objectivefinancialpartners.com/">https://objectivefinancialpartners.com/</a>
Andrea Thompson	Modern Cents	andrea@moderncents.ca	Mississauga, ON	Cross Border (US/CAN) Retirement Income & Pre-Retirement Budgeting and Cash Flow Professional Corporations Tech employees with complex compensation structure	I have capacity to take calls from and onboard new clients immediately.	My fees are a flat fee per project type, and are all listed on my website. Clients have full transparency as to what their fees will be before entering into an engagement. We have four type of fee details: 1) Modular (project based) engagements 2) Comprehensive financial planning engagements 3) Annual retainer engagements 4) Hourly consultations	Email Book a meeting via website	<a href="http://www.moderncents.ca">www.moderncents.ca</a>
David Field	Papyrus Planning	dave@papyrusplan.com	Mississauga, ON	Retirement Income Budgeting and Cash Flow	Capacity and 1 week wait before introductory call.	Flat fee for the entire year with monthly retainer for those that wish to work past the first year.	Email Book a meeting via website CPP Calculator	<a href="https://www.papyrusplan.com">https://www.papyrusplan.com</a>
Heather Holjevac	Holjevac Financial Group	heather@heatherholjevac.com	Mississauga, ON	Retirement Income Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations Caregivers/Aging Parents	2 weeks out for initial call	3 options: 1) Flat fee for service with 1 year of support 2) Hourly or per specific need (ie. cash flow, retirement, divorce planning) 3) Yearly Retainer	Email Book a meeting via website	<a href="http://www.heatherholjevac.com">www.heatherholjevac.com</a>
Vikki Brown	Modern Cents	vikki@moderncents.ca	Mississauga, ON & Australia	Cross border Pre-retirement Retirement planning & income planning Retirement Income	Capacity for new clients and ability to onboard clients immediately.	Flat fee for modular and comprehensive engagement. We also offer annual subscription models once client has completed a comprehensive engagement.	Email Book a meeting via website	<a href="https://www.moderncents.ca/">https://www.moderncents.ca/</a>

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Linda Stalker	Henderson Partners LLP	lstalker@hendersonpartnersllp.ca	Oakville, ON	Budgeting and Cash Flow Retirement Income Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations	Good capacity except from mid-March to end of April (tax season) - introductory call within one week, draft plan to client within 3 weeks after receiving all requested documentations.	Charge by time spent but will quote a project fee where we can (comprehensive financial plans etc)	Email	<a href="https://www.henderson-partners.com/">https://www.henderson-partners.com/</a>
Alex Hadjisophocleous	Forest Financial Planning	alex@forestfinancialplanning.ca	Ottawa, ON	Pre-Retirement Retirement Income Corporation investment and withdrawal strategy	\$210 per hour A comprehensive plan can range from \$2,500 to \$4,500 Annual review and access by phone and email range from \$60 to \$150 per month	A complementary call can be booked on my calendar within a week from the request	Email Book a meeting via website	<a href="https://forestfinancialplanning.ca">https://forestfinancialplanning.ca</a>
Janet Gray	Money Coaches Canada	janet@moneycoachescanada.ca	Ottawa, ON	Pre-Retirement Retirement Income, Financial Planning Major transitions (separations/divorce/loss of partner/job loss/sudden wealth)	1 week for initial call, new clients onboard 6-8 weeks	Per plan, based on complexity of plan. Book complementary 30 minute meeting via booking form on website	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Janet-Gray/">https://moneycoachescanada.ca/about/Janet-Gray/</a>
Scott Robertson	Tasman Financial Services	srobertson@tasman.ca	Ottawa, ON	Pre-Retirement Retirement Income High Net Worth / Complex situations	Within a week for a discussion.  Capacity is available.	Annual retainer fees, base on an agreed amount at the beginning of the work.	Email	<a href="http://www.tasman.ca">www.tasman.ca</a>
Meghan Chomut	Porte Rouge	meghan@porterouge.co	Thunder Bay, ON	Families who have rental properties (or want to)	I have capacity. A prospect would be able to meet with me to discuss fit within couple days	I charge a monthly fee	Email Book a meeting via website	<a href="http://www.porterouge.co">www.porterouge.co</a>
Anita Bruinsma	Clarity Personal Finance	anita@clarityyourmoney.com	Toronto, ON	Pre-Retirement Retirement Income Budgeting and Cash Flow Learn to DIY invest Portfolio reviews	When a potential client gets in touch with me through my website or by email, we have a 15-minute introductory call within a few days. Generally, they confirm their interest in working with me on that call or within a day. The onboarding procedure is quick and simple. We start working together usually within a week.	I charge a flat fee per project. I have a few packages (such as general coaching, retirement planning and learning to be a DIY investor) that have specific and set fees. In some cases, a client's needs don't fit into a package and I quote them a fee before we start working together. For follow-up engagements, I charge on a per hour basis.	Email	<a href="https://www.clarityyourmoney.com/">https://www.clarityyourmoney.com/</a>
Cherise Berman	Bespoke Financial Consulting Inc.	Cherise@bespokefinancial.ca	Toronto, ON	Pre-Retirement Retirement Income Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations Budgeting and Cash Flow	Introductory call with potential client within 1 week. Onboarding new client within 2 months.	Flat project fee based on scope and complexity of financial planning	Email	<a href="https://www.bespokefinancial.ca/">https://www.bespokefinancial.ca/</a>
Chris Enns	Rags to Reasonable	chris@ragstoreasonable.com	Toronto, ON	Budgeting and Cash Flow Self-Employed	You'll be able to have an intro call within 1 to 2 weeks, but booking work will take between 2 and 3 months minimum.	One time planning fee, optional retainer services	Book a meeting via website	<a href="http://www.ragstoreasonable.com">www.ragstoreasonable.com</a>
Chris Merrick	Merrick Financial Inc.,	chris@merrickfinancial.ca	Toronto, ON	Retirement Income Pre-Retirement Business owners	Exploratory call within 1 week.	Project fee for each engagement. Monthly ongoing retainer model for complex clients	Email Book a meeting via website	<a href="http://www.merrickfinancial.ca">www.merrickfinancial.ca</a>
Cynthia Kett	Stewart & Kett Financial Advisors Inc.	cynthia.kett@stewartkett.com	Toronto, ON	Pre-Retirement; Retirement Income Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations Tax planning, investment consulting	We are unable to accept new work from mid-March to mid-May due to tax season. However, we will make time to speak to potential clients as soon as possible (within a week) even though we can't commence work until later.	Fixed fees for services, customized on a client-by-client basis.	Email	<a href="http://www.stewartkett.com">www.stewartkett.com</a>
David O'Leary	Kind Wealth	dave@kindwealth.ca	Toronto, ON	High Net Worth / Complex situations Pre-Retirement Retirement Income Business Owners Tech Employees with high value options/equity VC Investors Intergenerational Wealth	We can take on 1-4 new clients a month (depending on the month). We ask prospective clients to complete an online intake form and upon completion they are provided a link to our calendar to book a free 30-mins intro consult. In this meeting we assess whether we're a good fit and gather enough information to prepare a proposal (which we deliver in a free 45-mins proposal meeting). Both meetings typically take place in 3 - 10 days (depending on client availability).	We've recently switched to advice-only fees calculated as a % of client net worth. We don't manage assets but we do provide investment consulting where we help our clients hire/monitor/replace money managers.	Email Book a meeting via website	<a href="http://www.kindwealth.ca">www.kindwealth.ca</a>
Jamie Macbride	Stewart & Kett Financial Advisors Inc.	jamie.macbride@stewartkett.com	Toronto, ON	Pre-Retirement; Retirement Income Major Transitions (separation/divorce/loss of spouse/job) High Net Worth / Complex situations Tax planning, investment consulting	We are unable to accept new work from mid-March to mid-May due to tax season. However, we will make time to speak to potential clients as soon as possible (within a week) even though we can't commence work until later.	Fixed fees for services, customized on a client-by-client basis.	Email	<a href="http://www.stewartkett.com">www.stewartkett.com</a>
John Burns	Office of the Public Guardian and Trustee	john.burns@ontario.ca	Toronto, ON	Victims and Vulnerable Persons	Only under the guardianship of the Public Trustee	Fees per hour and assets under management	No direct contact with client	<a href="https://www.ontario.ca/page/office-public-guardian-and-trustee">https://www.ontario.ca/page/office-public-guardian-and-trustee</a>
Kristine Beese	Untangle Money	kristine@untangle.money	Toronto, ON	Pre-Retirement Budgeting and Cash Flo Major Transitions (separation/divorce/loss of spouse/job)	Depending on calendars, we are often available the same week or the next week.	The Untangle MAXI - \$2,500 a fullsome financial plan. The Untangle MINI \$500 - the most important things you need to know about your money. The Untangle AUTO under \$100 - launching International Women's Day 2024 - everything you love about the MINI, fully automated, beautiful, welcoming, fun, and designed for women. Register for our launch today.	Email Book a meeting via website	<a href="https://www.untangle.money">https://www.untangle.money</a>
Marlene C. Buxton	Buxton Financial Inc.	letschat@buxtonfinancial.ca	Toronto, ON	Retirement Income	About 3-4 weeks	Flat fee for plan. <a href="http://www.buxtonfinancial.ca/fees">www.buxtonfinancial.ca/fees</a>	Book a meeting via website	<a href="http://www.buxtonfinancial.ca">www.buxtonfinancial.ca</a>
Nancy Grouni	Objective Financial Partners Inc.	ngrouni@objectivefcip.com	Toronto, ON	Planning for Business owners Retirement Income Pre-Retirement High Net Worth / Complex situations	I am taking on clients at the moment. Introductory call within 2 to 3 weeks, work to begin following receipt of onboarding package information.	We offer flat fee and also hourly services	Email	<a href="https://objectivefinancialpartners.com/">https://objectivefinancialpartners.com/</a>
Nicholas Hui	VAVE Financial Planning	nhui@vavefinancial.com	Toronto, ON	Financial Independence planning Budgeting and Cash Flow Pre-Retirement	Usually one week for a Discovery meeting	Project fee or hourly.	Email Book a meeting via website	<a href="http://www.vavefinancial.com">www.vavefinancial.com</a>

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
Nick Boland	Money Coaches Canada	nick@moneycoachescanada.ca	Toronto, ON	Pre-Retirement Retirement Income	Available for Introductory Calls anytime. 3 month wait list to be a new client.	Financial Plans start at \$4,000 for a single and \$5,000 for a couple. Ongoing fees are sized to fit the engagement	Email	<a href="https://moneycoachescanada.ca/about/nick-boland/">https://moneycoachescanada.ca/about/nick-boland/</a>
Penny Forbes	Forbes + Company	penny@forbesandco.ca	Toronto, ON	Pre-Retirement Retirement Income Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job)	Approximately 3-4 weeks.	Flat fee for plan and hourly services.	Book a meeting via website	<a href="http://www.forbesandco.ca">www.forbesandco.ca</a>
Steven Arnott	Ripple Financial Planning	steven@ripplefinancial.ca	Toronto, ON	Early and Mid-Career (e.g., new job, home purchase, starting a family)	Prospects can schedule a complimentary initial consultation call anytime starting the following day. If interested in moving forward, engagements begin within 2 weeks to 3 months depending on availability and client preferences.	I charge a fixed fee at the outset of the engagement based on the scope of work desired from the client. All figures are provided in the Letter of Engagement. No additional fees are charged for any work covered in the Letter of Engagement and no commissions or secondary compensation is earned by me.	Book a meeting via website	<a href="https://ripplefinancial.ca/">https://ripplefinancial.ca/</a>
Christine White	Money Coaches Canada	christine@moneycoachescanada.ca	Whitby, ON	Pre-Retirement Budgeting and Cash Flow Major Transitions (separation/divorce/loss of spouse/job) Financial Literacy, Debt Management, Holistic Financial Planning	Depending on season, usually exploratory call within 2-4 weeks, onboard within 4 weeks from that.	Flat fee for initial engagement/plan, depending on complexity. Standard Range \$2500-\$6000 for 4 sessions over 3-6 months and plan. Ongoing clients monthly retainer, depending on complexity and meeting frequency, Standard Range \$150-\$500/month. Occasional hourly rate for previous clients, depending on unique need.	Email Book a meeting via website	<a href="https://moneycoachescanada.ca/about/Christine-White/">https://moneycoachescanada.ca/about/Christine-White/</a>

#### Quebec

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
Daniele Degano	PlanEasy Inc.	daniele.degano@planeasy.ca	Montreal, QC	Budgeting, cash flow planning, retirement planning, coordinating public and private pensions, residents of Quebec	Discovery call within 1-week (up to 2-weeks depending on the time of year) Final plan within 12-weeks of payment	One-on-One Planning: Initial engagement of 12-weeks to build initial financial plan for \$2,950 plus an ongoing engagement with monthly \$95 fee for implementation support, regular meetings, and annual plan updates Self-Directed Planning: PlanEasy.ca platform access for \$495 up front and \$15/month plus ad-hoc 60-minute sessions with an advice-only financial planner for \$250+tax	Start Discovery Survey	<a href="https://www.planeasy.ca/">https://www.planeasy.ca/</a>
Roger Massicotte	Ma Vie - Mes Finances	roger.massicotte@maviemesfinances.ca	Montreal, QC	Retirement Income High Net Worth / Complex situations	Limited capacity. Introductory call within a week. Plan delivery time between six and eight weeks.	Flat Fee per project	Email	<a href="http://www.maviemesfinances.com">www.maviemesfinances.com</a>

#### Yukon

Name	Company	Email Address	Location	Practice Specialty(s)	Capacity to Onboard New Clients & Estimated Timeline	Fee Details	Preferred Method of Contact	Website
Jason Flynn	ABZ Financial Planning	jason@abzplan.ca	Whitehorse, YK	Disability Planning, Northern Residents, RCMP and CAF members and Veterans, business owners, families, cash flow management, evidence-based investing strategies, tax savings, and retirement planning.	1 week for a 15-minute introductory call. For potential clients, 2-3 weeks for a complimentary one-hour discovery meeting and a "One Page Financial Plan". 1-2 months to onboard new clients	\$2500 - \$6000 onboarding/comprehensive planning fee to complete a full analysis of your situation and develop recommendations and action steps with you over 90 days. For ongoing advice, help implementing action steps, coaching, and year-round service, I charge a monthly retainer of \$150 - \$500. Fees based on the complexity of your situation. I also provide personal tax preparation services for a separate fee	Email	<a href="https://www.abzplan.ca/">https://www.abzplan.ca/</a>