

Trusted Wealth Professionals

1. Comprehensive Wealth Management; Full-Service with Tax, Estate and Legal guidance
2. Style can be **Buy&Rule** (Rules-Based-Investing)
3. All products – GICs, ETFs, stocks, bonds, PPN's, Rate-Reset Pref's, specialty mutual funds (F-Class), **Term & Permanent Life-Insurance**, FX, etc ...
4. Includes a complete Financial Plan

IIROC-- Highest Level of Licensing, Certification, and Compliance.

IIROC *AdvisorReport*

Regular Advisors

As above but favouring Buy&Hold approach

'Proprietary Product' Advisors

Typically sell expensive Packaged Products favouring Buy&Hold

Robo-Advisors

Acceptable for aspiring HNW

Insurance

Prefer to sell expensive 'Seg' Funds

Discount Brokers

For DIYers

MFDA

Typically sell high-MER Mutual Funds

Financial Planners

Fee-only planners are great – but you cannot deduct their fees