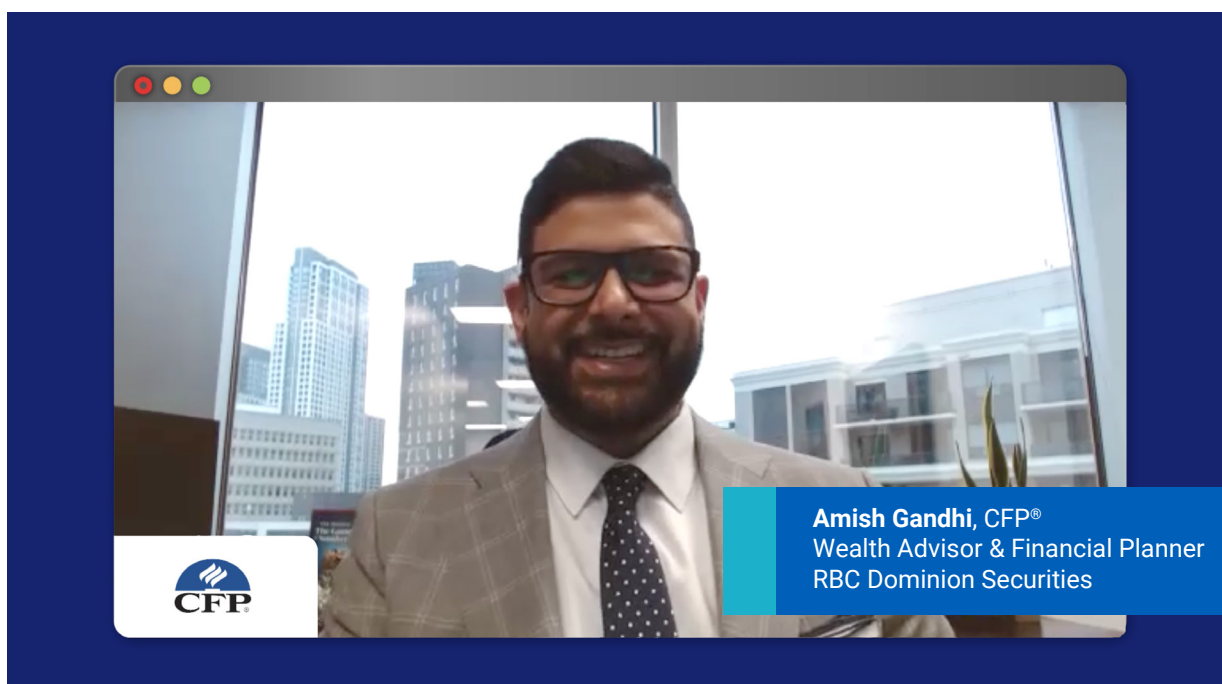


Using and building bridges, between certifications and culture: Amish Gandhi, CFP® connects his career journey step by step.

Progress and evolution are key elements of Amish Gandhi's career as a professional planner at RBC Dominion Securities in Toronto. Starting his career in 2006, he was on the branch side of RBC as an advisor, then earned his QUALIFIED ASSOCIATE FINANCIAL PLANNER™ certification and shortly after, his CERTIFIED FINANCIAL PLANNER® certification. Each step was aligned with his clients as they evolved.



First came QAFP® certification, then CFP® certification: Explain the journey.

I had the licenses I needed as a branch advisor but that wasn't enough for me. I wanted to expand my skills, so I got my QAFP certification which was perfect for where I was at the time. Just before I moved to Dominion Securities in 2022, I realized that I wanted to add much, much more value, so I leveraged my QAFP certification to earn my CFP certification. It was a natural progression, a bridge - as my clients' financial lives grew in complexity, my skills and knowledge grew too. I've seen clients go through most of the steps in their lives - first homes, growing families, buying a cottage - and everything else in between and after. You have to strive to adapt to their needs. Having my CFP certification prepared me for their journeys.

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Provide an example of a client journey in your experience.

I had a young couple that were one of my first clients, back more than fifteen years ago. And we went through life together - buying their first home, winning their trust, and we've been working together, both growing in our careers, ever since. After COVID, when they'd bought a cottage and felt safe during the pandemic, we were talking over coffee one day. The husband was in a business that was especially hard hit during COVID and there was a lot to be worried about. But he told me he'd felt calm and that he was grateful we'd met all those years ago. He attributed his calm approach during all the stress to the work we'd been doing together. That is extremely rewarding and humbling at the same time.

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ULTIMATELY OUR PROFESSION SHOULD REFLECT OUR SOCIETY.**

You have a mix of younger and older clients - how did that happen?

The branches I worked out of were in parts of the city that were full of younger couples and professionals - business owners too. I was in the same position as they were, at work and in life. So I could relate to their challenges and combining that with my own experience, I could even anticipate their needs. That is how you build a network as a planner - by being very good at your craft and being able to empathize with your clients' situations. That has only deepened and expanded since getting my CFP certification. My clients are going through their career changes too - many of us are on the same path.

Building bridges with other cultures - why is that so important?

Our country, our province and our city are all very diverse. Ultimately, the profession should reflect our society. And I think people genuinely want to see more individuals in our profession who look and think similar to themselves. That's true when it comes to cultures, and it's also true when it comes to age. Diversity and being able to truly empathize with different types of clients builds trust. Diversity fosters innovation and different ideas, it improves access, and makes us more adaptable as a profession.

Any closing thoughts?

There's a lot of noise out there in the investing world, in finance, in the global economy - that is the reality. But for all the noise, in good times and in bad times, there's always a need for good financial advice and planning professionals. That is why demand for planners is almost always growing. There are a lot of jobs and growth potential. As the population gets older and boomers are retiring or selling their businesses, with all the tax and estate implications, there's an equally growing need for planning. Career prospects, flexibility, stability, opportunity: If that's what you're looking for, become a financial planner.

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QUALIFIED ASSOCIATE FINANCIAL PLANNER™ professionals and CERTIFIED FINANCIAL PLANNER® professionals describe their careers and the positive impact they have on the diverse lives of their clients.



Learn more: Explore your path to QAFP certification or CFP certification.

 www.fpcanada.ca/pathfinder