

Follow financial planner, Daniel Dignard's unusual journey to CFP® certification and a rewarding career.

The path to the financial planning profession and CIBC's Imperial Service for Daniel Dignard, at least by today's standards, is unusual. It began when he was 17 years old and by necessity, got his first job as a CIBC part time teller. He transitioned to full time with CIBC and gradually, year by year, worked his way up through to the roles of assistant and advisor. Daniel wrote and passed his CERTIFIED FINANCIAL PLANNER® certification exam in 2010.



You've taken the long road: What does your financial planning practice look like today?

I became interested in financial planning and financial services precisely because, as a boy, my family struggled to make ends meet. My client base today is multi-generational; I start with the parents and over time, start helping their children as they reach their adult years. I'm working with everyone from high net worth individuals and couples to explaining investing 101, taxes and other aspects of financial preparedness to their kids. As a planner, if you only focus on the highest net worth clients, you miss out on the rewards and benefits of full family relationships. Fifty percent of my clients are over age 55 and the other half is split into two groups: Ages 35 - 54 and those under 34 years old.

**CFP PROFESSIONALS WANT TO MAKE A DIFFERENCE. WE
WANT PEOPLE TO BE HEALTHY FINANCIALLY.**

Do you have any specific examples of how you helped your clients?

I have so many examples - my client base is around 900 individuals and families, and I hope I've helped them all in some form or another. One of my clients is in her mid-forties, no children, on her own, very successful. But she was growing tired of the rat race and wanted to retire early. We put together the plan that helped her fulfill that dream sooner. In a totally different situation, I was working with a young couple who wanted to buy their first home. That's challenging these days. But we built a savings program that essentially was like pretending they had a mortgage. They went from spenders to savers overnight. And today they are in their new home.

Why is the CFP certification considered the gold standard?

Gold equals excellence. It equals value. Gold never tarnishes, it is a scarce material and it is not diminished by other elements. I see my FP Canada™ certification the same way. CFP professionals are recognized as the gold standard worldwide. It positions me perfectly to help my clients, and that simply never loses its value.

**IF YOU WANT TO BE IN THE BEST POSITION TO HELP PEOPLE,
CFP CERTIFICATION IS THE ANSWER.**

Describe your best day and your hardest day.

Every day is diverse. I'm working with my clients every day. On the very best day, I show someone a solution that provides them with tangible relief from their worries. The hardest day is when I have to deliver some bad news or say no to a request or suggest someone has to sell their home to stay afloat. There are far more good days than bad days, but reality is, even the hard days come with positive outcomes when all is said and done.

Any closing thoughts?

Not everyone is set up for success. I wasn't. But thanks to my early years, I look at things from a different angle and that leads to empathy for my clients regardless of their situation. My path also reinforced and expanded my work ethic. I don't just look at statements and numbers. You're serving real people with real families and worries. They trust me enough to invite me in. We become a team, and the good decisions we make together ripple through the whole team.

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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