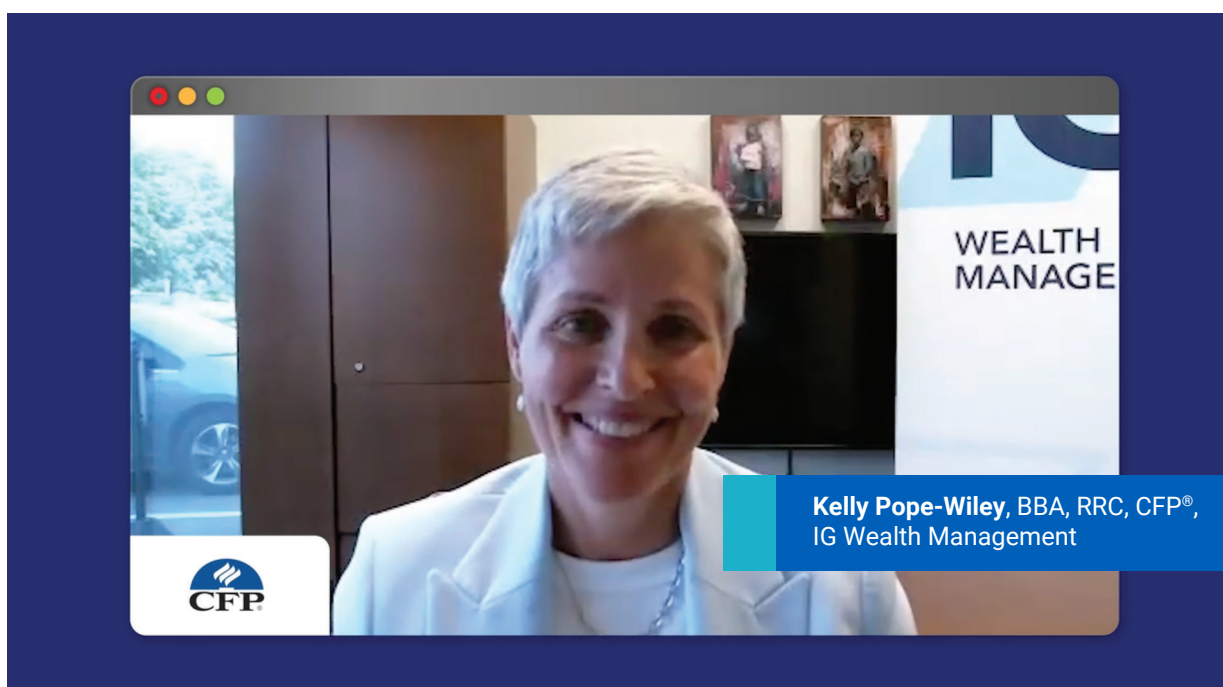


Career changer Kelly Pope-Wiley reveals her journey to lead financial planner and hopes for the profession.

As a CERTIFIED FINANCIAL PLANNER® professional for IG Canada in Kingston Ontario, Kelly Pope-Wiley believes her professional relationship skills help her deliver next-level financial planning services to her diverse client base. While the 'math' of financial planning is important, it's her ability to help clients navigate diverse and deeply personal circumstances that makes the biggest difference.



What does a typical day in the work life of a CFP® professional look like?

I get up at a reasonable time, walk my dog Bo, get some exercise - and I'm usually in the office by about 8:30. I have two or three client meetings every day and I prepare for those. I also take advantage of learning resources at IG - we meet as colleagues locally, provincially and nationally. It's a great way to reinforce your ideas and get new ideas from the team. I have about 300 family groups as clients: a lot of women in their 60s, usually retired and often single with very interesting years ahead. And then a split between pre-retirement couples who are members of the sandwich generation (looking after elderly parents and their own children), and young couples who are getting an early start. It's a full day every day, but a good day every day.

I HELP MY CLIENTS PREPARE SO THEY CAN LIVE THEIR BEST LIVES. I HELP THEM AVOID UNDER-LIVING (OVERCOMING THE FEAR OF SPENDING).

How did your career evolve to include financial planning?

I've always been involved in business services, most recently marketing prior to entering my financial planning education. My career mentor invited me to become his 'succession plan', to learn financial planning, and to get my CFP certification. Five years later, I'm a lead financial planning professional in this office for IG. Everything I did prior to this opportunity prepared me for this opportunity. I get to use all my skills and I was able to enhance and build on those skills while getting my certification - it was tough, but also very rewarding in that I could apply what I learned very quickly.

Share some examples of clients you've helped: What impact did you have?

I think I bring peace of mind to every client I have. That's a significant outcome of what I do. I did some work with a couple in their late 40s: sandwich generation; autistic child and aging parents. They knew nothing but strain and worry. So we started at the beginning and we found balance together. We made changes in small steps. We now have a plan where it has all come together as a path to success. That's the peace of mind part.

YOU CAN PLAY A MEANINGFUL AND IMPORTANT ROLE IN YOUR CLIENTS' LIVES. YOU CAN CONTROL YOUR OWN DESTINY.

What does the future of a CFP professional look like?

I was fortunate to be invited by my mentor to take over his role as he retired. At least 50% of the profession is in the same position - getting ready for their own retirement. That means there is demand for new planners, among consumer and employers. We need younger planners. We need diversity, both culturally and in thought. So just do it - there can be scary bits but far more reward. You can choose your path, you can choose your career style including working for yourself. The profession is under-rated. Everyone should have a financial planner and a plan. The opportunity for aspiring planners is limitless.

Any closing thoughts?

The relationships you have with your clients are critical. You need a deep understanding of human behaviour and you need to identify how and where people develop their ideas about money. Not all goals and even ideas are rational. It's never a straight line. My CFP professional education helped me learn those skills. I'm prepared when a client has put themselves in a tough position - their trust in me helps me make a difference.

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