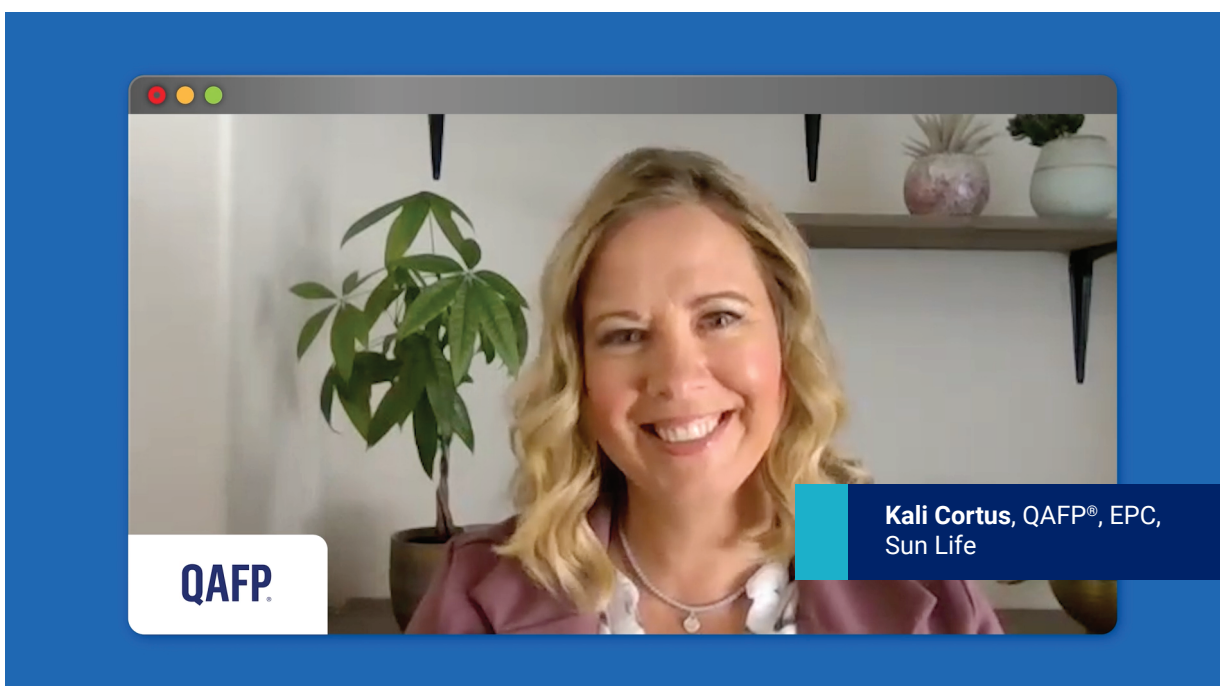


Sun Life's Kali Cortus, QAFP® professional, delivers big, country-leading results from her rural Saskatchewan office.

Kali Cortus became a QUALIFIED ASSOCIATE FINANCIAL PLANNER™ professional back in 2020. She also holds her insurance license and elder planning designation. Even more notable, she's the senior partner / owner of one of the most successful offices at Sun Life Canada - all from a small town called Tisdale in the heart of rural Saskatchewan and Rough Rider country. Kali proves that you can practice financial planning wherever you want to live and aligned with whatever life choices you make.



Describe your typical day as a financial planning professional.

I get up at a reasonable time, get my family organized for the day and I get into the office around 8:15 AM. Every day is organized around client meetings. Then I go home for lunch with my kids most days and wrap things up at work around 5:00 PM unless I have evening client meetings which I can do from anywhere. The flexibility this career choice has given me, both as a Mom and as a financial planner, is amazing.

BEING A WOMAN IN THIS PROFESSION HELPS: MY NATURAL EMPATHY BUILDS BRIDGES TO MY CLIENTS FASTER. TRUST HAPPENS SOONER.

Describe what you do for your clients.

I have anywhere between 400 and 700 active clients. I have young farmers who need tax advice. I have parents whose children have left for school and who haven't done any financial planning up until now; they likely ignored their own retirement needs but something has triggered them into finally getting a plan together. I have young people who need to become savers and who are confused about their next steps. I have older couples with a secure retirement because we planned for it years ago, and I have big grain farmers whose financial lives are very complex. It's never a dull day here.

Do you have good days and hard days?

Not every day is perfect. The good days are when you can call or meet with clients, provide positive results and everyone leaves happy. The hard days revolve around keeping clients focused on their journey even when things go sideways. You never know when life is going to get complicated - when a divorce happens, or death happens or even when promotions happen at work. If your client isn't following their plan to navigate these changes, the hardships can increase. On the insurance side of my practice, the hard days become better days because you can call your client and let them know they'll be getting the right amount of financial help at the worst time of their lives. You can take that worry away at least.

QAFP CERTIFICATION IS ABOUT THE LEARNING JOURNEY. IT'S MORE THAN LETTERS: IT INSTILLS TRUST. YOU KNOW MORE, THERE IS MORE DEPTH.

Why is financial planning more important now?

I think there is a much greater need for the financial planning profession now because life has become so much more complicated now. There is a lot of confusion in the market, about TFSAs for example: People don't understand the tax implications. All the sudden changes I mentioned earlier like more divorces, more job changes, the differences between working for someone else and self-employment. My job is to help them navigate their financial life. If you have a plan, regardless of how old you are, you are better prepared for whatever comes.

Any closing thoughts?

The financial planning profession is a great career choice. For women, for everyone, it gives you the freedom to make a difference anywhere you live. My education as a QAFP professional opened new doors for me: Every day is unique and the people I work with are all different too. There is a very real need across Canada for what we do. People are more aware of the financial planning profession now and there is more demand. It's the best choice I could have made AND I get to go home for lunch whenever I like.

SEE ALL OF THE DAY-IN-THE-LIFE FINANCIAL PLANNER VIDEOS FROM FP CANADA.



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