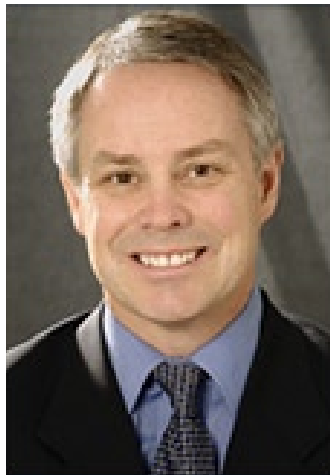




## Chris Cahill Certified Financial Planner



Chris Cahill has been providing valuable financial planning advice to clients in London for over 25 years.

With his distinctive blend of tax, investment, retirement, and estate planning knowledge, Chris guides clients through the maze of financial options and information available today. He understands the goals and issues of mature Canadians, and works to develop supportive long-term relationships to help them manage their assets and minimize taxes.

In 2000, Chris authored his first book, together with two colleagues, David Fisher, LLB, and Doug Greenhow, CA. *Harvesting Your Wealth* is a “greatest hits” compilation of articles from a column they write for the *London Free Press* on retirement, tax, and estate planning. Chris has also delivered informative seminars on wealth management to well over 3,000 seniors.

Chris founded FSG Wealth Management in 1994 in order to provide his clients with financial advice. He holds a degree from the University of Western Ontario, and has earned the following financial designations:

- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)
- Chartered Financial Consultant (ChFC)
- Trust and Estate Practitioner (TEP)
- Certified Senior Advisor (CSA)

Turn this sheet over for an explanation of each designation.

Chris resides in London with his wife, Lori, and their two children, Amy and Ryan.

# Chris's Professional Designations: What do they mean?

## Certified Financial Planner – CFP

CFP is an internationally recognized designation. To qualify, candidates must complete an approved financial planning program and write six exams. The exams challenge their ability to apply specialized knowledge to practical situations. Candidates must also satisfy a work requirement of at least two years. Once granted, financial planners must renew their CFP licence annually provided they adhere to a strict code of ethics and complete 30 hours of continuing education each year.

## Chartered Life Underwriter – CLU Chartered Financial Consultant – ChFC

Life insurance is an important part of estate planning. The CLU designation represents specialty training in health and life insurance and group benefits. The ChFC designation indicates advanced training in retirement products and wealth accumulation. Both designations require financial planners to take high-level courses in tax and law. All designated professionals must abide by the code of ethics and continuing education requirements of Advocis, the Financial Advisors Association of Canada.

## Trust and Estate Practitioner – TEP

A TEP designation is obtained through the Society of Trust and Estate Practitioners (STEP), a professional body for the trust and estate professions worldwide. STEP members are properly qualified practitioners from law, accounting, and banking who can provide advice and support on any trust or estate issue—matters often not covered by general financial advisors.

## Certified Senior Advisor – CSA

A CSA is qualified to provide specialized assistance to seniors as they prepare for their future. The Society of Certified Senior Advisors (SCSA) was founded in 1996 following discussions with visionary leaders in the fields of gerontology, geriatrics, medicine, elder law, financial planning, accounting, and other age-related specialties. The consensus was that issues facing seniors are so complex and diverse that professionals serving the 50-plus market need a single credible source of information and training.

