

The Bank Alternative For Like Minded Canadians

It has been said that Canadians love their big banks... this may be true but evidence suggests an increasing number of Canadians choose to engage the services of investment advisors who are totally independent.

But what does it actually mean to be independent?

Advisors at Banwell Financial Inc. in Toronto are independent in their thinking, as well as having no direct connections to investment companies, banks, or insurance companies. "If you walk into a Toyota dealership," asks Michael Banwell, co-founder and principal of Banwell Financial, "guess what kind of car someone is trying to sell you?"

Banwell advisors are totally unbiased in recommending investments. "Our approach is to first get to know the client, with the intention of developing a plan that is most suitable and appropriate for the client," offers Paul Kalmin, CFP and senior advisor with Banwell. "Investment recommendations are based on client needs, versus what bank do I work for," adds Kalmin.

Client suitability is a cornerstone of the investment industry, and acting in client interests is what drives the success of Banwell. "Although suitability is paramount, recommending portfolio managers who are best in class is also important, and expected by our clients," comments Banwell.

Kalmin, who has over 20 years of investment industry experience, occasionally recommends bank offered investments, but will also make recommendations from many other companies. "With thousands of investment products to choose from, it only makes sense to recommend what we consider to be the best possible strategy available," says Kalmin.

Top ranked portfolio managers, customized portfolios based on client needs, with personalized service is a powerful combination. This combination of advice and service is a challenge for the larger industry players to match, but advisors at Banwell seem to have it down to both an art and a science.

Advisor turnover at the banks is constant, and Kalmin asks how can a plan be successfully implemented and monitored with new advisors every six months?

In an industry that is constantly changing, old fashioned relationships built on trust, integrity, and mutual respect seem to be the norm at Banwell.

BANWELL
FINANCIAL INC.

2 Lansing Square, Suite 302
Toronto, Ontario M2J 4P8

www.banwellfinancial.com
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