

1

00:00:04,416 --> 00:00:05,958

My name is Leanne Khotla.

2

00:00:05,958 --> 00:00:08,791

I'm a senior financial advisor portfolio manager

3

00:00:08,791 --> 00:00:12,083

manager

with Manulife Wealth in Timmins, Ontario.

4

00:00:12,125 --> 00:00:18,125

So I am one of the lucky people who knew
what I wanted to do at a very young age.

5

00:00:18,125 --> 00:00:21,416

So I think I might have been 12 or

6

00:00:21,416 --> 00:00:27,291

13, and I actually wrote a letter
into the Chartered Accountant

7

00:00:27,291 --> 00:00:30,416

Association of Manitoba,
which was where I was born

8

00:00:30,416 --> 00:00:34,000

and raised, and asked
what I had to do to become an accountant,

9

00:00:34,208 --> 00:00:38,958

because I knew I wanted to deal
with finances of some sort.

10

00:00:39,583 --> 00:00:42,166

They responded, gave me a brochure.

11

00:00:42,166 --> 00:00:43,916

Independence.

12

00:00:43,916 --> 00:00:47,458

I've seen that word change within

13

00:00:47,458 --> 00:00:51,333

Manulife Wealth

over the last number of years.

14

00:00:51,625 --> 00:00:55,000

It used to be that an advisor

15

00:00:55,000 --> 00:00:58,666

with Manulife Self was independent.

16

00:00:58,791 --> 00:01:02,958

Meaning don't tell me how to do anything.

17

00:01:02,958 --> 00:01:05,375

I can run at my own way.

18

00:01:05,375 --> 00:01:09,708

Now we have an independence
with some interdependence,

19

00:01:09,708 --> 00:01:15,250

where there's a lot more enterprise
solutions that that the dealer

20

00:01:15,250 --> 00:01:18,333

has gone out and secured for the benefit

21

00:01:18,333 --> 00:01:21,833

of the advisors, where you still can.

22

00:01:22,000 --> 00:01:26,250

You don't have to use some of these
products or platforms, but they're there.

23

00:01:26,250 --> 00:01:31,916

And any advisor
who who adopts these best practices

24

00:01:31,916 --> 00:01:36,000
solutions, I think it's very easy
to take your practice to the next level.

25

00:01:36,041 --> 00:01:41,000
You can truly be a partner
in the process, rather than just a

26

00:01:41,000 --> 00:01:42,500
name on the door

27

00:01:42,500 --> 00:01:47,625
To this day,
there's no real ground roots education

28

00:01:47,625 --> 00:01:52,291
provided to individuals
on how to be successful financially.

29

00:01:52,333 --> 00:01:55,750
The school curriculum
doesn't take it into place, and

30

00:01:56,791 --> 00:01:57,291
we're

31

00:01:57,291 --> 00:02:00,291
private with our finances
in the Canadian culture.

32

00:02:00,291 --> 00:02:03,291
So you tend not to sit down
with your colleagues

33

00:02:03,291 --> 00:02:06,041
or your friends to discuss
what are you doing

34

00:02:06,041 --> 00:02:09,166

financially,

and to be able to see them continue

35

00:02:09,166 --> 00:02:12,166

to be successfully

through all parts of their life.

36

00:02:12,208 --> 00:02:13,250

There's not too many jobs

37

00:02:13,250 --> 00:02:16,250

where you can kind of walk home and say,
okay, I did good today.

38

00:02:16,583 --> 00:02:19,541

You have to be transparent.

39

00:02:19,541 --> 00:02:22,541

You have to give them the good news
and the bad news.

40

00:02:23,125 --> 00:02:25,166

I do tell clients to this day, I said,

41

00:02:25,166 --> 00:02:29,000

if if you're paying me to worry for you

42

00:02:29,041 --> 00:02:34,041

and if I'm not worried and I tell them,
I promise you, if you're doing something

43

00:02:34,041 --> 00:02:37,375

that's not going to be good for
you down the road,

44

00:02:37,375 --> 00:02:41,250

I will let you know where they've got

the autonomy

45

00:02:41,250 --> 00:02:45,666

to have that open product shelf
and the ability to change their mind

46

00:02:45,708 --> 00:02:48,708

on who they want to do business
with every day.

47

00:02:49,416 --> 00:02:51,416

That that's pretty powerful.