

A DAY IN THE LIFE



Amish Gandhi, QAFP™ Professional
RBC Financial Planning, Ontario

“ I try to treat this as my own business. Successful planners have an entrepreneurial focus.”

- Amish Gandhi

Amish Gandhi

You can call Amish Gandhi a people person. As a financial planner with RBC Financial Planning, Gandhi works with clients to help them achieve their financial goals, but doing that requires developing a deep understanding of their needs and motivations. “This is the type of job where you really have to listen and build rapport with clients,” says Gandhi, who holds the QUALIFIED ASSOCIATE FINANCIAL PLANNER™ certification from FP Canada™. “I really take time to get to know them. You have to understand what’s important to them and build a strong trusted relationship and make sure you’re always looking out for the clients’ interests first.”

How Gandhi chose financial planning as a career

Growing up in Montreal as the child of a single mother, Gandhi had a dream many young Montrealers share: to play for his beloved Canadiens and win a Stanley Cup. “It turned out I didn’t really have the skill set for that,” he says, though he remains an avid Habs fan to this day. He did, however, take an early interest in finance, inspired by his mother, who worked as an accountant. He attended Concordia University, where he earned his Bachelor of Commerce, and in 2006 moved to Toronto to take a job at RBC as a banking advisor. He planned on a career in high finance, but the Great Financial Crisis of 2007-2008 made him rethink his priorities. “It changed everything drastically,” he recalls. “Jobs that were available one

day were gone the next. It gave me an opportunity for the first time to try to understand what I really wanted to do and what I would be good at.”

His older brother, also an accountant, suggested he consider financial planning. He did his homework, and what he heard convinced him to work his way toward becoming a financial planner. “I enjoy speaking with people and learning from them, as well as them learning from me,” he says. “Relationship-building is a strong skill set for me.” Gandhi says.

“That was another huge attribute for pursuing a career in financial planning.”

“ It doesn’t matter as much if things are good or bad economically – people generally need or want financial help and advice,”

A day in Amish’s work life

Gandhi became a financial planner at RBC Financial Planning five years ago. He inherited a client base of about 100 from another advisor, but he has since built that up to nearly 500 clients with total assets of more than \$200 million. That growth required a lot of what Gandhi is good at—relationship-building—but far less of his time is spent prospecting new clients today.

That’s good, because his current roster of clients keeps him occupied. In normal times, he meets with about 30 clients a week, or six a day—and that does not include email exchanges. He has a diverse clientele—from young urban professionals just building

their wealth to established executives focusing on retirement—which means his conversations with them and the solutions he proposes are wide ranging. “When you’re managing such an extensive book of clients at different stages of their lives, it’s always busy,” he says.

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“ When you know you can make an impact on someone’s life—helping them to pay off their mortgage or finally get debt-free, or finally being able to enjoy retirement or start a family—that’s really rewarding to be part of.”
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When he is not working, Gandhi is an active volunteer with Skills for Change, which provides learning and training opportunities for immigrants and refugees. And at home, he and his wife share a passion for two things: travel and food. Barcelona is their favourite destination—they hope one day to have a retirement home there. As for cooking, Gandhi says he has become an accomplished home chef. “My wife and I are foodies,” he says. “We enjoy food, even as an art form.”

Gandhi’s Instagram account is proof of that—it is full of images of elegantly prepared fare. “I even have some prolific restaurant chefs following me on Insta,” he says with a big grin.

The rewards of relationships

When Gandhi talks about being a financial planner, it is clear that the rewards go beyond financial compensation for him. As a consummate people person, Gandhi says the real reward is to “be able to connect with so many people on such a deep level.

Scott and Alana have been working with Gandhi for more than a decade, and he has guided them financially through not one, but two economic crises. “I’m in the hotel business, and when COVID-19 pandemic hit we were the tip of the spear in terms of who was going to feel the brunt of it,” says Scott.

And when one of their children experienced medical issues, “he was one of the first people to check in on us,” Scott adds. “We live in a world where you have to build relationships and trust. Some

of that stuff you can’t learn—it comes from inside. And Amish has got that.”

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“ Amish was steady and calm and always thinking long-term. He never made me feel like what I was concerned about wasn’t valid, but he did make me feel like we were going to be OK—which we were.”
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The pandemic has only made the value of relationships clearer. Two years ago, one of his oldest clients, a successful professional, had worked with Gandhi to buy a cottage. When COVID-19 hit, it became clear that was a “really great decision,” Gandhi says, because it allowed the client and his family to relocate, to be together and support each other during the pandemic. Recently, “the client talked to me about how much he appreciated all my help and support over the years, and he said that the reason he has all that he has is directly tied to me,” Gandhi says. “You don’t get that very often from people, but it was really great to hear.”

QUALIFIED ASSOCIATE FINANCIAL PLANNER™ CERTIFICATION

QAFP™ certification is a great way to start your career in financial planning. Offered by FP Canada, QAFP professionals have demonstrated the knowledge, skills, experience, and ethics to understand their clients’ everyday financial planning needs and provide holistic financial advice for Canadians that fits their diverse lives and supports their goals. This certification can also be a stepping stone to CFP certification. This is **where confidence begins**.