

A DAY IN THE LIFE



Glen Dilworth, QAFP[™] Professional
RBC Financial Planning Ontario

Glen Dilworth

How financial planner Glen Dilworth helps clients reach their goals

Glen Dilworth has always loved soccer. He played the sport as a kid growing up in his native Ireland and in Ontario after his family immigrated in 1989. These days, Dilworth, now in his mid-40s, spends a lot of his free time coaching his teenage son's competitive-level team in his hometown of Cambridge, Ont.

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"I listen to them, try to understand where they're coming from and where they want to go, and I work with them to try to put in place things that make that happen."

Yet for Dilworth, coaching is more than a pastime: it is also a big part of what he does in his professional life, as a financial planner. "I coach my clients all the time," explains Dilworth, who holds QUALIFIED ASSOCIATE FINANCIAL PLANNER[™] designation from FP Canada[™]. "I don't play the game—they do—but I am helping them develop and reach their goals."

The road to becoming a financial planner

You could call Dilworth a money coach—and an accomplished one at that. He is a veteran in the industry, with a career spanning 20 years. Yet financial planning wasn't something he envisioned for himself growing up as the eldest of five children. "My father was an accountant by trade, but over here he started his own shed-building business," Dilworth

recalls. "Working with him constructing sheds was a big part of my high-school life, and it gave me a better appreciation for the challenges small business people face.

After high school, Dilworth attended Carleton University in Ottawa, where he studied criminology, but after he graduated a friend referred him to RBC, where he got a job as an assistant manager in 1998. By 2001, the bank was building up its advisory services, and Dilworth signed on, choosing the new territory of financial planning over the more traditional career path within the bank's corporate structure. In 2019, he became a financial planner at RBC Financial Planning and received his QAFP[™] certification, a professional designation that demonstrates a financial planner's competence and commitment to the highest ethical standards of responsibility.

A career that is all about helping people

Dilworth works with clients to identify their long-term goals, especially for retirement, and then creates financial plans to help them reach those goals. His job, he emphasizes, is not to tell people what to do with their money, but to coach them towards informed decisions. "In a nutshell, my job is to help people," he says.

A day in Glen's life at work

Dilworth has more than 400 clients, and that workload keeps him busy. (He says

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some others in the bank are “astonished with the number of people I contact.”) He has been dealing with many of his clients for more than 15 years, and they are comfortable just calling him up with questions; he fields two to four calls from clients every week. Beyond that responsive work, Dilworth schedules meetings every six months to provide his clients with updates, review goals and adjust plans as necessary. In between all those meetings—three or four a day, on average—there is usually extensive follow-up, where Dilworth has to implement any changes agreed upon with his clients.

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Dilworth’s clients are often five to 10 years from retirement; many are business-owners who are concerned not only with retirement, but also wealth transfer and estate planning. “The key thing is, they are at a stage in life where they have a greater opportunity to accumulate savings and want to work with somebody to help them manage” Dilworth says.

A human touch and strong relationships lead to career success

The job is about more than giving advice. It also requires really getting to know and understand your clients, becoming a trusted and valued resource and,

sometimes, providing a sympathetic ear. “Especially during COVID, a lot of these people don’t have a lot of contact with others in their daily lives,” Dilworth says.

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“One of the joys of working in the community where you live is you are close to the people you’re helping.”
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“When I call, they’re looking forward to it. It’s nice to be able to give them that time and have a chat. So while we’re going through all the financial stuff, the small talk and getting a sense of how they feel is also really important.”

For Arie, who has been a client of Dilworth’s since 2008, trust is an essential part of the planner-client relationship. Arie says that he touches base with Dilworth on a regular basis to review his financial goals and fine-tune his plan, adding that “those review sessions really give you comfort that you are on track.”

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“Right from the start, we established mutual trust in each other. I appreciate the way Glen listened to my concerns about my goals and my retirement fund status at the time”
- Arie, Glen Dilworth’s Client
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Arie has referred Dilworth to friends and family, including his daughter, and the relationship goes beyond talking about his finances. “When we get together, we talk about our families, what the kids are up to, our mutual interest in soccer,” he says. “In a way, Glen is part of our family fabric.”

Satisfaction comes from solving problems for people

Of course, the rewards of being a financial planner go beyond strong relationships with clients. The financial compensation is “pretty robust,” Dilworth says, but even more important to him is the job security that comes from having a roster of clients, and the ability to work relatively independently. There will always be people who need financial advice, in good times and in bad. “If I want to work until I’m 70 and I am able to do the job,” Dilworth says, “then I can.”

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“It comes down to working with every client, finding their pains and gains, and helping them address them.”
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The intangible benefits are also important, and the biggest is the satisfaction that comes from “helping people solve their problems,” he says. Dilworth particularly appreciates it when a client thanks him. For instance, sometimes people overreact to economic news or are too quick to jump into opportunities to make a quick buck, and one of Dilworth’s tasks is to help them focus on the long term rather than react to the short term. He recalls one client who, many years ago, was about to put his life savings towards a very risky investment; Dilworth convinced him to stick to his financial plan.

“I remember that guy coming back six months later and shaking my hand and saying, ‘Thank you, you’ve saved my life,’” Dilworth says. “That will always stick with me.”

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**.