Knowledge Bureau is pleased to announce that Kristin Ramlal, B. Comm (Hons.), PFP, CIM, FCSI, Securities Specialist and Qtrade Advisor with Great-West Life and London Life, has been selected as the 2018 winner of the DAC Young Advisor Award. The award will be presented at the Opening Ceremonies of the Distinguished Advisor Conference (DAC) in Quebec City, November 11 - 14**.**

The theme of the conference is "*The Changing Face of Community - Collaborating with Impact*". As this year's award winner, Kristin receives an educational scholarship to this prestigious educational event. As a young female leader in the financial services, Kristin has already had an impressive impact with the advisors and clients she works with and to that end, has earned a solid reputation for excellence in her profession.

"My clients are always at the center of what I do," said Kristin upon learning she will be receiving the award. "I often say, 'People don't know what they don't know,' and my job is to draw awareness to the pros and cons of each financial decision. That is why I would say financial education is my number one priority. It strengthens client relationships and enables them to make informed decisions that are best suited for their needs and wants, at a pace that is comfortable for them."

"Kristin is an outstanding young leader who is making a real difference in shaping careers in the financial services, while keeping her focus on client needs," said Evelyn Jacks, President of Knowledge Bureau and sponsor of the DAC Young Advisor Awards. "The future of financial services in a climate of unprecedented change requires innovative and impactful leadership. Kristin has been chosen for this award in recognition of her championship of education, mentorship and outstanding client service."

The **DAC Young Advisor Award** recognizes the next generation and their contributions to excellence in the field. Winners of the award receive a scholarship to the DAC as well as three complimentary nights at the conference hotel, national coverage of their achievements and an opportunity to network with some of their most influential peers in financial services today. Previous winners include: Brandon Silbermann, Keeley Simpson, Lindsay Sawyer-Fay and Darren Ryan, Jon Earle and Joseph Alfie.

Please join us. Delegate registrations are accepted until October 31. For more information about the speakers on the program, their topics and the venue, please call 1-866-953-4769 or visit the DAC website.

ABOUT THE DAC YOUNG ADVISORS AWARD: Young advisors will demonstrate outstanding achievements in the following areas:

1. **KNOWLEDGE AND SKILLS:** outstanding service satisfaction in managing family wealth
2. **REFERRABILITY**: demonstrated excellence in exceeding expectations in providing services
3. **INDUSTRY COLLABORATION:** a commitment to an inter-advisory approach to services
4. **PROFESSIONAL DEVELOPMENT**: excellence in breadth of professional development activities
5. **COMMUNITY LEADERSHIP:** participation in leadership at work and/or in the community
6. **BUSINESS LEADERSHIP:** demonstrated skills in working with a team to grow the practice
7. **INNOVATION**: "out of the box" thinking in practice management and client base development
8. **BUSINESS GROWTH AND RETENTION**: demonstrated business growth and retention rates

Next year, this award will be opened to new entrants in the tax and financial services industry, regardless of age. Advisors who have been in the industry for 5 or fewer years may apply, by completing the online application **DAC NEW ADVISORS AWARD** before September 1, 2019.

ABOUT KRISTIN RAMLAL, B. Comm (Hons.), PFP, CIM, FCSI
Securities Specialist and Qtrade Advisor, Great-West Life | London Life

As a Securities Specialist and Qtrade Advisor, Kristin provides securities advice to clients in the mid-west region of Canada through partnerships formed with many top-segmented advisors in the Freedom 55 Financial and Wealth and Insurance Solutions Enterprise (WISE) distribution channels. These partnerships help clients preserve and grow their wealth by managing their Securities, Mutual Funds and Insurance needs in a team fashion under one umbrella.

With nearly 15 years of experience in the financial services industry, Kristin has proven expertise in a range of fields including Canadian and US personal banking and lending, retail and institutional investment account management and supervision, portfolio and securities analysis, market trading and wealth advisory.

Kristin completed a Bachelor of Commerce (Honours) Degree in Actuarial Mathematics & Finance at the University of Manitoba and then became IIROC licensed. She went on to complete a number of industry certifications, including a Certificate in Retirement Strategy, a Certificate in Advanced Investment Advice, Certificate in Technical Analysis, the Professional Financial Planning (PFP) Designation, the Chartered Investment Manager (CIM) Designation, and most recently became a Fellow of the Canadian Securities Institute (FCSI).

Kristin is also an exemplary community participant, volunteering with Steps for MS in support of the MS Society. She is also an internal mentor to the Winnipeg/Thunder bay Freedom 55 Female Advisor Group, where Female Advisors are encouraged to reach out to her for support, brainstorm and to network as needed. As a Fellow of the Canadian Securities Institute she is currently on the National Mentor List awaiting to be matched with a mentee. www.knowledgebureau.com/dac

Kristin maintains a balanced lifestyle with frequent travel, and staying physically active through dance, fitness and kickboxing. Most importantly, she enjoys being a “basketball mom” and spending time with her sons.

ABOUT KNOWLEDGE BUREAU

Knowledge Bureau™ is a national post-secondary educational institute and publisher focused on excellence in financial education. Our mission is to raise standards of practice with an academic path to professional development, sharing evolving knowledge and skills required by professionals to manage their clients’ wealth with tax efficiency. For more information, please visit www.knowledgebureau.com

Our comprehensive certificate courses help professionals attain ongoing CE/CPD Credits, train staff or advance professional careers with new skills leading to certification, diplomas and designations in six areas of specialization. This includes the MFA™ (Master Financial Advisor) Designations, the Distinguished Financial Advisor™ Designations and the RWM™ (Real Wealth Manager) Program.