



Kristin Ramlal, B. Comm (Hons.), PFP, CIM, FCSI
Great West Lifeco (Employee of)
Credential Qtrade Securities

With nearly 15 years of experience in the financial services industry, Kristin has gained experience in several financial services areas 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; including legacy and philanthropy,

education, retirement and estate planning.

In partnership with Credential Qtrade Securities (Formerly known as Qtrade Securities) via Great West/London Life's Advised Brokerage Services, as a Securities Specialist, Kristin provides securities advice to clients in the mid-west region of Canada (MB, NW Ont, and previously Sask) through partnerships formed with many top-segmented advisors in our Freedom 55 Financial and Wealth and Insurance Solutions Enterprise (WISE) distribution channels -- some of the finest in the business. 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.

In 2007, she completed a Bachelor of Commerce (Honours) Degree in Actuarial Mathematics & Finance at the University of Manitoba and became IIROC licensed. Since then she has completed many courses through the Canadian Securities Institute, earning 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 proud Fellow of the Canadian Securities Institute (FCSI).

Kristin has also had the opportunity to participate in an industry-leading training program through BMO Nesbitt Burns where she was certified as a Wealth Advisor. This program deepened my understanding of the broader needs and issues faced by today's high-net-worth families and effective ways to address them.

Noteworthy engagements and broadcasting include:

- **Volunteering:** Since 2014 I've been the Co-Captain for Steps for MS, where alongside some of my closest friends and family we raised over \$30,000 for the MS Society under the team name Steps for MS.

- **Speaking Engagements:**
 - Congress - Regional Great West Life Event (2016, 2017, 2018)
 - Summit - National London Life Event (2016, 2017, 2018 TBD)
 - Excellence - National Elite London Life Event (2016)
 - Executive Club - National Elite Great West Life Event (2016)

Awards and recognition:

- 2005 University of Manitoba's Dean's Honour List
- 2014-2015 – Great West Lifeco National Bi-Annual Sales Management Conference Qualifier (Los Cabos, Mexico)
- 2016-2017 – Great West Lifeco National Bi-Annual Sales Management Conference Qualifier and granted an Award of Distinction (Palm Springs, California)

Outside work, Kristin enjoys traveling, and staying physically active through dance, fitness and kickboxing. Most importantly, I enjoy being a being a basketball mom and spending my time with my handsome sons: Syrel (16) and Kaylem (10).

Kristin believes that customers are always at the center of what I do and I'm a firm believer in investor education where I strive to educate my clients to help them make informed financial decisions in their best interest. 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 decisions to enable them to make their own informed decision.