KRISTIN RAMLAL, PFP, CIM, FCSI
SECURITIES SPECIALIST AND CREDENTIAL QTRADE ADVISOR

Kristin is a proud young professional woman in wealth advisory, with over 15 years' experience in the financial services. Her experience includes Canadian/US personal banking and lending, retail and institutional investment account management, portfolio analysis/construction, security research and trading, and financial and estate planning. She is an IIROC Licensed Securities Specialist and has a growing passion for holistic wealth advisory. Kristin is a firm believer in the important of financial education and is committed to a multi-stakeholder approach to real wealth management.

Kristin has been involved in numerous Knowledge Bureau educational courses and live events including the CE Summits (2016-Present), DAC (2018-Present), Real Wealth Manager Course, Real Wealth Manager Board Member (2019) and future presenter for DAC (2019).

She holds a University of Manitoba Bachelor Commerce Honors Degree, Majoring in Actuarial Mathematics and Finance as well she holds the Personal Financial Planning (PFP) and Chartered Investment Mangers (CIM) Designation Completion (2010 and 2012) and became a Fellowship of the Canadian Securities Institute (FCSI) (2018)

Her accomplishments include being a Great-West Lifeco Bi-Annual National Conference Qualifier (2016 and 2018). She has been a speaker at numerous National GWL Events and Conferences since 2015. In 2018, Kristin was recognized as Knowledge Bureau's Young Distinguished Advisor Award Winner and was featured in Investment Executive and the Winnipeg Free Press.

She is a believer in the holistic multi-stakeholder real wealth management approach and the value it brings to Canadian families looking to accumulate, grow, protect, and transition their wealth efficiently in their lifetimes, considering fees, taxes and inflation. She is a dedicated advocate for the importance of financial education of all Canadians which aligns with The Knowledge Bureau's vision and mission.

At DAC, Kristin will be the Master of Ceremonies on Day 1 and will be speaking on the topic of STOCK INCENTIVE AND BENEFIT PLANS and how they fit within a Real Wealth Management Plan.