Bhawan Kaur

Financial Planner · Certified by FP Canada · Retirement, Tax & Household Planning

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SUMMARY

Financial planner with 4 years of advice-first planning in regulated wealth management; certified by FP Canada (2026) and pursuing U.S. certification through CFP Board. Planner to 150+ households holding C$10M+ in assets across retirement income, tax-advantaged savings, education and estate goals, contributing to 30% AUM growth through planning-led consolidation and referrals. Plans in English, Punjabi and Hindi. Based in Houston.

CORE COMPETENCIES

Planning: retirement income · cash flow · tax-efficient investing · education funding · estate planning · insurance needs

Advisory: client discovery · plan presentation · portfolio reviews · asset allocation · consolidation · family households

Compliance & tools: KYC · suitability documentation · audit-ready files · Conquest Planning · Dataphile · CRM · Excel

EXPERIENCE

Professional Development & Relocation — FP Canada certification + BBA — Houston, TX · Apr 2025 – Present

Earned certification from FP Canada (January 2026) and a BBA (April 2026); relocated to Houston, TX in 2026.

Associate Financial Planner — Coast Capital Wealth Management — Surrey, BC · Mar 2023 – Apr 2025

Wealth division of Coast Capital, one of Canada's largest credit unions

- Planner to 150+ client households with C$10M+ in assets; contributed to 30% AUM growth through planning-led consolidation of held-away accounts, referrals and center-of-influence partnerships.
- Delivered tailored financial plans and portfolio reviews, turning client discovery into clear, prioritized retirement, tax, investment and estate recommendations.
- Planned across tax-advantaged retirement, education and disability accounts (RRSP/RRIF, TFSA, RESP, RDSP, the Canadian counterparts of the IRA/401(k), Roth, 529 and ABLE) and taxable portfolios.
- Completed KYC, know-your-product and suitability reviews on every recommendation; kept files audit-ready with compliance, risk and operations teams.

Senior Advisor (promoted from Advisor) — Khalsa Credit Union — Surrey, BC · Jun 2021 – Mar 2023

- Built customized plans for members at every life stage, covering goals, income needs, debt, savings priorities and retirement, across investment, deposit, credit and lending products.
- Grew assets by identifying held-away holdings and transferring them in from competing institutions; engaged high-net-worth members through targeted events.
- Generated new relationships through referrals, community events and member financial education, serving members in English, Punjabi and Hindi.

Sales Manager — Carry Telecom — Toronto, ON · Aug 2018 – Apr 2021

- Grew the customer base ~58% in 2.5 years via an engagement strategy, a redesigned ordering workflow and a referral program; owned regulator-referred (CCTS) escalations; Employee of the Month ×3.

Finance Officer — Eastern Bank Limited — Hong Kong · Apr 2015 – Jul 2016

- Reconciled high-volume general-ledger and bank accounts monthly; opened personal and business accounts with full KYC documentation; supported internal audit.

CERTIFICATIONS & EDUCATION

FP Canada™ certification (January 2026) — Certified to advise on Canadian financial planning matters by FP Canada™, an Affiliate of Financial Planning Standards Board Ltd.

U.S. certification — pursuing CFP Board's Accelerated Path (target exam: March 2027)

Canadian Securities Course (CSC) — CSI · 2018

BBA, Finance — Okanagan College, BC · 2026 | Diploma in Finance — Fanshawe College, ON · 2018

LANGUAGES & COMMUNITY

English, Punjabi, Hindi (fluent) · Cantonese (limited working) · Mandarin (beginner)

Mentor, Junior Achievement (youth financial literacy) · Hong Kong Red Cross volunteer · community free kitchen (seva)