

A DAY IN THE LIFE



Kelly Ho, CFP® Professional
DLD Financial, British Columbia



“ It’s really about how to make someone’s life better and to make them feel better about what’s going to happen in the future. ”

- Kelly Ho

Kelly Ho: The Mentor

How financial planner Kelly Ho got her start

Kelly Ho didn’t find a career in financial planning: it found her. While a student at the University of British Columbia, she was a member of the Kiwanis Club, an international organization dedicated to improving the lives of children. One of her responsibilities at Kiwanis was to deliver a “farewell address” to club members upon leaving university, and when her turn came to do so after graduating with a double major in family studies and sociology, Ho concluded her speech with a pitch: “I just graduated and I’m looking for a job, so if you know anybody who’s hiring, let me know.” To her surprise, it worked. Two audience members came forward with concrete job offers. “One was at a not-for-profit, which was looking for a coordinator,” Ho recalls. “The other was to be an assistant to a financial planner. That’s the one I took.”

“ It’s really about how to make someone’s life better and to make them feel better about what’s going to happen in their future. ”

Fifteen years later, Ho is a partner at DLD Financial Group, a full-service financial planning firm in Vancouver, and she holds a CERTIFIED FINANCIAL PLANNER® designation from FP Canada™, the most widely recognized financial planning designation in the world. As a CFP®

Professional, Ho works with her 300 or so clients to identify, evaluate and meet their financial goals. But the job is more than that to her.

“ I’ve managed to achieve my financial goals and protect against risk at different stages of my career, and Kelly’s advice is the No. 1 most significant factor in allowing me to do that. ”

- Becca Young, Kelly Ho’s Client

The journey to a career as a CFP Professional

Financial planning was not part of Ho’s planned future while growing up in Vancouver as the child of refugees from Vietnam. She thought she wanted to go into business—her grandparents had been business owners before losing everything in the wake of the Vietnam War. She took what she calls a “detour” in university, where she contemplated social work as a career, but by the time she graduated, she had decided that was not for her. She was not sure what was for her, however—and then the Kiwanis-inspired opportunity came along.

By 2007, with two years of being an assistant under her belt, Ho was looking for new opportunities. Her then-boss (now-business partner) encouraged her to consider financial planning as a career. “I thought I had nothing to lose,” recalls Ho, who was single and living with her parents at the time.

"The worst-case scenario was that I would go back to being an assistant, but the reality was, everyone knew that I would never let that happen."

Ho plunged into her new role. She would scan newspaper appointment notices for prospective clients, send them handwritten letters of congratulation and then follow up with a phone call. Many were happy to make the connection—and some became her clients.

Ho also knew she had to do something else: earn her CFP designation. "If you want to be recognized as a legitimate professional in this industry, you have to do your CFP certification," she says. "I started studying right away." In 2012, she successfully completed her exam and became a CFP professional. "That was the best day of my professional life," she recalls.

A day in Kelly's life at work (and home)

Ho's workday starts at 6 a.m., with what she calls her "golden hour-and-a-half"—90 minutes of relative quiet during which she writes and sends meeting summaries to her clients. "I do that within two weeks of speaking to a client—it's non-negotiable," she says. At 7:30 a.m., she turns her attention to an equally important task: getting her children, aged four and six, ready for school.

Afterwards, it's back to her clients. Ho has a "highly focused" client base, mostly comprising professionals and business owners. She meets about three of them every day, with much of the time in-between spent replying to emails. Before the COVID-19 pandemic, the meetings generally took place in her office, but since then almost all have been virtual—something she and her clients actually prefer, and which she expects will continue once the pandemic is over. Now, she expects that when life gets back to normal, she will go into the office just one or two days a week.

"I've had some clients come in very concerned that they will never be able to buy their own home," she says, pointing to high home prices in Vancouver. "When I can hammer out a plan to show it's possible, with some adjustments, there is a lot of satisfaction in hearing that sigh of relief from my clients."

The rewards of showing what's possible

Ho says that the benefits of financial planning as a career go beyond its relative stability and good compensation. She is a problem-solver by nature, and she finds helping clients achieve their goals—even when they think they can't—to be uniquely rewarding.

"Whatever my clients want to do—buy a home, save for retirement—I map those scenarios out for them."

Becca Young, a communications executive based in Toronto, has been one of Ho's clients for more than a decade, and she has "nothing but good things to say about her as my financial planner." One of the things Young appreciates is how Ho has helped her navigate towards changing financial goals throughout her career. "Her advice helped make managing my finances easy and fun," Young says.

Work-life balance

Having two children and being a partner in a financial planning firm has presented Ho with some challenges. For one thing, it does not leave her a lot of time for other activities. "I'm very involved with my kids, shuffling them from one activity to another," she says. "As much as I want to have all these hobbies, I have to put them on hold until my kids are a bit older." Still, she says she is glad her profession allows her to have a successful career while still having time for her family. "I think I have the fairy-tale life," she explains.

Work-life balance is something Ho stresses when she mentors university and high-school students. "It's important to have a career," she says, "but just as important to have a life."

The **top words** clients use to describe Kelly.

Thoughtful

Approachable

Caring

Genuine

Knowledgeable

Engaged

Understandable

CERTIFIED FINANCIAL PLANNER™ Certification

CFP® certification is the most widely recognized financial planning designation in Canada and throughout the world and is considered the standard for the financial planning profession. CFP® professionals have demonstrated the knowledge, skills, experience and ethics to provide holistic financial planning strategies and solutions at the highest level of complexity required of the profession, and work with their clients to build a financial plan so that they can **Live Life Confidently™**