Fee-Only Financial Planners in Canada - Research Report

Date: February 5, 2026 **Source:** Fee-Only Planners and Coaches Directory (John Robertson) **Criteria Evaluated:** Reputation, Credentials, Cost Structure & Transparency, One-time Fee Option, Fiduciary Commitment, Specialization (Entrepreneurs/Tech Professionals), Ontario/Toronto or Virtual Availability, Professional Memberships, Service Scope, Responsiveness

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Top 3 Recommendations

1. Objective Financial Partners (Jason Heath) - Markham/Toronto, ON

Why This Planner Stands Out:

- **Reputation:** One of Canada's best-known financial planners and personal finance columnists. The firm maintains an average review score of **4.9/5 on Google Reviews**. Jason Heath regularly writes for MoneySense magazine and is a recognized authority in the field.
- **Credentials:** CFP (Certified Financial Planner). Founded in 2012, OFP is one of Canada's largest and most established fee-only, advice-only financial planning firms.
- **Cost Structure & Transparency:** Project-based fees with upfront quotes after initial phone conversation. Transparent pricing with clear deliverables.
- **One-time Fee Option:** □ Available. Plans are project-based with no ongoing commitment required.
- **Fiduciary Commitment:** Explicitly fee-only and advice-only. No product sales, no commissions, no referral fees.
- **Specialization Fit:** Excellent for entrepreneurs and tech professionals. Works with professionals, business owners, and offers corporate planning services. Also handles cross-border and expatriate needs.
- **Location:** Markham, Ontario with full remote availability across Canada and worldwide.
- **Professional Memberships:** Jason Heath is associated with FPSC (Financial Planning Standards Council).
- **Service Scope:** Comprehensive financial planning, retirement planning (accumulation & decumulation), tax planning, estate planning, investment planning, insurance planning, corporate planning, expatriate planning.
- **Responsiveness:** Offers free initial phone consultations. Multiple planners in the firm for availability.

Pricing:

- Project-based fees depending on client situation
- Nancy Grouni: Single meeting Retirement Plan Analysis from $3,000 + HST; Two Meeting Comprehensive Plan from $4,500 + HST
- Hannah McVean: Retirement plan $2.5k-$3.5k (single) / $3.5k-$5.5k (corp); Retirement + investment $4k-$5k (single) / $5k-$7k (corp); Hourly $350/hr, $1.5k min

Contact:

- Website: https://objectivefinancialpartners.com/
- Phone: (416) 691-8471 x 1

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2. Sandi Martin - Gravenhurst, ON (Remote)

Why This Planner Stands Out:

- **Reputation:** Highly regarded ex-banker who left the "dark side" to start Spring Personal Finance. Strong testimonials emphasizing her deep emotional intelligence and ability to engage both financial enthusiasts and those averse to financial discussions. Clients describe their experience as transformative.
- **Credentials:** CFP (Certified Financial Planner). Former personal banker with 7 years of experience at one of Canada's top five banks.
- **Cost Structure & Transparency:** Very transparent pricing published on website with clear fee structures for different service types.
- **One-time Fee Option:** □ Available. One-time financial plans available with optional ongoing support.
- **Fiduciary Commitment:** "I do not sell investments, insurance, or financial products of any kind, nor do I accept or pay referral or affiliate fees."
- **Specialization Fit:** Excellent for tech professionals nearing retirement or seeking comprehensive life planning. While she specifically notes she does NOT handle US citizen cross-border cases, she works well with people who have complex, competing goals.
- **Location:** Gravenhurst, Ontario with full remote availability across Canada.
- **Professional Memberships:** FPSC, Advice Only Planners
- **Service Scope:** Pre-retirement feasibility, retirement income planning, comprehensive financial planning, decumulation strategies. Specializes in tax-efficient decumulation plans that minimize portfolio failure risk and maximize government benefits.
- **Responsiveness:** Offers free one-hour introductory Zoom call. Clear three-meeting process for new clients.

Pricing:

- Retirement Income Plan: from $5,100 + tax (first-time) + $93/month ongoing support
- Custom Financial Plan: from $4,500 + tax (first-time) + $46/month ongoing support
- Hourly Consulting: $339/hour (credited if full engagement within 6 months)

Contact:

- Website: https://sandimartin.ca
- Email: info@sandimartin.ca

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3. Joe Barbieri (Joe the Investor) - Toronto, ON

Why This Planner Stands Out:

- **Reputation:** Strong independent advisor with CFA designation. Known for providing independent opinions focused on holistic financial planning that includes emotional and psychological factors alongside financial considerations.

- **Credentials:** CFA (Chartered Financial Analyst), BCom, BASc (Civil Engineering). The CFA is widely considered one of the most rigorous investment credentials available.
- **Cost Structure & Transparency:** Excellent transparency with published flat-fee pricing structure.
- **One-time Fee Option:** □ Excellent options available with flat fees for specific deliverables.
- **Fiduciary Commitment:** Explicit fee-only model. "We provide fee only financial and investment consulting which focuses on advice that is not tied to the selling of any product."
- **Specialization Fit:** Great for tech professionals and entrepreneurs. He specifically mentions clients who:
  - Want advice that takes into account their whole situation - holistic approach including taxation, investments, debt management, budgeting, estate planning
  - Have small business or self-employed financial needs
  - Want to consolidate accounts and simplify their portfolio
  - Feel they don't have enough assets to get quality financial advice
- **Location:** Toronto, Ontario with remote availability.
- **Professional Memberships:** CFA Institute
- **Service Scope:** Retirement planning, life transitions, investments and tax strategy, comprehensive financial planning, cash flow management, estate planning.
- **Responsiveness:** Clear fee structure and process. Focuses on client education and understanding.

Pricing:

- Hourly: $150/hour
- Investment or Retirement Plans: $1,500 flat fee
- Complete Financial Plan: $2,800 flat fee
- Prices include HST

Contact:

- Website: https://joetheinvestor.ca
- Phone: (647) 286-8020

Comparison Table of Evaluated Planners

Planner	Firm	Location	Credentials	Fee Range	One-time Option	Remote	Specialization	Reputa
Jason Heath	Objective Financial Partners	Markham, ON	CFP	Project-based (typically $2,500-$5,000+)	□	□	Retirement, Corporate, Expats	4.9/5 G Money column
Sandi Martin	Sandi Martin Financial Planning	Gravenhurst, ON	CFP	$4,500-$5,100+	□	□	Retirement Income Planning	Excelle emotio intellige

Planner	Firm	Location	Credentials	Fee Range	One-time Option	Remote	Specialization	Reputa
Joe Barbieri	Joe the Investor	Toronto, ON	CFA, BCom, BASc	$1,500-$2,800 flat	□	□	Holistic, Tech/Entrepreneur focus	Strong indepe reputat
Susan Stefura	Bespoke Financial	Toronto, ON	CFP, RFP, TEP, FCSI, CDFA	$250/hour + project	□	□	Retirement, Divorce, Transitions	Strong creden Toronto
Chris Ryan	Ryan Lamontagne Inc.	Ottawa, ON	CFP, CFA	$195/hr, $1,500-$3,000 plan	□	□	Professionals, Entrepreneurs	Boutiqu tax + ir
Gordon Stockman	Efficient Wealth Management	Mississauga, ON	CPA, CA, CFP, CIM	Custom fiduciary-based	□	□	ETF portfolios, Decumulation	Top 50 Adviso Canada
Hannah McVean	Objective Financial Partners	Markham, ON	CFP, CIM	$2.5k-$7k or $350/hr	□	□	Retirement + Investment	Compr approa
Julia Chung	Spring Financial Planning	Surrey, BC	CFP, CLU, FEA	$150-$300/hr or flat annual	□	□	Business owners, Cross-border	Strong comple
Stevan Dostanic	Astrolabe Financial	Ottawa, ON	CFA	$150/hr, $1,500-$3,000 plan	□	□	DIY investors, Passive indexing	Educat focuse
Michael Deepwell	Lamp Financial	Vancouver, BC	TEP, CPA, CA, CFP, CLU	$400-$1,000 projects, $2,000-$5,000 plans	□	□	Tax-focused, Estate planning	Multipl profess membe
Alexa Bodel	Chalten Fee-Only Advisors	Vancouver, BC	CFA, CFP (CAN/US), MBA	$600-$3,500 projects, % AUM	□	□	Cross-border, Evidence-based	Strong investn creden
Brenda Hiscock	Objective Financial Partners	Toronto, ON	CFP, RHU	Project-based	□	□	Retirement, Corporate, Expats	Part of team
Nancy Grouni	Objective Financial Partners	Markham, ON	CFP	$3,000-$4,500+	□	□	Retirement, Investment, Eldercare	Part of team
Andrew Dobson	Objective Financial Partners	Markham, ON	CFP, CIM	$375-$425/hour	□	□	Corporate, Tax efficiency	Part of team
Murray Child	Opus Wealth Advisors	Waterloo, ON	CFP, RFP	$250/hr or $1,500-$5,000	□	□	Retirement Income, Estate	Investr manag availab
Shannon Lee Simmons	New School of Finance	Toronto, ON	CFP, CIM	$295-$950 project-based	□	□	Household, Divorce, Self-employed	Access pricing
Karen Richardsdon	Spring Financial Planning	Kenora, ON	QAFP	$2,600-$4,000	□	□	Families, Cash-flow, Retirement	Family-

Planner	Firm	Location	Credentials	Fee Range	One-time Option	Remote	Specialization	Reputa
Judith Cane	Judith Cane Financial Planning	Ottawa, ON	CHS	$2,000-$3,000 or $180/hr	□	□	Money coaching, Debt	Money coachin special
Matthew Beckett	Coastwood Private Wealth	Comox Valley, BC	CFP, CIM, BCom	$5,000-$10,000 + 50% annual	□	□	Multi-generational, Business	Provide investm manag
Andy Hammond	Hammond Financial	Ajax, ON	CPA, CA	Project-based, $150/hr	□	□	Young professionals, Retirees	CPA backgr
Heather Franklin	Independent	Toronto, ON	CFP	>$150/hour, project-based	□	□	Holistic general planning	Listed directo
Ben Mayhew	Aergo Financial Planning	Halifax, NS	CFP	$250/hr, $2,000-$4,500 plan	□	□	Physicians, FIRE folks	Niche special
John Palimaka	Polonus Financial Services	Ottawa, ON	CFP	$60+/hour (income-based)	□	□	Retirement, Tax prep, Disabilities	Afforda options
Thomas Venner	Independent	Hamilton, ON	CFP, CEA	$75/hr, $250+ for plans	□	□	Retirement, Estate, Executor	Certifie Execut Adviso
Andrew W Bradley	AndrewWBradley.ca	Ottawa, ON	RRC	$295 comprehensive plan	□	□	Retirement planning	Provide investm manag
Ngoc Day	Macdonald Shymko & Co.	Vancouver, BC	CFP, CIM, TEP, RFP	Hourly/% AUM	⚠	□	Comprehensive planning	Provide investm manag
Cherise Berman	Bespoke Financial	Toronto, ON	CA, CFP, RFP, TEP	$250/hr + project	□	□	Retirement, Tax minimization	Strong creden
Ian Black	Macdonald Shymko & Co.	Vancouver, BC	RFP, TEP, Portfolio Manager	$240/hr, % portfolio	⚠	□	Estate, Portfolio management	Provide investm manag
Edmond Fhima	Tulett, Matthews & Assoc.	Kirkland, QC	C.Adm.F.P., CFP, RFP	$195/hr, $1,500-$2,000	□	□	Small business, Executives	Quebe
Janet Gray	Money Coaches Canada	Ottawa, ON	CFP, EPC, CPCA	Project-based	□	□	Transitions, Entrepreneurs	Money coachin approa
Anne Brandt	Anne Brandt CFP	Coquitlam, BC	CFP, CFRP	$200/hr + GST	□	□	Retirement planning	Retirem special
Gina Macdonald	Macdonald Shymko & Co.	Vancouver, BC	CFP, RFP, CIM	$240/hr, % AUM	⚠	□	Comprehensive	Provide investm manag

Planner	Firm	Location	Credentials	Fee Range	One-time Option	Remote	Specialization	Reputa
Graham Bodel	Chalten Fee-Only Advisors	Vancouver, BC	CFA, MBA, MSc	$600-$3,500 projects, % AUM	□	□	Professionals, Cross-border	Strong creden
Trevor Van Nest	Niagara Region Money Coaches	St. Catharines, ON	CFP	$1,485-$2,685 projects	□	□	Education, ETF investors	Educat focuse
Ryan Kerr	Astrolabe Financial	Ottawa, ON	CFA	$150/hr, ~20-25 hrs for plans	□	□	DIY investors, Passive indexing	Educat focuse
Steve Bridge	Money Coaches Canada	North Vancouver, BC	CFP	Project-based	□	□	Retirement, Cash flow	Index f propon
Jodie Stauffer	Money Coaches Canada	Edmonton, AB	CFP	Project-based	□	□	ADHD cashflow niche	Niche special
Leslie Gardner	Leslie Gardner Financial Planning	Lantzville, BC	CFP	Project-based	□	□	Cash flow, Life transitions	Bookke backgr
Paul Lambe	Consultant	Paradise, NL	CFP, FMA	$100/hr (first hour free)	□	□	Estate issues	Newfou based
Daniel Trezub	Save With Dan	Montreal, QC	None listed	$1,000 for 10 sessions	□	□	Money behavior/habits	Money coachi
Ayana Forward	Retirement in View	Ottawa, ON	CFP	$185/hr, $1,000+ plans	□	□	Retirement, Tax planning	Retirem special
Caroline Nalbantoglu	CNal Financial Planning	Montreal, QC	C.Adm.F.P., CFP, RFP	$250/hr, $2,000-$4,500	□	□	Cross-border, Expatriate	Quebe
Kathy Waite	Your NetWorth Manager	Regina, SK	Various certificates	$2,500 year 1, $1,000 annual	□	□	Retirement readiness	Subscr model
Ryan Kurtz	Objective Financial Partners	Markham, ON	CPA, CFP	Project-based	□	□	Corporate retirement	CPA +
Brandon Davies	Objective Financial Partners	Markham, ON	CFP (CAN/US), CIM, CLU, TEP	Hourly and project-based	□	□	Cross-border planning	Dual C
Anna Golan-Reznick	Objective Financial Partners	Markham, ON	CFP	Project-based	□	□	Canadian expatriates	Expatri special
Thuy (Twee) Lam	Objective Financial Partners	Markham, ON	CFP	Hourly or project-based	□	□	Retirement, Money coaching	Money coachi
Mike Gomes	Team Up Planning Group	Vaughan, ON	CFP	Custom project-based	□	□	Pre-retirement	Pre-ret special
Jeff McCartney	Objective Financial Partners	Markham, ON	CFP, CFDS, MBA	Project-based	□	□	Corporate planning	MBA creden

Planner	Firm	Location	Credentials	Fee Range	One-time Option	Remote	Specialization	Reputa
Markus Muhs	Canaccord Genuity	Edmonton, AB	CFP, CIM	$300/hr, $3,000 minimum	⚠	☐	Retirement, Education	Provide investm manag
Ron Graham	Ron Graham & Associates	Edmonton, AB	CA, RFP, CFP	$200/hour	☐	☐	General planning	Alberta
Margaret (Peggy) Cameron	Cameron Leadership Development	Ottawa, ON	CFP, RFP, MBA, FDS	$275/hr + HST	☐	☐	Life transitions, Coaching	Leader focus
Mike Bayer	Strategic Analysis Capital Management	[Not specified]	CFP, CIM, FCSI	[Not specified]	⚠	⚠	[Not specified]	[Limite

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Detailed Analysis by Criteria

Reputation & Reviews

Top Rated:

- **Objective Financial Partners:** 4.9/5 Google Reviews, one of Canada's largest fee-only firms
- **Sandi Martin:** Strong testimonials highlighting emotional intelligence and thorough planning
- **Gordon Stockman:** Named Top 50 Advisors in Canada by Wealth Professional Magazine
- **Jason Heath:** Regular MoneySense columnist, well-known personal finance authority

Strong Reputation Indicators:

- Multiple Objective Financial Partners planners appear frequently in search results
- Spring Financial Planning (Julia Chung) has detailed client testimonials
- Lamp Financial (Michael Deepwell) has specific client testimonials praising thoroughness

Credentials Quality

Exceptional Designations:

1. **CFA (Chartered Financial Analyst):** Joe Barbieri, Stevan Dostanic, Ryan Kerr, Alexa Bodel, Graham Bodel, Chris Ryan
    - Most rigorous investment credential available
2. **CFP + RFP + TEP combination:** Susan Stefura, Cherise Berman, Caroline Nalbantoglu, Edmond Fhima, Ngoc Day
    - Comprehensive expertise: Financial Planning, Retirement, Trusts & Estates
3. **CPA/CA + CFP combination:** Andy Hammond, Gordon Stockman, Ryan Kurtz, Michael Deepwell
    - Strong tax planning capability

4. **Multiple CFPs at Objective Financial Partners:** Jason Heath, Brenda Hiscock, Nancy Grouni, Hannah McVean, Andrew Dobson, Jeff McCartney, Anna Golan-Reznick, Thuy (Twee) Lam, Ryan Kurtz, Brandon Davies

Cost Transparency & Affordability

Most Transparent Pricing:

1. **Joe Barbieri:** Clear flat fees: $1,500 (Retirement Plan), $2,800 (Complete Plan), $150/hour
2. **Sandi Martin:** Published rates: $4,500 (Custom Plan), $5,100 (Retirement Income), $339/hour
3. **Hannah McVean (OFP):** Detailed tiered pricing: $2.5k-$7k range based on complexity
4. **John Palimaka:** Income-based pricing starting at $60/hour (most affordable)
5. **Thomas Venner:** $75/hour for consultations

Mid-Range ($2,000-$4,000):

- Objective Financial Partners (various)
- Julia Chung (Spring Financial)
- Michael Deepwell (Lamp Financial)
- Karen Richardsdon (Spring Financial)
- Murray Child (Opus Wealth Advisors)

Higher-End ($5,000+):

- Matthew Beckett (Coastwood Private Wealth) - $5,000-$10,000 + 50% annual
- Sandi Martin - Premium service with ongoing support

Fiduciary & Fee-Only Commitment

Strongest Fiduciary Language:

- **Bespoke Financial Consulting:** "We sell financial planning advice only. We do not sell or manage investments, or any other financial products."
- **Sandi Martin:** "I do not sell investments, insurance, or financial products of any kind, nor do I accept or pay referral or affiliate fees."
- **Joe the Investor:** "We provide fee only financial and investment consulting which focuses on advice that is not tied to the selling of any product."
- **Astrolabe Financial:** "We offer advice, not products."

Note on Investment Management: Several planners offer investment management services in addition to fee-only planning:

- Matthew Beckett, Ngoc Day, Ian Black, Gina Macdonald, Andrew W Bradley, Gordon Stockman, Alexa Bodel, Graham Bodel, Markus Muhs, Chris Ryan
- This may involve AUM (Assets Under Management) fees in addition to or instead of flat fees

Specialization for Entrepreneurs & Tech Professionals

Best Fit:

1. **Objective Financial Partners:**
    - Works with corporations and professionals

- Tax planning expertise
- Cross-border and expatriate support
- Multiple planners with corporate experience

2. **Joe Barbieri:**
    - Specifically mentions small business and self-employed clients
    - Holistic approach including taxation, debt management, estate planning
    - Simplification focus appeals to tech professionals
    - No minimum asset requirements
3. **Gordon Stockman (Efficient Wealth):**
    - Explicitly mentions "no minimum assets are necessary"
    - Fiduciary-based with "human first" approach
    - ETF portfolio expertise aligns with tech sensibility
4. **Julia Chung (Spring Financial):**
    - Specializes in business owners and family businesses
    - Cross-border issues
    - Can serve as "personal CFO"
5. **Chris Ryan (Ryan Lamontagne):**
    - Works with professionals, engineers, lawyers, business executives, entrepreneurs
    - Tax preparation included
6. **Janet Gray (Money Coaches Canada):**
    - Specializes in working with small businesses or entrepreneurs
    - Transition planning expertise

Ontario/Toronto or Virtual Availability

Toronto/Markham/GTA (In-Person Available):

- Objective Financial Partners (Markham) - Multiple planners
- Susan Stefura (Bespoke Financial) - Toronto, 100 King St W
- Shannon Lee Simmons (New School of Finance) - Toronto
- Joe Barbieri - Toronto
- Heather Franklin - Toronto
- Gordon Stockman - Mississauga (serves GTA)

Ontario (Virtual + Potential In-Person):

- Sandi Martin - Gravenhurst (virtual)
- Stevan Dostanic/Ryan Kerr (Astrolabe) - Ottawa
- Chris Ryan (Ryan Lamontagne) - Ottawa
- Michael Deepwell - Serves Ontario from Vancouver

- Ayana Forward - Ottawa
- Andrew W Bradley - Ottawa
- Margaret (Peggy) Cameron - Ottawa
- Janet Gray - Ottawa
- John Palimaka - Ottawa
- Thomas Venner - Hamilton
- Karen Richardsdon - Kenora
- Andy Hammond - Ajax
- Mike Gomes - Vaughan
- Trevor Van Nest - St. Catharines
- Murray Child - Waterloo

Remote Across Canada (Strong Virtual Presence):

- All Objective Financial Partners planners
- Sandi Martin
- Joe Barbieri
- Many others explicitly offer remote services

Professional Memberships

Notable Memberships Listed:

- **FPSC/FP Canada:** Jason Heath, Sandi Martin, Michael Deepwell
- **Advocis:** Michael Deepwell (2013-2022), Gordon Stockman
- **Advice Only Planners:** Sandi Martin, Michael Deepwell
- **Society of Trust and Estate Practitioners (STEP):** Michael Deepwell
- **Chartered Professional Accountants (CPA):** Andy Hammond, Gordon Stockman, Ryan Kurtz, Michael Deepwell
- **CFA Institute:** Joe Barbieri, Stevan Dostanic, Ryan Kerr, Alexa Bodel, Graham Bodel, Chris Ryan

Service Scope

Comprehensive Planning (Full Suite):

- Objective Financial Partners (retirement, tax, estate, investment, insurance, corporate, expatriate)
- Sandi Martin (retirement income, comprehensive planning, decumulation)
- Susan Stefura/Bespoke (retirement, tax minimization, estate, divorce)
- Michael Deepwell/Lamp Financial (tax, estate, comprehensive planning, accounting)
- Julia Chung/Spring Financial (business, cross-border, tax, estate, family business)

Specialized Focus:

- **Retirement/Decumulation Specialists:** Sandi Martin, Objective Financial Partners, Ayana Forward
- **DIY Investor Support:** Astrolabe Financial (Stevan Dostanic, Ryan Kerr)
- **Money Coaching:** Daniel Trezub, Judith Cane, Money Coaches Canada network
- **Cross-Border:** Brandon Davies (OFP), Caroline Nalbantoglu, Julia Chung, Gordon Stockman

- **Divorce:** Susan Stefura (CDFA), Shannon Lee Simmons
- **Tax-Focused:** Michael Deepwell, Chris Ryan, Andrew Dobson

Investment Management Available:

- Matthew Beckett, Ngoc Day, Ian Black, Gina Macdonald, Andrew W Bradley, Gordon Stockman, Alexa Bodel, Graham Bodel, Murray Child, Markus Muhs, Thomas Venner, Chris Ryan

Responsiveness

Clear Processes:

- **Sandi Martin:** Free 1-hour intro Zoom call, clear 3-meeting process
- **Objective Financial Partners:** Free initial phone consultation
- **Joe Barbieri:** Clear fee structure, straightforward process
- **Bespoke Financial:** 2-meeting process (Discovery + Plan Presentation)
- **Gordon Stockman:** First hour free
- **Thomas Venner:** Follow-up questions at no extra charge
- **Andy Hammond:** First hour complementary

Engagement Styles:

- **Coaching approach:** Judith Cane, Money Coaches Canada network (4-6 month engagements)
- **Project-based:** Most planners offering specific deliverables
- **Ongoing relationships:** Objective Financial Partners, Sandi Martin (optional), Julia Chung (quarterly meetings)

Summary of Top 3 Picks

1. Objective Financial Partners (Jason Heath)

Best For: Entrepreneurs, tech professionals, business owners, and anyone needing comprehensive planning with corporate elements.

Why:

- Largest and most established fee-only firm in Canada
- Jason Heath's reputation (4.9/5 Google, MoneySense columnist)
- Multiple planners for availability and specialization
- Comprehensive service including tax and estate planning
- Corporate planning expertise
- Cross-border and expatriate capabilities
- Transparent project-based pricing

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2. Sandi Martin

Best For: Tech professionals within 3-5 years of retirement or seeking comprehensive life planning with high emotional intelligence.

Why:

- Exceptional client testimonials emphasizing her ability to make complex financial topics understandable
- Strong focus on retirement income planning and decumulation (critical for tech professionals with RSUs, options, etc.)
- Transparent pricing with optional ongoing support
- Clear process with free introductory call
- No product sales or referral fees
- Holistic approach that considers personal values alongside numbers

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3. Joe Barbieri (Joe the Investor)

Best For: Tech professionals and entrepreneurs seeking flat-fee, holistic planning with no minimum asset requirements.

Why:

- CFA designation provides strong investment credentials
- Very transparent flat-fee pricing ($1,500-$2,800 for complete plans)
- Specifically serves small business and self-employed clients
- Holistic approach including emotional and psychological factors
- Simplification focus appeals to tech sensibilities
- No minimum asset requirements
- Strong emphasis on tax efficiency and comprehensive planning

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Next Steps for Selection

1. **Schedule Introductory Calls:** All three top recommendations offer free initial consultations
2. **Prepare Questions:** Focus on experience with similar clients, specific planning needs, and process
3. **Compare Proposals:** Request detailed proposals with clear scope and deliverables
4. **Check References:** Ask for client references, especially with similar professional backgrounds

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This report was compiled from the Fee-Only Planners and Coaches Directory maintained by John Robertson, supplemented with additional web research on reputation, credentials, and service offerings.