Carlo Anthony Crisalli, F.Pl, CIM®, FCSI®

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Career Objectives

* To pursue my financial career in a challenging and stimulating environment

Summary of Competences

* Advanced analytical thinking skills.
* Profound understanding of securities laws and regulations.
* Bound by the [Code of Ethics and Standards of Professional Conduct](http://www.cfainstitute.org/ethics/codes/ethics/Pages/index.aspx) by the CFA institute & IQPF
* Experience in multinational institutions complemented by experience in a small and medium enterprises.
* Bilingual

Work Experience

**Portfolio Associate – RBC Dominion Securities Inc., Montreal, QC**

**April 2017- Present**

Portfolio Associate – Book Value $500 million

Cash management is my primary responsibility, which entails the following:

* Relationship management, I hold a senior role on the team and the liaison between the investment advisor (IA)and the client
* Trading, both bulk and single trades in client accounts or bulk accounts
* Creating tactical allocation spreadsheets (TACs)
* Creating Investment Policy Statements (IPS)
* Assisting in the creation of model portfolios
* Rebalancing individual portfolios when warranted
* Make sure that all aspects of the book is compliant with both internal & external regulations
* Ensuring no debits in the overall book
* Certifying cash is always invested over a certain threshold
* Answering clients inquires on market forecasts and requested research
* Fee management & administration
* EFTs and scheduled payments (AFTs)
* Attending many industry conferences & calls to be inform on the latest trends & developments.

In a secondary capacity I also cater to clients by delivering the following

* Answering client’s general inquires
* Opening accounts according to client’s financial needs
* Sending communication via email to clients to draw their interest in latest market developments
* Organizing client events
* Training junior staff on our polies and procedures

**Portfolio Manager - Associate Advising Representative (Licensed) BMO Private Investment Counsel Inc., Montreal, QC**

August 2015 – April 2017

* The product line I manage is called Platinum Invest and is a banking product. I am the portfolio manager for client relationships of $500,000 and less, these clients are mostly professionals that have less than the minimum to be with BMO Private Investment Counsel (BPIC).
* I meet clients at our offices and discuss their investment objectives and craft an IPS that entails both their goals and their constraints.

Portfolio Associate - BMO Private Investment Counsel Inc., Montreal, QC

May 2013 – April 2017

* Relationship management
* Responding to client requests
* Assisting clients and their tax professionals & actuaries with various tax reporting forms in order to tabulate their annual tax liability.
* Working with other business lines of BMO to provide our mutual clients the gold standard of customer service
* Portfolio Administration
* Rebalancing accounts that drift from model weights
* Purchasing & selling securities upon investment counsellor’s (IC) recommendations
* Covering overdrafts due to trade disparities between purchases and sales
* Investing large cash influxes as per stated mandates
* Continuously verifying maturity schedules at other financial institutions in order to transfer-in those assets, whether it is GICs or 10% free units of DSC funds
* Ensuring sufficient cash is generated prior to our quarterly fees in order to avoid unnecessary overdrafts.
* Conducting client transfers of cash, in and out via transfers to BMO bank accounts, 3rd party EFTs, cheque receipt or issuance and wire transfers.
* Creating deeds of gift for securities that client’s holds that are deemed worthless.
* Creating custom Investment policy statements for individuals that do not fall under one of BPIC’s predetermined investment mandates
* Compliance and Control
* Ensuring that securities that are not part of client’s investment strategy are properly documented as off-policy
* Documenting securities that have a position concentration of greater than 10%
* Keeping abreast of new laws and regulations and ensuring the IC updates his book as appropriate i.e FATCA, CRM2 etc.
* Ensuring the conversions of registered plans by the age of 71 (RRSPs to RRIFs & LIRAs to LIFs)
* Investment Management
* Meet with and review the investment plans of existing clients and new prospects.
* Gather and analyze information regarding financial and personal circumstances, risk and volatility tolerances, financial/personal goals, time horizon, liquidity information, personal tax situation and special circumstances.
* Analyze individual securities not currently followed by BPIC but held in new client portfolios and measure appropriateness relative to the client's Investment Policy Statement. Methods include comparing the security's (growth/value style, Sharpe Ratio, forward P/E, Debt/EBITDA, Debt/DACF, EV/EBITDA) with those held in our portfolios.

Compliance Officer - PEAK Financial Group, Montreal, QC

July 2011 – May 2013

* Review daily and monthly transactions from our independent advisors
* Review leverage loans applications by analyzing the client’s assets, liabilities, tolerance to risk, and time horizon. Ratios are further calculated to ensure such investment strategy is appropriate for the applicant.
* Assist the director of the compliance department, to respond and handle client complaints until they are adequately resolved.
* Conduct a thorough due diligence back ground check on all new advisors that are interested to adhere to PEAK Inc. Moreover, once the advisor has passed the due diligence process their file is entered on the National Registration Database (NRD).
* Product approval, study the new investment vehicle in order for it to become available in the array of financial instruments the advisor has at their disposal. This ensures the investment is suitable for the potential client and the firm.
* Respond to advisor’s compliance related inquires to ensure they are compliant with all laws and regulations (i.e. content of advisors websites, advertising material, content of business cards etc…)

Senior Banking Officer – ScotiaBank, Montreal, QC,

October 2010 – April 2011

* Manage assigned portfolio of clients with high net worth.
* Provide personal banking services including Mortgages, Loans, Lines of Credit, Guaranteed Investment Certificates, Mutual Funds, and Deposit Accounts.

Personal Banking Officer- ScotiaBank, Montreal, QC

April 2009 – October 2010

* Provide personal banking services, including Mortgages, Loans, Lines of Credit, Guaranteed Investment Certificates, Mutual Funds, and Deposit Accounts.
* Given the responsibly to work on special projects i.e. examine client’s investment file and verify if suitable and compliant with AMF regulations.

Investment Advisor – National Bank of Canada, Montreal, QC

October 2008 – April 2009

* Assist clients over the telephone to attain their financial goals by means of mutual funds and GICs as their investment vehicles.

Education

**Institute Quebec De Planification Financière (IQPF)**

* Successfully passed the IQPF exam in December 2018

**CFA Institute**

* CFA level 2 Candidate for the June 2020 exam
* Level 1 successfully completed in June 2012
* CFA Institute Member

**CSI Global Education**

* 01/13/2009 - Investment Funds in Canada (IFIC)
* 02/02/2010 - Canadian Securities Course (CSC)
* 02/27/2012 - Branch Managers Course (BMC)
* 07/04/2012 - Conduct and Practices Handbook Course (CPH)
* 09/06/2016 - Portfolio Management Techniques (PMT)
* 10/31/2016 - Investment Management Techniques (IMT)
* 12/20/2016 - Wealth Management Essentials (WME)
* 01/14/2017 - Financial Services Industry: Business Drivers and Challenges (FSDC)
* 10/24/2017 - Insurance and Retirement – Quebec
* 11/21/2017 - Investment and Tax Planning – Quebec
* 03/27/2018 - Risk Management and Estate Planning – Quebec
* 06/05/2018 – Financial Planning for Businesses in Quebec

**Credentials**

**11/01/2016**

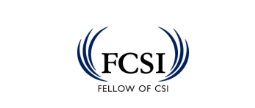
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**12/15/2018**

*****Financial Planner***

**Fellowship**

**24/01/2017**

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**Commissioner for Oaths**

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**Licensed Associate Advising Representative (Jurisdiction QC)**

NRD # 2330071 (Can provide FORM 33-109F4 upon request)

**John Molson School of Business, Concordia University - Montreal, QC**

**September 2005 to April 2008**

* Bachelor of Commerce, Major Finance, Degree conferred with Distinction

**Concordia University – Montreal, QC**

**September 2002 to June 2004**

* Studies in Civil Engineering

**Vanier College – St-Laurent, QC**

**September 2000 to June 2002**

* D.E.C - Pure and Applied Science

Achievements/Awards

* C:\Users\Cinzia\AppData\Local\Microsoft\Windows\Temporary Internet Files\Low\Content.IE5\H3CX8YL5\Key[1].jpgBeta Gamma Sigma – membership granted to the top 10% of graduating class.
* Concordia University, Dean’s list 2007 - awarded to students with a GPA of 3.75 and over.
* Golden Key International Honor Society - membership provided to top 15% of University students
* List empl