



Future in Focus

PERSONAL FINANCIAL PLANNING
TAILORED JUST FOR YOU

By Kristin Marand

Photo by Darcy Finley



It's easy to tell when someone loves their job. It's in the way they smile when they talk about the great foundation of their company and the amazing support of their team. People who love their jobs are often very successful; their passion sparks dedication, which equals results. That's the case with Mary Ann Kokan-Nyhof, Vice-President of the Kilcona branch of Desjardins Financial Security Investments Inc.

"I am truly blessed to be where I am, working for who I am, and working with the people with whom I work," says Kokan-Nyhof.

"I have an awesome team in this office — we're dynamite together. We all cooperate. All of my people are all salaried, so there's no kind of competition on commission. We pool all our brain power together."

The Desjardins Group is the strongest bank in North America and one of the five strongest in the world, according to Bloomberg Markets. It was also voted one of Canada's Best Places to Work (2014), and the Kilcona branch is among the most successful in the country.

After acquiring her Certified Financial Planner (CFP) designation, Kokan-Nyhof built her reputation at Investors Group and Rice Financial. Rice changed its name to MGI Financial, which was then acquired by Desjardins. Although the name has changed, the quality of work has remained consistently high, which is why some of Kokan-Nyhof's clients have been with her for 15 years.

Given her career, you might think Kokan-Nyhof specializes in numbers. In fact, she specializes in people, and planning for their future.

"I don't spend my time on a calculator. I'm the planner. I'm the one that puts together and strategizes all the moving parts, I have a holistic view of someone's situation."

The Kilcona team members are not fee-for-service planners. Rather, they will meet with you for a free consultation and review all your documents, from income tax returns to your household budget, to tailor the right plan.

Helping her clients achieve their financial goals brings Kokan-Nyhof both personal enjoyment and professional satisfaction.

"I need to be a good listening ear, empathetic, understanding and I need to communicate well. Those are the things that have made me successful and those are the things that my clients appreciate," she says.

It may sound cliché but Kokan-Nyhof says it's never too early or too late to create a financial plan. She also wants you to know that there are no dumb questions when it comes to financial planning, but you have to be honest and realistic about your income, your expenditures and your goals.

Truly an expert in her field, Kokan-Nyhof has taught Financial Planning at Red River College and she is often quoted in the Winnipeg Free Press' Money Matters column. In addition to her CFP designation, she is a Certified Professional Consultant on Aging (CPCA) and will soon have her Chartered Life Underwriter designation in order to better serve an aging population.

She is always striving to be better, constantly learning and educating herself to stay abreast of all the latest changes in regulations and laws. Kokan-Nyhof aspires to be such a valuable resource that she's able to provide answers before clients even know they have a question. ■

Learn more at www.investdfsi.ca. To contact Mary Ann Kokan-Nyhof, call 204-925-7420 or email mkokan-nyhof@investdfsi.ca.