



Michael enjoys exploring the Island with his dog, Rocky. He's also proudly owned by two cats, Pursuit and Cleo.

Meet Michael Li, a Financial Consultant working out of our Harbourfront, Southgate and Gabriola branches.

Michael is a man with a mission: to make financial planning as easy and stress free as possible for his clients.

For many people, talking about their finances can feel overwhelming. Changing that perception of financial planning was the reason Michael got into the industry. *"I have a passion for investment, and I love sharing my knowledge in easy to understand terms. I treat my clients the same way I would treat my family or friends if they came to me,"* he says.

"Nothing feels better than knowing clients leave my office feeling like they can sleep at night because their finances are well taken of—that brings me joy."

Michael, who holds a Bachelor of Business Administration degree from Vancouver Island University, is well versed in answering questions about investment options like GICs and fixed income mutual funds and equities, but he says the question he gets asked most is simple: "What would you do?"

Before he can answer that question, Michael knows he has to build a full financial picture of his client—starting with assets, liabilities and investment knowledge, but also asking about goals, expectations, concerns and dreams. Only after understanding what success means to that person does Michael offer a personalized recommendation on how to achieve it.

Sometimes that means helping someone deal with debt and learn the power of a budget. Michael remembers helping one client struggling with credit card debt identify where his money was going and how he could cut expenses. A debt consolidation loan freed up some cash and the client was soon making monthly contributions to build up a solid retirement savings plan. *"During his next visit, he was happy to find his financial health was much improved,"* says Michael with a smile.

Born in China, Michael moved to Nanaimo eight years ago. He and his partner Nikole Schluessel take full advantage of the many outdoor activities offered by our beautiful island, kayaking, surfing, hiking, camping and biking from one end to the other. Michael is just as committed to volunteering. Besides being a member of the Vancouver Island Business Student's Association, he is very interested in youth education programs and offering financial literacy seminars to all.

"Teaching fundamental financial knowledge and skills is a great way to help people feel empowered," Michael says. **"Nanaimo helped me grow when I was in school and has offered me wonderful career pathways. It feels good to give back."**