

A portrait of Tina Tehranchian, a woman with dark hair, wearing a blue blazer and pearl earrings, smiling. The background is a blurred office setting. A blue geometric shape is in the top right corner.

By Kate Baggott

# Creating Maximum Impact for Clients

To be able to do good in the world is a remarkable privilege. Tina Tehranchian helps her clients to do more of it. In addition to specializing in financial planning for business owners and entrepreneurs since 1991, Tina, who is a recipient of the Fellow of FPSC™ distinction, awarded for significant contributions to the financial planning profession in Canada, has always been a passionate volunteer, fund-raiser and donor. By combining her talent for financial planning with her passion for giving and teaching others how they can be even more generous, she has created a powerful combination that ensures her clients can make their giving more impact and leave a meaningful legacy.

“Philanthropy is not only for the super-rich,” Tina explains. “There are strategies for Canadians from every walk of life that they can use to make a difference.”

Tina’s work has helped her clients set up scholarship programs at colleges and universities, fund programs at their favourite charities and make improvements or purchase equipment at hospitals.

“It’s all about finding the causes you are truly passionate

about and then making an impact,” Tina says. “It’s true that our taxes go to the common good, but people’s priorities are different. Using our strategies, clients can make sure that their money goes toward the causes that are nearest and dearest to them like healthcare, the arts, education, saving the environment or animal rights issues.”

Since 2014 Tina has been leading a series of seminars for major charities. Their donors are invited to come to hear about strategies that will make it possible for them to multiply their giving, reduce their income tax and minimize or eliminate their estate taxes.

Naturally, not all of her professional efforts are directed to philanthropic giving. Wealth has to be generated in order to be given away. Tina’s business services two groups of people who, to all appearances, have completely different needs. The first group, business owners and entrepreneurs who have a high net worth and establishes businesses, are interested in preserving and growing their wealth for their own futures and for their families. Their needs include reducing tax liability, setting up personal pension plans and creating succession plans while operating their businesses and saving for the future.

# Tina Tehranchian

MA, CFP®, CLU®, ChFC® Fellow OF FPSC™  
Branch Manager & Senior Wealth Advisor,  
**Assante Capital Management Ltd.**

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It's a market segment that needs careful attention over the long-term and Tina has been able to build trusting relationships with her clients over decades, not years.

“I have a client who started working with me in his 30s when he was a young, small business owner with young children,” Tina remembers. “Now, 20 years later, he is a hugely successful business owner and his adult children, his parents, his in-laws and his nieces and nephews are among my clients. Just seeing the wealth of the family grow, and helping them preserve their wealth, has been a great pleasure. I have many clients who have been with me from my early days in the business. You grow with your clients as you get older with them, but even though I am helping everyone plan for retirement, for me, retirement would only make sense if I was physically unable to work because I enjoy my work so much that I cannot imagine ever retiring.”

The second group Tina works with are philanthropic retirees who are extremely generous and want to convert some of the taxes they would normally pay into charitable giving. Some clients join this group after being part of the first. At this stage in their lives, this audience is interested in estate planning for their families' inheritances, as well as to leave charitable legacies – or bigger legacies – to their favourite causes.

Blending these two particular groups of clients is unusual in the financial planning field.

“It's a niche market for sure,” Tina says. “My business is unique in the sense that I know both financial planning for business owners and tax planning for philanthropic donors, but it's a natural extension of who I am and my interests. I am a business owner myself, so I can understand the needs and goals of entrepreneurs easily. And, as for the second group, I've always been involved in philanthropy and I have always been looking for ways to convert taxes to charitable donations.”

To whom much is given, much is expected. It is a moral philosophy rooted in gratitude that we've heard from business executives, presidents and apostles. While many rightly consider charitable giving to be a duty, Tina is quick to point out that it is also a source of great joy.

“I ask my clients about the happiest gift they have ever given, rather than the largest,” Tina explains. “One of my clients is a wonderful lady who has volunteered at a hospital for years,

but had never given a monetary gift. As a result of the financial planning I did for her, she found out that she could afford to give a five-figure gift to the hospital every year for five years without impacting her own retirement planning. She now has given gifts in kind of stock to the hospital and, as a result of the financial planning strategies that I implemented for her, she could give the gift now, while she is alive and can enjoy the effect. The gift of securities has made a huge positive impact on her life.”

For Tina, who finished high school in her native Iran at the age of 15, the financial planning profession is a career that happened almost by accident. Tina left her homeland for the United States intending to study medicine, but quickly learned that medicine was not for her. Instead, she completed a bachelor's degree in political science and commerce before going on to earn her master's degree in communications. She immigrated to Canada with her husband in 1990, just in time to start a new job search at the beginning of a recession.

“I knew I wanted to start my own business, but I didn't have a lot of capital available to start with,” Tina remembers. “Then, I saw an advertisement about financial planning and followed up on it. So, it was a fortunate coincidence that I stumbled upon this career. The only time you can enjoy your work is when it genuinely fits your personality. This career has fit my personality like a glove.”

Tina knows the secret behind finding a career that fits like a glove and she is willing to share it.

“When your work is a reflection of your values, it is always meaningful. Ultimately, financial planning is all about helping people realize their dreams and objectives,” she says. “A lot of my clients share my values: hard work, integrity, honesty and giving back to the community. That has allowed me to love every minute of being in this business.”

**Office of Tina Tehranchian**  
**Assante Capital Management**

302 – 9130 Leslie St.  
Richmond Hill, ON L4B 0B9  
(905) 707-5220

[www.tinatehranchian.com](http://www.tinatehranchian.com) | [www.tinatehranchian.net](http://www.tinatehranchian.net)