

Local means expert financial advice for everyone in the community.

At Prospera, we work for you. As a cooperative, we measure our success by the prosperity of our members, and we always put people – not dollars – first.

When you choose us, you benefit from:

- Local knowledge and insights
- Service with integrity
- Innovative and creative thinking
- Commitment to accountability
- A team of specialized experts



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Meet Harsh Gajjar BCom, CFP, RIS

**Investment Advisor,
Senior Wealth Consultant**
Prospera Insurance Agencies Ltd.

**Investment Advisor,
Senior Wealth Consultant**
Aviso Wealth

Harsh works closely with our members to build savings for all kinds of wealth objectives:

- Planning for Retirement
- Saving for Children's Education
- Investment Strategies
- Risk Management
- Estate and Legacy Planning
- Generating Regular Income
- Managing Debt

Harsh has over four years of investment and financial planning experience, and is a Certified Financial Planner (CFP) and Responsible Investment Specialist (RIS). His deep technical knowledge and strong communication skills enable him to meet two important goals: simplifying the complicated world of investments and suggesting personalized solutions that help members preserve their hard-earned assets and achieve financial independence.

Deeply caring about his members' financial well-being and following a proven step-by-step process have helped Harsh achieve 100% client satisfaction rates. He starts by getting to know your needs and goals before building a plan that's just right for you. **Harsh provides unbiased advice and objective recommendations tailored to get you wherever you want to go.**

Know your Advisor:
[CIRI Advisor Report](#)

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Prospera Insurance Agencies Ltd. provides life, disability, and critical illness insurance, annuities, and full business solutions such as group benefit plans, succession planning, and business owner insurance.