

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 Paul Heinrichs CIM, CFP, FCSI

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

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

Paul 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

Paul has more than 27 years of experience providing financial advice and is a Chartered Investment Manager (CIM), a Certified Financial Planner (CFP), and a Fellow of the Canadian Securities Institute (FCSI). He cares for members and, through listening, he learns what matters to them.

Beyond building a financial plan, Paul strives to educate members on their financial situation, so they truly understand their current financial position and their choices for building a successful future. He loves being part of an industry that is always changing and is committed to keeping his knowledge current. **Paul is passionate about sharing his experience and knowledge with members and helping them navigate the financial world.**

Know your Advisor:
[CIRO 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.