ADVICE-ONLY · ONTARIO · EST. 2026

Comprehensive Financial Planning. *On your side.*

FLAT RATE FINANCIAL INC.

A fee-for-service plan from Justin Fitchett — CPA, CFP, MBA

No products. No commissions. Just advice you can act on.

Who you're working with.

JUSTIN FITCHETT

CPA · CFP · MBA (Ivey Business School)

I bring institutional-grade financial planning home — to families and professionals across Ontario who want clear, unbiased guidance without the product-sales pitch.

Prior to founding Flat Rate Financial Inc. in 2026, I was part of a small team managing an ultra-high-net-worth family office on Bay Street. Before that, I spent years in public accounting serving small and mid-sized clients — the same owners, professionals, and families I serve today through Flat Rate Financial Inc. and my accounting practice Kawartha Lakes Accounting.

Advice-only. That changes everything.

Traditional advisors are paid to sell products. I'm paid only for my advice — by you, hour for hour. That alignment is the whole point.

01

No products

I don't sell mutual funds, insurance, or any other product. Zero commission incentives.

02

No AUM fees

Your fee doesn't grow as your portfolio does. You pay for the work — not the balance.

03

Holistic, not product-led

I assist in planning your whole financial life — tax, cash flow, retirement, estate — not just investments or insurance.

What a comprehensive plan covers.

One integrated plan looking at every part of your financial life — and how the pieces work together.

Cash Flow & Net Worth

Clear picture of what's coming in, going out, and building up.

Tax Strategy

Coordinated planning across income, investments, and entities.

Investment Review

Independent look at your portfolio — fees, fit, and structure.

Retirement Projections

Multi-scenario modelling so you know when you can stop working.

Risk & Insurance

Review to ensure proper coverage, right amount — no more, no less.

Estate & Legacy

Help coordinate wills, beneficiaries, and intergenerational planning with your 3rd party legal providers.

Transparent, flat-rate pricing.

You pay for the work — not your account balance, not a product, not a percentage.

$3,750

Comprehensive Financial Plan — all-in.

15 hours of expert work × $250 per hour.
Fixed scope. No surprises. No upselling.

THE MATH

Hourly rate
$250 / hour

Estimated effort
15 hours

Total investment
$3,750 CAD

Half due at engagement · Balance at plan delivery

Where the 15 hours go.

15

HOURS / PLAN

An honest, line-by-line breakdown of the work behind your plan.

01	**Discovery & Intake**	Kickoff meeting, document collection, goal setting.	2.0 h
02	**Data Organization**	Compile cash flow, balance sheet, statements, tax returns.	1.5 h
03	**Analysis & Projections**	Cash flow, tax, retirement, and scenario modelling.	4.0 h
04	**Strategy Development**	Build recommendations across each planning area.	2.5 h
05	**Plan Documentation**	Write your comprehensive written plan and action list.	2.5 h
06	**Plan Presentation**	Walk-through meeting — your questions, decisions, next steps.	1.5 h
07	**Follow-up & Q&A**	Implementation support and clarifying questions.	1.0 h
	TOTAL ESTIMATED EFFORT		**15.0 h**

Three steps to your plan.

1

Discovery call

A free 30-minute conversation to see if I'm the right fit. No pressure, no pitch.

2

Engagement

We confirm scope, sign the engagement letter, and schedule the kickoff meeting.

3

Plan delivery

Within roughly six to eight weeks, you receive a written plan, a working session, and follow-up.

READY WHEN YOU ARE · LET'S BUILD YOUR PLAN

Other ways I can help.

Single-issue engagements when you need focused advice on one decision — not a full plan.

Portfolio Review

Independent assessment of fees, allocation, and fit — no product agenda.

Major Purchase Decisions

Home, cottage, or business — should you buy, finance, or wait? Run the numbers first.

Pension Buy-Out Advice

Commuted-value analysis to decide between the lump sum and the lifetime pension.

Tax Planning Projects

Stock options, capital gains, incorporation, RRSP/TFSA strategy — one-off projects.

Retirement Income Strategy

Drawdown order, CPP/OAS timing, and tax-efficient withdrawals in retirement.

Second-Opinion Consults

Sanity-check a recommendation from your bank or advisor before you sign.

Let’s build your plan.

When you’re ready, here’s how to reach me.

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FLAT RATE FINANCIAL INC.