Pay Transparency Report 2026

Employer details

Employer	FW Wealth Management
Address	9259 Main Street Chilliwack, BC
Reporting year	2026
Time period	January 1 – December 31, 2025
NAICS code	52 – Finance and insurance
Number of employees	50-299

About FW Wealth Management

FW Wealth Management Ltd. is a wholly owned subsidiary of Tru Cooperative Bank. FW Wealth Management is a licensed life insurance agency offering financial planning, life insurance and investments. Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso financial Inc. Financial planning services are available only from advisors who hold financial planning accreditation from applicable regulatory authorities.

Reporting

FW Wealth Management's pay transparency report was prepared in accordance with the reporting requirements set up in accordance with the B.C. pay transparency regulations. The object of the regulations is to increase visibility in workforce pay gaps and representation, including components such as hourly pay, overtime pay, bonus pay and representation by gender. Gender data used in the report was provided voluntarily by FW Wealth Management.

Total headcount	60
Women	42%
Men	52%
Prefer not to say/Unknown	7%
Non-binary	<1% does not meet the data requirement therefore all information is suppressed

Data limitations

FW Wealth Management has several investment advisory roles that are compensated primarily through 100% commission-based earnings. Employees in these roles were excluded from the analysis due to the fundamentally different nature of their earnings compared to salaried employees. In addition, some employees did not disclose their gender and therefore could not be included in gender pay gap calculations. Together, these factors reduced the available employee population and contributed to not meeting the minimum reporting threshold.

Results

Under the requirements of the B.C. Pay Transparency Act; gender pay gap calculations can only be reported when there are at least two gender groups represented by 10 or more employees. Due to the data limitations described above, FW Wealth Management did not have sufficient representation across gender groups to meet the reporting requirements for the 2025 reporting period. As a result, gender pay gap ratios are not displayed in this report.

Commitment to pay equity

Although gender pay gap metrics cannot be reported this year, Tru Cooperative Bank and its wholly owned subsidiary FW Wealth Management, remain committed to **equitable compensation practices**. We strive to ensure employees are compensated fairly based on the responsibilities of their role, skills, experience and performance, regardless of gender. We continue to support an inclusive workplace through fair hiring, development and compensation practices that help create opportunities for all employees.

Tru Cooperative Bank takes action to support women in our workforce in many ways:

- In alignment to our commitment to the UN Sustainability Goal of Reducing Inequality, we seek to pay team members equitably for the work they do regardless of their gender, race, ethnicity or other characteristics not relevant to their role or performance.
- We help advance the Tru Cooperative Bank's Women's Network, a grassroots-origins network of women and allies inspiring women through insights, mentorship and coaching that enable women to elevate themselves.
- We champion programs like Minerva's "Women Leading the Way", which supports mid-level women with the skills, behaviours, and mindsets needed to increase their leadership impact and move into more senior roles.
- We have adopted a gender-neutral job evaluation tool to ensure that our point-factor system is free of any gender bias and does not favour male or female job classes or occupational groups.
- We provide maternity and parental leave benefits.

Learn more about our ongoing commitment to providing a **diverse and inclusive workplace.**