QUARTERLY INSIGHTS | January 14, 2020

Steady Growth Through Small Changes

1 Retrospect: What Worked In 2019

In 2019, the award for the best performing sector went to the Financial Sector, specifically, to companies like Brookfield Asset Management (BAM). BAM has been building out their global business very well. Now, with low interest rates and an abundance of cash available from lenders, they’re seeing strong demand for their services.

With the global shift to online purchasing picking up steam, online payments have been another consistent top performer. The payment processing sector continues to have a strong tailwind, with estimates that 15% of global purchases are made online. Experts expect this to settle at 30%, but there’s room for that percentage to go higher.

2 Preparing For A Shift

You may wonder what prompts us to exit an industry, and how we go about doing so. Spoiler alert: We never suddenly exit an industry!

It's always best to sell from a position of relative strength, but that’s difficult to execute consistently. What we often choose to do is sell in stages, then assess and adjust our strategy. We establish the price we’re comfortable selling at, then work with our trader in Toronto. Then each week, we adjust that price based on multiple variables. Is there an earnings release coming up? Will it have good news or will it disappoint and drop the prices? These questions will help us decide the rate at which we sell to maximize your portfolio.

3 Preparing For Life’s Curveballs

What do you do when life throws you a curve ball? The key is to plan ahead and be ready to make adjustments. The families we work with partner with us to grow their wealth at a reasonable rate, not swing for the fences. By nature and through 24 years of seasoning, we’re slightly more on the conservative side. But operationally, we have to have a clear idea of where we are in a business cycle: early, middle, or late. I want everyone to understand we’re in this together. That’s our starting point for assessing risk. Would I do this for my kids? Would I do it for my parents? Within that range is where we operate to maximize your portfolio returns.

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WE MAKE INVESTING PERSONAL

We believe that you should be free to follow your passion in business or life, to spend precious time with the people who matter the most to you. You should be able to do this, knowing your financial future is secure and your family is looked after.

READY TO CHAT?

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OUR UNIQUE INVESTMENT STRATEGY

We offer a high-performance approach to investing. Using our unique qualifications as a Portfolio Manager, we build and manage a strategic fund that is constantly monitored, evaluated and adjusted to deliver optimal performance. With 100% transparency, we put our money where our mouth is by personally investing in our own model.

FINANCIAL PLANNING WITH HEART

We start by getting to know you. Our in-person meeting is where we truly uncover what matters the most to you. We craft a strategic financial plan that shows you, step-by-step, how we can take your from the island of uncertainty to the island of peace of mind.

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