

Williams Financial  
group



Manulife Securities



# INVESTING 101

**VIDEO SERIES TRAINING GUIDE**  
MODULE 5:  
CHOOSING A PORTFOLIO MANAGER

# WELCOME TO MODULE 5

Welcome to the final module on learning the fundamentals of investing!

The last module you learned about why you want to own shares in profitable businesses, that can be part of “Minding your own business.”

In this module we will explain why you should consider delegating your investments to an expert, what is a portfolio manager and how you can choose an expert you can trust!

Jon

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# COURSE OUTLINE

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**MODULE 1: PAYING YOURSELF FIRST**

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**MODULE 2: ASSETS VS LIABILITIES**

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**MODULE 3: COMPOUNDING INTEREST**

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**MODULE 4: BUYING GOOD COMPANIES**

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**MODULE 5: CHOOSING A PORTFOLIO MANAGER**

# PORTFOLIO MANAGER ADVANTAGE

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As you learned in the Module 5 video, when you make investment decisions on your own without significant investment knowledge, the effects can be devastating. When managed correctly, your investments can set you up for a prosperous and secure financial future.

Let's dive in to a few reasons why it's beneficial to delegate investing decisions to a professional Portfolio Manager:

- Professional portfolio managers have the expertise and knowledge to create customized investment strategies that align with your financial goals, risk tolerance, and time horizon. They can help you make informed investment decisions that are tailored to your unique needs and circumstances.
- They have access to a wide range of investment products, including stocks, bonds, and alternative investments. They can help you diversify your portfolio and reduce your overall risk by allocating your assets across different asset classes and sectors.
- Portfolio managers monitor your investments regularly and adjust your portfolio as needed to ensure that it remains in line with your investment objectives and risk tolerance. They can also help you navigate market volatility and make timely investment decisions based on market trends and economic conditions.
- They have a fiduciary duty to act in your best interest, which means that they are legally obligated to put your interests ahead of their own. They must disclose any conflicts of interest and ensure that the investments they recommend are suitable for your specific situation.
- Delegating your investment decisions to a professional portfolio manager can free up your time and energy to focus on other important areas of your life, such as your career, family, or personal interests. You can have peace of mind knowing that your investments are being managed by a professional who has your best interests at heart.

Overall, delegating investing decisions to a professional portfolio manager can help you achieve your financial goals, reduce your risk, and free up your time and energy to focus on other important areas of your life. It's a smart choice for anyone who wants to build a solid investment portfolio and achieve long-term financial success.

# Fee-based Portfolio Manager Advantages



## **Unbiased Advice**

Under a fee-based compensation model Portfolio Managers are not compensated by the products or companies they recommend. This allows them to remain highly objective in recommendations at all times.



## **Transparent Fees**

Compensation is not embedded in the coat of the investment. These costs will be visible and reported to you.



## **Fee Reduction**

Your fee percentage decreases as the value of your portfolio increases.



## **Family Rates**

Creating a family group with other family members generates a discounted fee rates for the entire family.



## **Aligned Interests**

The only way to increase our revenue is through the growth of your portfolio, which helps to align your interests with your Portfolio Manager.

# CHOOSING A PORTFOLIO MANAGER

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*Choosing the right portfolio manager is an important decision, and it requires careful consideration of several factors. Here are some steps that consumers can take to pick the best portfolio manager for them:*

1. **Identify your investment goals:** Before you start looking for a portfolio manager, you need to identify your investment goals and what you want to achieve with your investments. Understanding your investment objectives will help you find a portfolio manager who can create an investment strategy that aligns with your goals.
2. **Research potential portfolio managers:** Once you have a clear idea of your investment goals, you can start researching potential portfolio managers. Look for managers who have experience working with clients who have similar investment goals and risk tolerance as yours. Check their credentials, such as their education, professional certifications, and track record of performance. You can also look for reviews and ratings from other clients or independent sources to get an idea of their reputation in the industry.
3. **Ask about their fees:** Portfolio managers charge fees for their services, and it's important to understand how much you'll be paying and what services are included. Ask for a breakdown of their fees, including management fees, performance fees, and any other charges. Make sure you understand how their fees compare to industry standards and whether they offer value for the services they provide.
4. **Meet with the portfolio manager:** Once you've narrowed down your list of potential portfolio managers, schedule a meeting or call with them to discuss your investment goals and their investment approach. Ask them questions about their experience, investment philosophy, and how they plan to manage your portfolio. Make sure you feel comfortable with their communication style and that you trust them to manage your investments.

By following these steps, you can choose a portfolio manager who has the expertise and experience to help you achieve your investment goals and who you feel comfortable working with. Remember that choosing a portfolio manager is a personal decision, and you should take your time to find the right fit for you.

**Investment planning is  
about more than just  
good advice or  
investment returns. It's  
about providing  
guidance you can trust.**

# PORTFOLIO MANAGER CHECKLIST

By checking off these items on your checklist, you can find a portfolio manager who has the necessary skills, experience, and qualifications to manage your investments and help you achieve your financial goals:

- Experience and Qualifications:** Look for a portfolio manager with relevant experience and qualifications
- Investment Philosophy:** Make sure the portfolio manager's investment philosophy aligns with your investment goals and risk tolerance.
- Performance Track Record:** Look for a portfolio manager with a strong performance track record over a long period of time.
- Communication Skills:** Choose a portfolio manager who communicates clearly and effectively, and who is responsive to your questions and concerns.
- Fees:** Look for a portfolio manager with transparent and competitive fees.
- Fiduciary Duty:** Look for a portfolio manager who has a fiduciary duty to act in your best interest.
- Risk Management:** Choose a portfolio manager who has a disciplined approach to risk management and can help you diversify your portfolio to reduce risk.
- Client Reviews:** Look for client reviews or testimonials to get a sense of their experience working with the portfolio manager.
- Personalized Service:** Choose a portfolio manager who provides personalized service and takes the time to understand your unique financial situation and investment goals.



# CONGRATULATIONS!

**You're successfully completed our Investment 101 Series! We hope you now have a deeper understanding of investments and continue to build on what you've learned in this series.**

If you want to get started with investing or have any questions, feel free to reach out to us anytime. Be on the lookout for more educational series coming soon!



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