



Michael Sanson

CIM®, CIWM®, FCSI®

Portfolio Manager, Senior Investment Advisor – Manulife Securities Incorporated
Life Insurance Advisor – Guided Wealth Management Ltd.

*The Financial Guidance
You Want. The Clarity
and Trust You Need.*



Portfolio Management and Senior Investment Advisor, Michael Sanson, found his way into Financial Services after graduating from Wilfred Laurier University. Obtaining his Honours Bachelor of Business Administration in Specialized Finance in 2002, he began working as a financial advisor in 2006. A passion for business runs in his family – his parents were entrepreneurs. Michael and his brother once considered taking over the family business, however, Michael eventually found his true calling in managing the finances of others.



GUIDED
WEALTH
MANAGEMENT

When Michael and his brother realized that they were going to sell the family business rather than run it, he learned a valuable lesson that would carry forward into his own practice as an advisor – know the value of your investment and don't become emotionally attached.

“In retrospect, I wish that I'd had a dedicated, multi-faceted team to look out for my best interests while we were selling our family business,” says Michael. “The biggest problem in that process was that nobody was talking to each other. The accountant was filing tax returns after the fact and everybody was working in their own separate silos. Had a true team effort backed the sale of our family business, over a million dollars in taxes would have been saved. So, I built my team at Guided Wealth Management with that in mind. I adopted the philosophy that being a wealth management guide means walking side by side. A guide doesn't walk 10 kilometres ahead, a guide sticks with you and points things out to you while you're going through the process together.”

Consequently, Michael's team-centrist approach to wealth management means working in tandem. By sticking together,

his team ensures that clients can benefit from investment opportunities while not missing the most crucial steps in addressing a complete plan that includes investment, tax, insurance and estate planning.

ONE-STOP FINANCIAL SERVICES

With almost 15 years in the industry, Michael spent nearly a decade of them hand-picking the team he works with today. Every member of Michael's team has been working with him for a minimum of five years and most are closer to 10 years. As a result, Guided Wealth Management has become a respected full-service provider of financial services including investment, estate, tax, and insurance planning services for business owners and high-net-worth clients alike. Clients can count on a specialist for every requirement – consider it one-stop financial services for your needs.

“Every advisor in the office has gone through a similar experience,” Michael explains. “Members of my team have watched friends or family members lose money because of bad planning. Either someone got caught up in the moment and made a bad investment or, as in my experience, worked with an accountant who didn't provide tangible ideas as to how we could structure our business to maximize the return on our eventual sale. My team looks out for the best interests of our clients by understanding our clients' needs and situations, and by having

(CIWM) along with several other certifications.

“If you're not keeping ahead of the curve, it can be a very challenging environment,” says Michael. “Knowledge is vital if you're going to do things right. Information comes from many sources. It's not just reading about financial concepts. It's about reading and finding who's doing it the best and learning from them. It's about implementing plans that have worked incredibly well for other people and spotting those opportunities for your clients.”

FAMILY, COMMUNITY AND GIVING BACK

Managing finances is a big part of Michael's life, but he acknowledges that a work-life balance is important too. Outside of the office he and his wife try to live a healthy lifestyle. His mother and sister live in Ontario while his father and brother have moved to Costa Rica. He travels to Costa Rica regularly to visit them, and enjoy a vacation while spending time being an uncle to his brother's children.

When it comes to community involvement, Michael and his team are all involved in their own ways. A member of the Mississauga Board of Trade, Michael is also an avid gardener, and enjoys spending time outside hiking or lounging with his wife, Sophie.

“We support the local food banks and children's charities every Christmas and, throughout the year, my team donates their

“Each one of the Advisors in this office is a business owner, so we know what entrepreneurs are going through... Our business clients appreciate that we educate them about their opportunities and we guide them in their decision making.”

the right expertise in place. We can present opportunities that would have been missed by investment-only advisors.”

FINANCIAL SERVICES – AN EARLY START, AN ONGOING QUEST FOR KNOWLEDGE

Michael was drawn to the financial services industry from a young age. At 18, he was already trading on the stock market and learning lessons about managing money. He remembers “interrogating” his mother's financial advisors before getting his start in the industry.

“One of my mom's advisors brought me down to a Berkshire Hathaway shareholder's meeting back in 2004 because I demonstrated a keen interest,” says Michael. “Not long after that, I joined Berkshire Securities where I was making 300 calls a day. A year after I joined, Manulife Securities purchased Berkshire.”

Michael is constantly pursuing knowledge to stay ahead of the curve. He has earned the designations of Fellow of the Canadian Securities Institute® (FCSI®); Chartered Investment Manager® (CIM®); and Certified International Wealth Manager

time and money to support local charities they are connected with,” says Michael. “We all get involved in different ways. It is important to be a member of a community. No person is an island. How is life enjoyable if you're just living it for yourself?”

KNOWING THAT TRUST IS EARNED

Michael believes that earning a client's trust begins with a clear understanding of their current situation and their financial goals. Providing the right advice for the situation is essential to helping them execute the right plan for their money.

“If you don't understand where you are and what you are trying to achieve during the planning process, you're planning in the dark,” adds Michael. “Once we understand the case thoroughly, we can prepare a plan that is easily understood, show the back-up plans to address opportunities and threats, and use a team of experts to address various concerns for investing, taxes, estate and mitigating risks. Of course, having the knowledge base and designations to execute your plan is paramount.”

“We are in frequent communication with our client's ac-

...continued on next page

“Ultimately, our job is to tell clients what information is actually relevant to them because it changes by the minute... To do this starts with knowing their situation, goals and objectives.”

countants, we have insurance advisors. I am a discretionary portfolio manager. Everyone brings something unique to the table,” explains Michael. “Typically, in a client meeting there is one quarterback who is the advisor, but this advisor will draw on other experts from within the office (and outside experts) to bring a holistic plan to life. Our approach has always been a more conservative investment mandate. We want to participate when the market goes up, but we try to hold on and preserve capital when the market goes down. As an advisor, you must give clients the tools to trust you, you can’t just ask for it.”

For Michael’s advisory team it’s easy to relate to business owners and understand what drives the decisions they make.

“Each one of the advisors in this office is a business owner, so we know what entrepreneurs are going through,” adds Michael. “We understand how hard it is to invest in your business and take it to the next level – or avoid the risk because you’re afraid to lose. Our business clients appreciate that we educate them about their opportunities and we guide them in their decision making.”

TECHNOLOGY, THE FUTURE, AND COMMUNICATION

Technology makes Guided Wealth Management well-equipped for scaled growth in the future. Communication is essential during times of crisis and beyond. Michael’s team excels in both regards.

“We take full advantage of technology,” Michael says. “A lot of our work is done with technology and not face-to-face. Our CRM system is centralized so it can be viewed by anyone on the team at any time. Client meeting notes are always accessible so that any member of our team can be prepared for a meeting with a client they may not have dealt with before. We’ve also been cloud-based for four years and we use screen-sharing technology. Our clients are able to schedule their own meetings. We send out a lot of correspondence and education resources.”

During this time of dealing with COVID-19, Michael understands that his clients may be faced with an overwhelming amount of information.

“Ultimately, it’s our job to tell clients what information is actually relevant to them because it changes by the minute,” he explains. “Younger clients may be seeing a generational opportunity to invest right now. Older clients may be concerned about their retirement portfolio and market challenges. Business owners may be faced with the fear of a decrease in demand after the pandemic ends. What it comes down to is looking after the client’s best interests, patience, and open communication. Clients need to keep their advisors abreast of life changes, and changing goals or priorities. Advisors need to make sure they

review, follow-up and have an interactive relationship with clients. Essentially, if we’re not communicating well – there’s no planning being done.”

A TEAM OF SPECIALISTS CLIENTS CAN COUNT ON

Over time Michael has learned that financial wellness is about feeling in control and taking an active role in the process with the guidance of a trusted professional team. Advisory services are only as strong as the team providing them and clients need to be able to count on their advisors to provide the most advantageous strategy in every area of focus.

“One truth I’ve learned is that people have a common problem,” explains Michael. “Whether it’s business owners, professionals, retirees, or new investors – too many Canadians have felt a loss of control of their finances, and have felt helpless during the planning process at some point in their lives. A loss of confidence can shape how we view working with an advisor. My team of specialised experts can assist in every planning step from strategy formulation to implementation. We follow a centralized approach to ensure that we meet all client needs with one point of contact. By helping our clients see the big picture and understand all of their options, we enable them to feel confident taking an active decision-making role in the process, and bettering their financial well-being. My team takes pride in our client-centred, strategy-based advisory service and we know that you can count on us to address many areas of focus that reach beyond traditional broker services.”

“We look forward to seeing you soon!”

 **Manulife Securities**

Michael Sanson, CIM®, CIWM®, FCSI®

Portfolio Manager | Senior Investment Advisor

Manulife Securities Incorporated

Life Insurance Advisor – Guided Wealth Management Ltd.

2360 Bristol Circle, Suite 100, Oakville, ON L6H 6M5

Direct line: **(905) 467-5077** | Office: **(905) 829-6440**

Branch: **(905) 822-4488**

www.guidedwealthmanagement.ca

* Stocks, bonds and mutual funds are offered through Manulife Securities Incorporated. Insurance products and services are sold through Guided Wealth Management Limited and Manulife Securities Insurance Inc. Please confirm with your advisor which company you are dealing with for each of your products and services. Manulife, Manulife & Stylized M Design, Stylized M Design and Manulife Securities are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.