

Shane Dubin

Financial Advisor

Shane Dubin has spent his entire career in wealth management. Throughout more than two decades, his primary concern has been working with clients from all walks of life to secure their financial future by crafting customized and effective investment strategies. His areas of professional expertise include family wealth planning, financial planning, investment management, private banking, estate and trust services, insurance planning, and business transition planning.

A passion for finance and wealth management was awakened in Shane while studying at York University in Toronto, Ontario in Canada. Since graduating from that institution, he has filled many roles in the Canadian financial services sector. In early 2000, he took a position with Scotia McLeod, and over time, worked his way up to become the firm's Senior Wealth Advisor and Associate Portfolio Manager. All totalled, he spent 18 years with Scotia McLeod. Shane joined Canaccord Genuity in 2018, operating his own brokerage and advisory business, Dubin Wealth Advisory, under the umbrella of the larger company, before departing for a post at CIBC in 2022 that offered a similar arrangement.

As a husband and father of five children, Shane Dubin understands the necessity of adequately planning for the future, whatever one's goals in life may be. Whether saving money to purchase property, planning for a child's post-secondary education, or shoring up finances for retirement, all Canadians can use the helpful advice of an experienced financial advisor and a well-established brokerage. Over the years Shane has operated Dubin Wealth Advisory—both under Canaccord Genuity and CIBC—he has worked hard to gain the trust of his charges, often forging a personal bond that goes far beyond the typical relationship between a financial advisor and client. In an industry as notoriously competitive as wealth management, Shane Dubin is that rarest of professionals: one who knows the decisions that he makes significantly will impact the lives of his clients, cares about that, and acts accordingly.

As far as industry-specific accreditations, Shane has completed several Canadian Securities Institute courses, including the CSC, CPH, LLQP, PFP, and OLC. He also holds a CIM designation. In both 2016 and 2017, Shane Dubin was honoured by the Investment Industry Association of Canada (IIAC) as one of the top 40 investment advisors in Canada under the age of 40.

Where did the idea for Dubin Wealth Advisory come from?

After a certain amount of time working in the financial sector, I decided that I had accrued enough experience to venture out on my own. I guess you could say that I caught the entrepreneurial bug. Also, because I was lucky enough to operate under the umbrella and with the guidance of a much larger firm, I felt that I would have adequate support in the endeavour. In the end, it all worked out. Dubin Wealth

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Advisory is thriving, my parent company—at first it was Canaccord Genuity, and now it's CIBC—is making money, and my clients are seeing excellent returns on their investments. Everybody's happy.

What does your typical day look like and how do you make it productive?

What my typical workday lacks in excitement, it more than makes up for in fulfillment. After I arrive at work, I scan the markets, the various portfolios under my care, and any news relevant to our business. I might spend an hour or two conducting deep research into certain companies. I schedule most of my meetings and phone calls for mid-day, often breaking them up with a lunch break. Meeting with clients and catching up on what's happening in their lives is my favourite part of the day. Not only am I interested in any updates they have, I find it also solidifies the bond between us and works toward establishing trust, which is crucial in this industry. Additionally, those meetings help to remind me who I'm working for and why. After all, I'm not just investing money for my clients, I'm helping them to achieve their lifelong goals and dreams.

How do you bring ideas to life?

I bring ideas to life with hard work, deep research, and most of all with the help of my invaluable team. Without my team, many of my ideas would remain unrealized.

What's one trend that excites you?

Although these have been fairly popular for a few years at this point, I really like exchange traded funds, otherwise known as ETFs. They're a great alternative for people who don't necessarily want to buy stocks in an individual company, but rather make an investment in a whole sector of the market, such as technology or commodities. I recommend ETFs to clients all the time—especially for those who want to sink some money into the market for a fairly long period and who don't have an aversion to moderate risk. As an added bonus, exchange traded funds are very easy for people without formal training in finance to understand and monitor, if they so wish.

What is one habit of yours that makes you more productive as an entrepreneur?

I return calls and text messages promptly. That way, nothing slips through the cracks. I believe it also makes people feel more valued to receive a quick reply.

What advice would you give your younger self?

Enjoy your youth. Once you become an adult, free time tends to be at a premium.

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Tell us something that's true that almost nobody agrees with you on?

The Toronto Maple Leafs will win the Stanley Cup next year! Recent history is not on my side, but I believe this to be true.

As an entrepreneur, what is the one thing you do over and over and recommend everyone else do?

I cannot overstate the importance of being organized, especially with regard to client files. When a client calls and asks for information, the last thing any financial advisor should be doing is scrambling to locate the details of their portfolio. Professionals are organized people, and that's the end of it.

What is one strategy that has helped you grow your business? Please explain how.

Quite simply, the thing that has most helped my business to grow is quality work. I'll explain what I mean: The primary marketing strategy for Dubin Wealth Advisory is positive word-of-mouth. When clients are happy with the services we provide, they tend to recommend the firm to their friends and relatives, and we receive more business as a result. That's the way we gain most of our new clients.

What is one failure you had as an entrepreneur, and how did you overcome it?

In the early days of establishing the business, I failed to grasp just how gigantic of an undertaking I had begun from the standpoint of paperwork. Especially with financial firms, there are so many forms to be filled out and official approvals to seek. I overcame that little setback by putting my head down, researching all the materials thoroughly, and putting in weeks of hard work until I had filled out all the paperwork and finished everything that was necessary to open the firm.

What is one business idea that you're willing to give away to our readers?

It seems to me that there is a great lack of tradespeople in business these days. From what I gather, a good plumber or electrician can make quite a comfortable living because their services are always in demand. If a young person came to me for advice on starting a business, I would tell them to learn a trade very well and then start a business offering that service.

What is the best \$100 you recently spent? What and why?

I recently spent about \$100 on a back, neck, and head massage. It felt great. It was well worth the money, and I would do it again without hesitation.

What is one piece of software or a web service that helps you be productive? How do you use it?

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Because I take so many meetings each day, I am wholly dependent on Google Calendar. Without it, I would have a much tougher time planning out my schedule.

What is the one book that you recommend our community should read and why?

The Wealthy Barber by David Chilton. I would recommend that book to every single person, as it contains so much good advice about how to manage money. And not just about investments and market strategies, mind you—some of the best advice in that book is psychological.

What is your favourite quote?

“Take care of the pennies, and the dollars will take care of themselves.” I think that’s one of those unattributable quotes which might date back centuries. Regardless, it relates a great deal of wisdom, and I’ve always thought it was a nifty little phrase.

Key Learnings:

- Being organized, particularly with client files, is a must for any professional.
- Returning phone calls and text messages promptly pays great dividends.
- As a financial advisor, the best marketing strategy is positive word-of-mouth.

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