



Pathfinder Asset Management Limited
1450 – 1066 West Hastings Street
Vancouver, BC V6E 3X1
T 604 682 7312 | E info@paml.ca

Does your Portfolio Manager speak your language?

By Nick Karliychuk, CIM, CFA

October 2022

When institutions are looking to hire a money management firm, they employ a formal due diligence framework that is distilled to “four tangible P’s”: people, process/philosophy, portfolios, and performance and “four intangible P’s”: passion, perspective, purpose, and progress.

From individual investor’s perspective, the most important success factor might just be as simple as a good personal fit with your Portfolio Manager.

How do you start the search? The first step is to look for a Portfolio Manager who is a fiduciary and is legally required to have your best interests at heart. In addition, your Portfolio Manager should communicate clearly when providing advice. Speaking without industry jargon and breaking down complex concepts into simple terms will enhance the client’s overall experience and satisfaction.

For many newcomers to Canada, learning in their second language about investment landscape, different account types and investments may present an additional barrier to overcome. Therefore, it is valuable when a Portfolio Manager understands not only their client’s financial interests, but also able to educate and speak in their native language.

In addition to ability to communicate in foreign languages, many clients appreciate when their Portfolio Manager is also familiar with their cultural background and could relate to the sacrifices that they made by leaving their home country behind and moving to Canada.

Don’t be discouraged. The good news is that there are plenty of Portfolio Managers speaking different languages. For example, in Pathfinder’s Vancouver office alongside with French and English speakers, we have professionals with knowledge of Japanese, Cantonese, Mandarin, Punjabi, Ukrainian and Russian. For reference, according to 2021 Census, one in four Canadians had a mother tongue other than English or French.

Seek out and interview professionals that you could relate to, who could provide unbiased advice, relevant contextual information, and help overcome language barrier. At Pathfinder, we are proud to be serving Canadians and are excited to help our clients achieve financial success, building on our mutual diversity of backgrounds.

Nick Karliychuk, CIM, CFA | Vice President & Portfolio Manager

Tel 604 682 7312, ext. 303 | E nick@paml.ca

Pathfinder Asset Management Limited | EQUALLY INVESTED™

Suite 1450, 1066 West Hastings Street | Vancouver, BC V6E 3X1

paml.ca