



CAREER INTERVIEW

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Can you tell us a bit about your background?

I grew up in London, England, and started an apprenticeship program to become a mechanic before enrolling in Brunel University's engineering program that specialized in electronic and electrical engineering. After completion of the program I took a year out to travel and on my return I expected to land a role at a defense company. However, most of these companies were located outside of London so in preference I took a job at Suncombe – a local engineering company located on the outskirts of London. The role was in systems engineering and I was involved with design, programming complex processing systems, and using machines once they were in place for pharmaceutical and food processing companies. The work was interesting but the site work locations could be quite remote and after spending time away from family, friends and the city, I realized it was not a good fit for me. Thinking back, perhaps I went into the engineering field because my family expected it of me and it was always assumed that I would get a university education.

I gave up the engineering career path and temporarily went back to an old part time job as a fitness instructor and lifeguard. It was during

this time I recalled that my engineering degree included a master's program – something I originally had no intention of pursuing. However, I reached out to the university to ask what program options there were and discovered Brunel's Master's in Finance and Investment program was an option. It seemed like an interesting choice due to my aptitude for numbers, so I signed up. After completing the program in 2005, I visited Toronto and ended up taking advantage of an opportunity to live in that city. I felt a move to Canada would be a nice change and something different. I had enough savings to cover one year's worth of rent so I decided to look for work in Toronto instead of London.

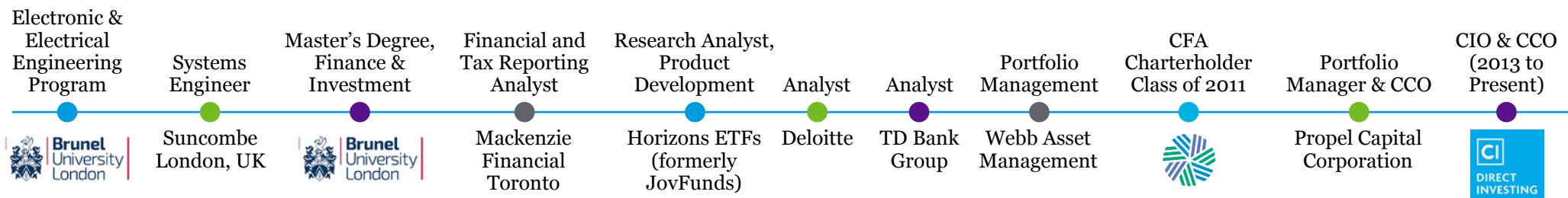
What was your first job when you started your career, and was it the position you had hoped for?

When I started my career in finance, my first job was working as a Financial and Tax Reporting Analyst at Mackenzie Investments. The position was not what I had expected a role in finance would be like – it was more akin to the work I had done when studying accounting and financial reporting and much of it was repetitive. Even though it wasn't ideal, my recruiter advised me to stay and get some experience with a strong, well-

known Canadian company to add to my resume. Being new to Toronto, I also knew that work would be one way to meet people and to build a network.

Did you follow a specific career path, change jobs within the same company, and what prompted any job changes?

After working at Mackenzie for six months, I accepted a role starting as a Research Analyst then into Product Development at JovFunds (now Horizons ETFs). JovFunds was the sales and distribution arm of asset management products like mutual funds, ETFs, and closed-end funds. It was a very interesting role because at that time Horizons (a subsidiary company of Jovian Capital Corp) had mutual funds (not ETFs) and I was involved in a lot of analysis and product structuring, gaining exposure to different elements of finance and over time developing ETF products for Horizons. I was even involved in the launch of the first leveraged ETF and attended the TSX opening when it launched – definitely a career highlight! The exposure I experienced through this work was something I never expected I would be able to do at such an early stage in my finance career. There was a small business mentality in terms of getting things done that I appreciated at JovFunds – a focus on growing the business



without bureaucracy. Working with entrepreneurs gave me a new perspective on how I evaluated risk in terms of my own personal career.

Then came 2008 and I was laid off. I moved into analyst roles at Deloitte and then TD. While at TD, a unique role came up at Webb Asset Management. I was hired by the founder (who lived in San Francisco) and I was the only employee. I gained invaluable firsthand experience in the areas of portfolio management, compliance, legal and eventually selling the business. During that time, I heard from a friend that he had started up his own fund distribution company a few years prior and wanted to build out the portfolio management arm of that business. I joined Propel Capital Corporation as a Portfolio Manager and Chief Compliance Officer (CCO) and really enjoyed growing the business with him for a few years.

I finally moved west to Vancouver in 2013 and this is where I was involved in launching a robo-advisor company called WealthBar. I had missed working with ETFs and being able to help grow a new business from the ground up as a CIO and CCO was very appealing. Over the years we grew from a four person business to a successful

company with over 40 individuals. We recently sold to CI Financial, rebranded as CI Direct Investing, and are now part of this much larger, public organization. The sale felt like validation of all the work that we had done and now we can work with CI Financial to leverage the brand.

What advice would you give to someone who is starting his or her career? What advice should they ignore?

My advice would be to gain as much experience as possible and try different things. You learn quickly what you do not like. It is hard to find that 'ideal' role from the start but start where you can and eventually you can shape an ideal career. I would ignore any advice suggesting you stick to a secure job and stable income (especially if you have a family) and not take any risks.

How do you view the career opportunities in your sector? Any advice for someone who is thinking of joining this field?

Robo-advisory is a relatively new category that has grown in popularity more recently. Look for ways to combine investment knowledge and experience with big data and maximize a skillset within the fin tech industry. We are going

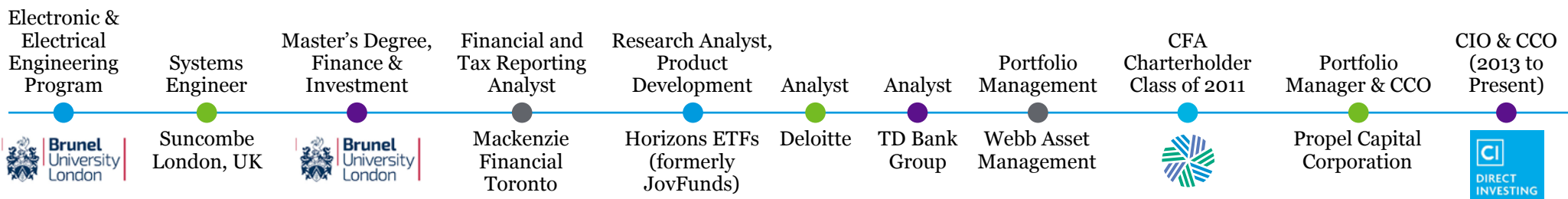
to see a lot more digitization of the traditional wealth management business and clients will have greater access to technology, reporting, communications and investment professionals at their fingertips. We are going to see a significant change in how portfolio managers work with clients in a more tech-enabled environment.

What impact has the CFA designation had on your career path?

A significant impact. It allowed me to become registered as a portfolio manager and CCO. Additionally, the network of fellow charterholders that I'm exposed to is very deep offering me many opportunities to reach out to individuals and to bounce ideas off them.

What would a typical day look like for the position you currently hold? What do you enjoy most about your job – what do you enjoy least?

My current position is evolving every day due to the integration with CI Financials. The aspects that I enjoy the most are dealing with clients, doing research, and writing commentaries. If I had to pick something, perhaps what I enjoy the least is the standardized reporting and the structured meetings.



What challenges or "favourite failures" have set you up for later success?

I would say that a 'favourite failure' was my time at Webb Asset Management when the company was no longer viable. Being involved in a failing company had several learnings and it significantly influenced my decision-making process and evaluation of risk.

Did you have any mentors or sponsors throughout your career who helped you get to where you are? Do you have any advice for younger professionals who want to access a mentor but do not know where to start?

Yes, there are a few mentors that I reach out to in order to bounce ideas off. Most mentors I met through networking. One is a former employer that I had a good working relationship with and would consider a good friend. Look for someone who can teach you something and someone you can connect with on a personal level because that is when a really valuable relationship can develop.

What book(s) have you most recommended to others - books that have greatly influenced your life?

"Principles" by Ray Dalio, "Liar's Poker" by Michael Lewis, and "Ugly Americans" by Ben Mezrich.

How do you develop yourself outside of work? Are you involved with any organizations or extracurriculars?

I am not doing much these days due to COVID-19. Before the restrictions, I would attend many events, reach out to individuals on LinkedIn with common interests, and meet people.

What advice (not just career but any advice) would you have for your 20-year-old self?

Take more risks. Start your own company.

