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Simply Investing Report Review and Interview

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Recently, I learned about a great new resource called the Simply Investing Report. Upon going over to the website [SimplyInvesting.com](#), I quickly noticed how nice and professional the web site looked. It didn't take me long to check out the About Me page where I learned a little bit about the sites creator Kanwal Sarai. He has been investing in dividend stocks since 1999 and reports a total return of 252% since then, while the market has only returned 85% during the same time period. With such an impressive track record I thought that it would be appropriate for me to try and gain some insight from Kanwal and share it with all of you. So first I would like to share a short interview that I conducted with Kanwal.

1. Where are you from and what got you started investing in the stock market?

I'm from Ottawa, Canada. 27 years ago I bought my first term deposit, I then moved on to mutual funds, index funds, ETFs and finally into individual stocks.

I got started in stocks during the 1999-2000 high tech boom and bust. I had no clue what I was doing, I bought stocks based on hot tips from friends and colleagues. I didn't invest too much, but losing \$2000 made me realize that I had to educate myself on how to invest properly.

I decided I needed to find successful investors, find out what they did, and then copy their strategies. My research led me to study Benjamin Graham, Warren Buffett, Geraldine Weiss, value investing, and dividend investing. I eventual sold off all of my mutual funds and began investing in quality dividend paying companies, and have been investing this way for more than 17 years now.

2. What advice about investing would you give to your younger self?

Learn how to select shares in quality companies when they are undervalued. Start investing as soon as possible. Avoid the noise in the financial media (news, radio, internet, magazines), stick to the fundamentals. Remain patient and disciplined.

3. DRIP or no DRIP?

I personally don't use DRIPs. The biggest problem with DRIPs is that you end up inadvertently buying stocks when they are overvalued. Stock prices go up and down all the time. For example if I bought shares in MCD for \$50 because it was undervalued, do I really want to be buying more shares when they are overvalued at \$180? I would prefer that the company gave me the dividends in cash, then once a year or twice a year I can take that money (plus dividends from other companies) and invest it into another stock that is undervalued.

DRIPs are good for people who:

- *do not want to review their portfolio at least twice a year*
- *want an automatic investing system that they can forget about*
- *want an automatic system of forced savings*

A stock is undervalued when it's current dividend yield is greater than it's (10 yr) average dividend yield.

With this knowledge you should never purchase stocks that are overvalued. I believe any benefits of dollar cost averaging are lost when you buy stocks that are overvalued. It is always better to buy quality stocks when they are undervalued.

4. During these times in the market are you sitting on cash or continuing to buy more ?

I continue to buy gradually over time. Whenever I accumulate enough dividends or savings, I search out the best undervalued quality company and buy it.

5. Where do you see the market headed in the short term?

Impossible for me or anyone to accurately predict where the market is headed. I see the majority of stocks are overvalued right now, if you had \$50K to invest today, I would not invest in large chunks right now, it's better to make purchases gradually.....say once or twice a month in \$5K or \$10K increments.

6. With returns over 200%, what is the secret to your success?

Two secrets (though they're not secrets anymore):

- Buy quality companies when they are undervalued.*
- Have patience and discipline. Patience to ride out down turns in the stock market, this is a long-term strategy, stay invested and take advantage of dividend increases in your stocks. Remain disciplined and avoid jumping from one strategy to the next, this approach to investing works only if you stick with it for the long-term. Your future self will thank you for the investments you make today.*

7. Where do you see yourself in 5 years?

I see myself achieving two goals:

- Financial independence*
- Keep educating: I would like to teach as many people as I can about dividend investing. I believe the world can be a better place if people didn't have to worry about money. Money buys you opportunity, the opportunity to help yourself, your family, your community, and the world.*

Kanwal gave some very interesting answers to some of my questions. He has a plethora of experience and knowledge; which makes him highly qualified to help educate others in the field of dividend investing. According to the Simply Investing website he currently offers several different forms of education material ranging from a pdf report to a full course to even a live seminar. So regardless of what your budget is, Kanwal has an option available for you.

I am sure that all of these options are high quality but currently I have only used his Simply Investing Report but I really like it. In the report it looks at stocks from Canada and the United States. First, he gives you what he considers to be the 5 best undervalued stocks in both markets. Then he covers a large number of stocks that are under and overvalued in both markets while also providing you with a little bit of information about each company's stock. Lastly, he finishes the report off with the Simply Investing Perspective, how to build your own portfolio and the 12 rules of Simply Investing.

If you are interested in seeing what a sample of the Simply Investing Report looks like than I encourage you to [Click Here](#) to see a sample report from October 2016. If you are interested in purchasing your own report then I encourage you to head over to SimplyInvesting.com and you can use the code MoreDividends15 to get 15% off your purchase.

Overall, it is a nicely compiled report that delivers information that is relevant to a dividend investor of any caliber. I highly recommend this report to any investor as a great monthly resource to have. Please leave me a comment below and happy investing!

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Two nights ago I found myself sitting on the couch with my beautiful girlfriend.

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The Wannabe Investor

11/01/2016 | [Reply](#)

Great post...

I agree with you on the Dollar Cost Averaging investment strategy.

Cheers

Rohan

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