

# Dividend SIMPLIFIED

*Buy Process*



*Know what to buy and when*

PROVIDED TO YOU BY



**DIVIDEND STOCKS ROCK**  
INVEST WITH CONVICTION, ENJOY YOUR RETIREMENT



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## A LITTLE ABOUT ME



First, congratulations on taking action and taking care of your investment portfolio! I'm a passionate investor looking forward to connecting with other passionate investors.

My name is Mike Heroux and I'm the founder of Dividend Stocks Rock, a platform helping people like you invest with more conviction so they can enjoy their retirement.

You can also find my work under "[The Dividend Guy](#)" on most platforms:

- [Blog](#)
- [Podcast](#)
- [YouTube](#)
- [Blossom](#)
- [LinkedIn](#)
- [The Moose on the Loose podcast](#)

I earned my bachelor's degree with a double major in finance and marketing, I completed a CFP (Certified Financial Planner) certification along with an MBA in financial services. I worked in the financial industry for over a decade including 5 years as a financial planner and another 5 as a private banker managing accounts for high net worth (read \$1M+) clients.

In 2016, I decided to leave everything behind and go for a 1-year RV trip across North America and Central America (we made it all the way down to Costa Rica!). Upon my return in 2017, I quit my job as a private banker and invested all my energy in Dividend Stocks Rock. I wanted to pursue my dream of helping thousands of people invest with conviction. Since then, I have been a full-time online entrepreneur.

Besides being a passionate investor, I'm also happily married with three children, and I live in the beautiful province of Quebec, Canada. As a French Canadian, I have most of my writing edited in English to minimize any grammatical or spelling errors. So... pardon my French if you find any mistakes 😊.

I am an avid traveler (having visited 25 countries and counting) and use running as my number one means of physical therapy and mental rejuvenation. I love connecting with other investors, travelers or runners. Hit me up on any platform or reach out to me directly at [dividendustries@gmail.com](mailto:dividendustries@gmail.com).





## HOW DO YOU KNOW WHAT TO BUY AND WHEN?

I often have this discussion with Dividend Stocks Rock (DSR) members where they know a lot about investing, but they are still unsure on how to start investing a lump sum or create a new portfolio. The idea came from a coaching session with Brad, a DSR PRO, who asked me for an investment roadmap to start a new portfolio.

What he wanted was simple: he knew where he started (with dry powder in his account) and his destination (a fully diversified dividend growth portfolio). **However, he did not have a clue as to how to get there!**

He had questions such as:

*How many stocks should I manage?*

*Which stocks to buy, when?*

*Do I need to invest in all sectors?*

*Do I need investment rules?*

*What metrics are important?*

*Do I buy them one by one or all at once?*

Those questions sound a lot like the ones I had when I hopped on my RV for a one-year road trip from Granby, Quebec to Dominical, Costa Rica!

I knew where I started and where I wanted to go, but I had no clue how I would manage in between. It took me almost two years to build a road map for my trip to cover all angles.

## Market volatility paralyzes investors

How many times have we heard, “I’m going to wait until X happens?” The problem is that **there is always a good reason to wait on the sidelines.**

Successful investors are the ones who:

- ✓ Know which strategy works for them
- ✓ Stick to that strategy no matter what
- ✓ Take action and invest with conviction
- ✓ Are confident they made the right choice

This guide is an investment roadmap that you can follow to cover all angles and invest with conviction. Since I focus on the process, this guide will help you invest if you have \$100, 100,000 or 10,000,000 to invest!

## THE DSR INVESTMENT ROADMAP

The secret to a complex process is to break it down into small pieces that are so simple that you can't get lost anymore.

I present you with the DSR investment road map!



In the following pages, I'll detail each step to make them clear so you can start a portfolio from scratch and never feel overwhelmed again.

### A) SET GROUND RULES

Before we even talk about stocks, we must agree on some ground rules. Based on what you want to achieve, you must set the foundation of your portfolio. The ground rules are the basics you will go back to each time you hesitate with your money.

It's important to set your own ground rules and that you don't adopt someone else's rules. After all, you can mimic someone's idea, but you can't mimic his conviction.

I'll play fair and share with you my ground rules. It will give you an idea on how to formulate yours.

#### What's my investment focus?

I have a long-term focus where I think in decades, not in quarters or years. Therefore, my goal is to achieve the highest total return possible with a 50+ year mindset.

Keep in mind that I maintain a 50+ year mindset even if it brings me to 94 now. When I am 75, I'll still manage my portfolio thinking I'll live another 50 years.

The long-term mindset helps me put things in perspective. A market correction lasts about 12 months, a bear market about 2 years and a crisis about 4-5 years. They all look like blips on a 50-year graph.

#### What's my investment strategy?

I want to invest 100% of my money at all times. That money will be invested 100% in stocks with a balance of roughly 50% in Canadian stocks and 50% in U.S. stocks.

Having 100% of my money working for me at all times ensures that I'm aligned with my goal of reaching the highest total return possible.

Having a balance between Canada & U.S. helps me benefit from great companies from my country and also getting exposure from international markets and more diversified sectors in the U.S.

I focus on companies who grow their dividend each year. I'm **yield agnostic** (I make no difference between a 0.5% yield and a 5% yield) because I want to buy quality companies.

At retirement, I know I can generate my paycheck from a mix of dividends and selling shares.

This strategy has been explained in the [Dividend Income for Life guide](#).

## Which metrics will increase my success rate?

Saying you want to buy quality companies is not enough. You need financial metrics that will guide your decisions. Again, this is very personal. Your strategy may differ than mine and that's great. The point of this guide is to give you the roadmap with an example of an itinerary. You can then build your own.

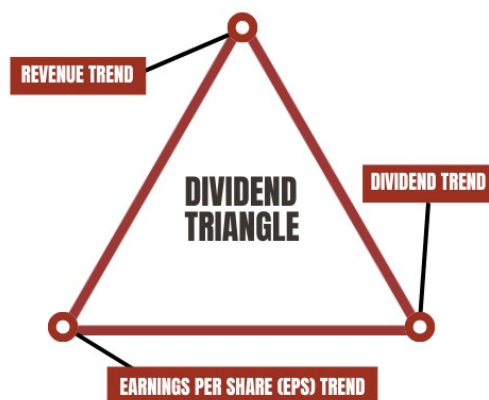
The metrics I follow are simple: **it's the dividend triangle**.

The Dividend Triangle focuses on three critical metrics that reflect a company's ability to sustain and grow its dividend over time:

1. **Revenue Growth** indicates whether a company is increasing its sales year over year. A consistent upward trend shows the business is expanding, capturing market share, or successfully increasing the price of its products or services.

Without growing revenue, a company may struggle to generate the cash flow needed to support dividend increases.

2. **Earnings Per Share (EPS) Growth** measures a company's profitability. While revenue growth reflects the top-line expansion, EPS growth captures how efficiently the company turns sales into profits.



Companies with consistently rising EPS demonstrate strong operational performance, critical for maintaining and growing dividends.

3. **Dividend Growth** is the third leg of the triangle. A company regularly increasing its dividend signals financial stability, strong cash flow, and a shareholder-friendly management team. For dividend investors, this is a sign of reliability and a hedge against inflation.

Together, these three metrics form the foundation of the Dividend Triangle, **helping investors gauge a company's overall health and its potential for long-term dividend growth**.



When I find a company showing constant revenue, earnings and dividend growth over the past 5 and 10 years, I also find a company with a robust balance sheet, with its debt under control, with a high level of cash flow generation, with good payout ratios and a thriving business model.

If a company continuously find ways to increase its sales and maintain its margins to see its EPS increase accordingly, chances are all the other metrics you look at will be decent. The dividend increase is one more metric helping me to figuring out future trends.

A slowdown in any of the three metrics indicates that I should be more cautious.

## How many stocks do I want to manage?

Some people will say 5, some other will say 50 and some passionate investors with a lot of time on their hands will say 100.

There is no secret answer, the point is to find a number of stocks that you feel comfortable managing.

Managing stocks means monitoring them quarterly and knowing what is going on with each of them.

I found a sweet spot with 20 to 40 stocks where you can build a well-diversified portfolio without feeling overwhelmed. Personally, I'm comfortable with around 35 companies.

This number helps me set another ground rule: my target position.

## What's my target position?

In an ideal world, I would have equally weighted stocks in my portfolio. This is how I started my pension plan account in 2017. The target position is easy to figure out: 100% divided by the number of stocks you want.

$100 / 35 = 2.85\%$ . I like rounding up numbers to make things simple. Therefore, my target position is 3%.

Each time I have money to invest in a stock, I will buy shares until I get to 3% of all my portfolios (not just my pension account).

On the other hand, if I have a small position (let's say 0.74%), I will also ask myself if I like the stock enough to bring it back to 3%. If the answer is "hell no!", then I know what must be done and I sell the stock without hesitation.

## Which sectors do I understand/like best?

The question about sectors comes back regularly. To have a well diversified portfolio, it's important to invest in at least 5-6 of the 11 sectors. However, you don't need to invest in all of them.

When I built my portfolio, I highlighted my favorite sector based on my goal (total return) and my knowledge (I have a background in finance and technology).



I have better chances of understanding how a bank or a software company works since I have worked in both environments. For the same reason that someone who has worked for Johnson & Johnson for 25 years would probably be more comfortable investing in health care companies than I would.

Similar to the target position, the list of my favorite sectors is more of a guideline than a hard rule. It will help me make decisions faster down the road.

Now that we know our ground rules, it's time to get to work!

## B) STOCK SCREENER RESEARCH

The first step is to narrow down our research. You can't know 9,000 companies, let alone analyze them. When people tell me that I discard several great companies by first filtering by dividend payers (and then adding dividend growth to the list), I say *"Perfect! I didn't want to read 9,000 financial statements anyway"*.

Using a stock screener to make your first list is a good way to narrow down your research with a few clicks. You don't want to discard too many companies either, though.

Keep in mind that many financial metrics are reflecting only one period for the company any many numbers don't mean anything if they are not explained in their context.

For example, many investors filter by discarding any stocks with a payout ratio above 80%. This would mean I would discard Costco (currently 116% because it paid a special dividend last quarter) or Brookfield Corp (currently 105% because the classic payout ratio based on earnings is not a suitable metric for a company that invests its capital into various types of assets).

### **I use a filter with three metrics only**

The only filter I use when I'm on the DSR stock screener is to add a minimum growth rate of 1% for:

1. 5-year revenue growth,
2. 5-year EPS growth,
3. 5-year dividend growth.

Too simple? That's because we are only at step B of the road map.

Using the DSR stock screener, you would drop the list from over 1,200 to about 400.

If you don't have access to a good stock screener, you can [download our Rockstar list here](#).

This list includes companies showing a positive dividend triangle. You can continue the rest of this guide using this list and you will get similar results.

### **How can you go through 400 companies???**

You won't. or you won't do it all in one shot anyway.





## C) NARROW DOWN BY SECTOR

If I want to invest with a 50+ year mindset, I don't need to rush my way through all stocks and build my portfolio overnight. I can take some time to carefully pick the companies that will be part of my portfolio for a long part of my investment journey.

By filtering my research by sector, I quickly narrow the list to roughly 40-50 stocks per sector, averaging 400 dividend stocks across 11 sectors.

This makes the research process less overwhelming as you concentrate on one sector at a time. Again, there is no need to have stocks in each sector. You may want to skip one or only select one company from a sector you don't particularly like.

**If you already have a portfolio, you should only look into sectors where you have less exposure.**

If you add an 8<sup>th</sup> company in the utility sector, chances are you are adding a duplicate of what you already have. But if you add a 2<sup>nd</sup> position in the consumer discretionary sector, you are likely improving your portfolio diversification.

### How to quickly filter through multiple companies in one sector

It is possible that your filters will generate over 30 companies in a single sector. This usually happens when a sector is thriving. For example, after the big oil bust in 2020, all oil & gas companies showed impressive growth in the following years. It can be confusing to pick the right one as they all look good.

This is where your ground rules come in handy.

Your investment strategy and focus should be reflected in your research process. For example, since I focus on companies with the ability to raise their dividend yearly, I will sort the result of my stock screener by dividend growth rate over the past 5 years.

I'm not looking for quick wins or companies that are exploding now but have a weak 5 years record.



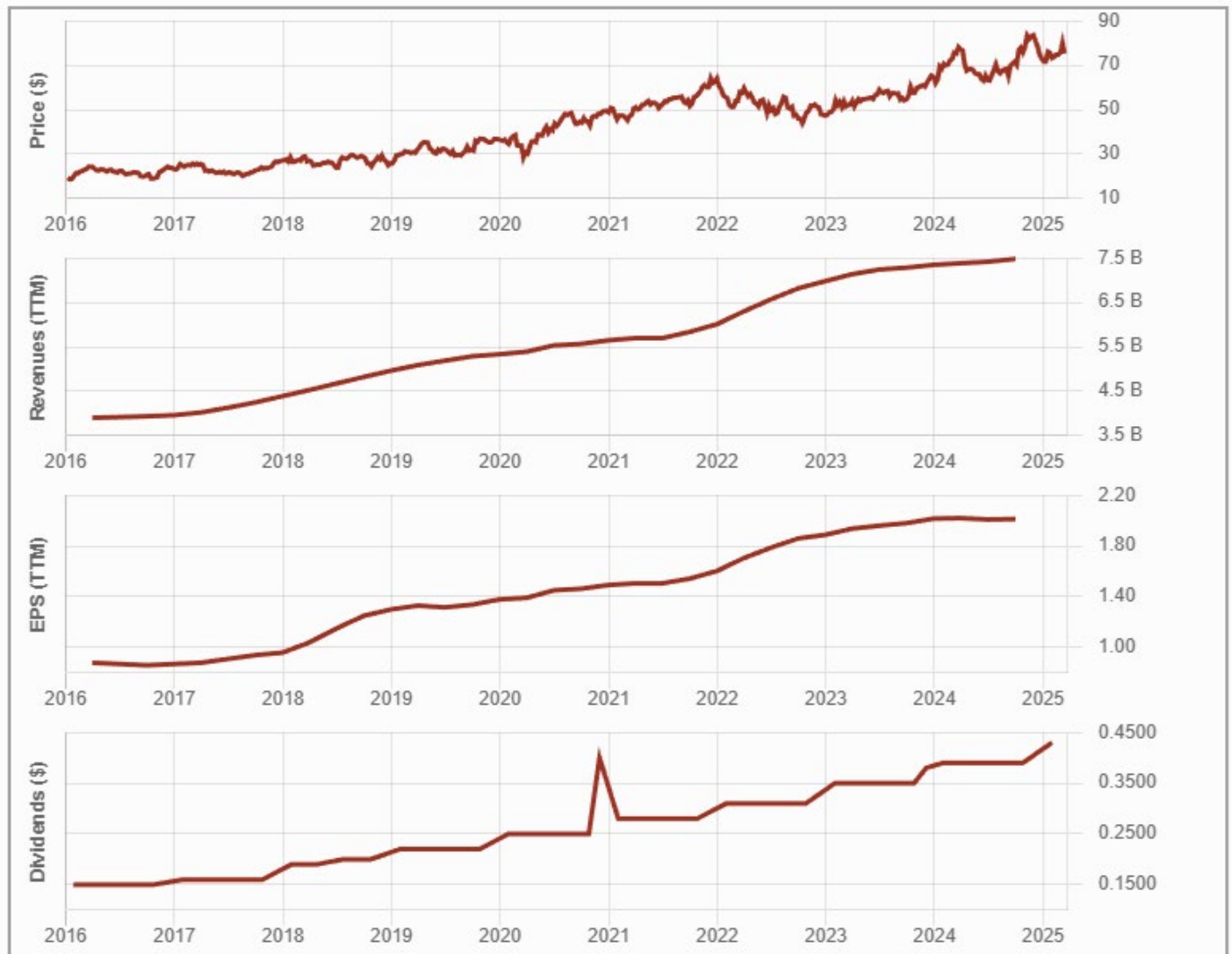
## Priority to numbers over businesses

At this stage, I have a list of companies with mid-single digit or more of dividend growth over the past 5 years. I don't want to know their business model or the story behind their success yet.

I will quickly look at their dividend triangle on Dividend Stocks Rock to see if the trends are strong. A strong dividend triangle simply increases the likelihood of future growth for that company.

Here's an example of a steady dividend triangle where revenue, EPS and dividend grow steadily:

## Dividend Triangle

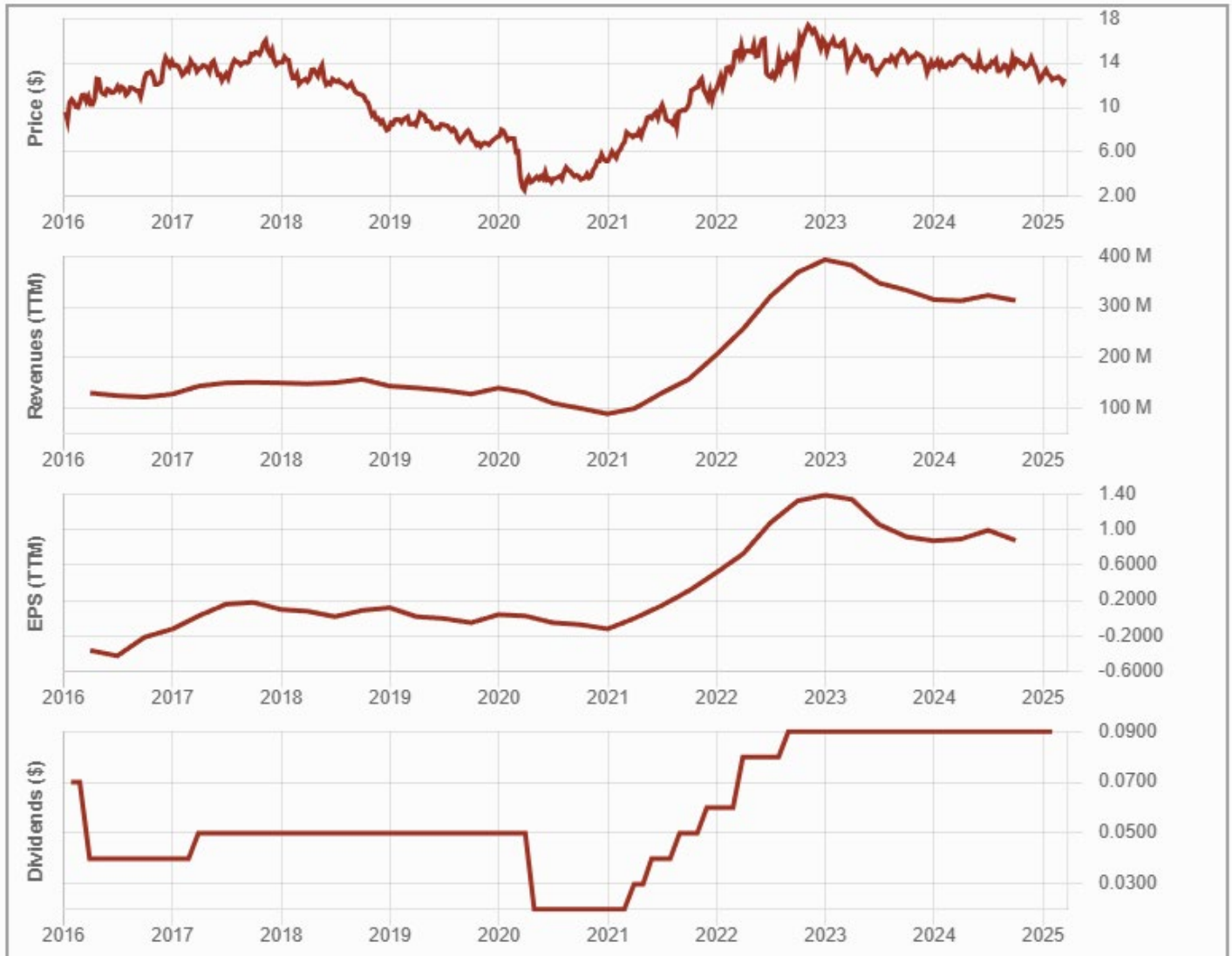


\* Graphs come from the [Dividend Stocks Rock membership](#), where we cover over 1,100 dividend stocks.



Here's an example of a company with a dividend triangle showing strong 5-year growth, but shaky metrics:

## Dividend Triangle



You can see that if you use the 5-year numbers, you will see a double-digit growth for revenue, EPS and dividend between 2020 and 2025. By the 5-year metrics, it appears to be a winner.

But when you zoom out, you see that the company had troubles prior to 2020 and it seems that since 2023, a similar pattern is reappearing (weak revenue and earnings leading to no dividend increase).



At this stage of my research, I will discard this company quickly and move on to the next one. The goal is to narrow down my research to a maximum of 40 stocks across all sectors. If my basic filters bring 400 companies, it means I must discard 90% of them.

By prioritizing dividend growth and a steady trend for the dividend triangle (revenue, EPS, and dividend metrics), I will rapidly go through each sector and select the best-performing stocks in each of them.

You work hard for your money; it's only normal for you to want to invest in the best companies that provide higher chances of generating good returns.

## Select a maximum 5-6 companies by sector

As you review each sector with a heavy focus on metrics that matter to you and the trend on a 10-year graph (fortunately, you have all this information at DSR!), you should be able to identify 5-6 companies by sector that are strong performers.

Note that at this stage you have narrowed the universe of 1,200 companies down to approximately 400, and then to about 50-65 companies (5 to 6 in each of the 11 sectors). You may even get to the magical number of 40 if you are picky (and that's a good thing).

Yet, you really haven't analyzed a single company! All your focus has been on numbers. This is a good way to ignore trends, hype and amazing stories about potential growth with nothing to show for it.

## D) STOCK ANALYSIS MADE EASY

Analyzing stocks can be intimidating. There are numerous financial metrics to understand, and many risks; management is always happy to highlight its growth perspective.

I've discussed at length my buying process through other resources at DSR. This section is to highlight what really matters so you can build a straightforward process that doesn't take you weeks to complete.

### #1 Understand the business model

You have done a great job of looking at numbers, so now it's time to look at what's under the hood. Understanding a company's business model doesn't mean you read the short description and move on.

It means understanding how the business generates revenue and how it can continue to grow in the future. This is the foundation of your investment thesis (why you want to add this stock to your portfolio).

This goes along with Peter Lynch's quote, "Know *what you own and why you own it*".

Once you understand the company's business model, you will have a higher level of confidence in holding shares of this company. This comes in useful when the market (and your shares) goes down on occasion.





## Here's how we do it at DSR:

- ✓ The investment thesis section provides a summary of why the company is successful.
- ✓ We highlight key points in its playbook.
- ✓ We identify the growth vectors for the future.
- ✓ We explain the company's competitive advantage, also known as "moat".

## #2 Understand the risks

I love getting excited by a company's business model and its potential. However, I understand that no business is perfect and there is a risk of losing money each time I click on the buy button.

Understanding risks means you know what could go wrong and you are prepared for it. If you invest in a small cap (market capitalization under \$2B), you know the stock price could jump by 50% or drop by 50% over a few months. This should not come as a surprise.

This is how you can decide which type of risk you want in your portfolio. Are you willing to accept companies that could face a higher level of debt or integration difficulties as they grow by acquisition? Do you prefer companies that must invest massive amounts in R&D to develop new products or maintain their innovation edge? For those companies, a lack of innovation could mean a decline in revenue & earnings and likely in stock price as well.

## Here's how we do it at DSR:

- ✓ The risk potential section provides a summary of what could go wrong for the company.
- ✓ We highlight the business' flaws.
- ✓ We discuss the industry & market threats.
- ✓ We make a list of competitors or other options for you to invest in.

## #3 Dividend growth perspective

I like dividend growth investing so much because companies provide me with a whole set of financial metrics that I can analyze which non-dividend-paying stocks don't have.

In addition to the 5 and 10-year dividend growth trends, I can examine the dividend growth streak, payout ratios, and current yield compared to their average yield. Those numbers will help me determine if the company will continue to do well in the future.



For example, if the payout ratio continues to rise or if the dividend increases become smaller every year, I have a signal that the company is facing challenges. It's a red flag I must investigate.

Here's how we do it at DSR:

- ✓ The dividend growth perspective section provides a summary of the company's dividend history.
- ✓ We highlight the recent dividend increases.
- ✓ We discuss the payout ratio.
- ✓ We provide a list of metrics and graphs to help you see the dividend growth trend and its sustainability.

## #4 Additional research required

The hard work has been completed, and you should be close to making an investment decision at this point. You are familiar with the business model and understand how it will continue to evolve and grow. You are aware of the risks you are taking, and you have confirmed the likelihood of receiving a dividend pay raise next year.

However, you may need to conduct additional research depending on the red flags you identified in your analysis.

Here's a short list of what to research and when it's necessary:

### Jumps or drops in the dividend triangle.

A significant shift in revenue or earnings will require your attention. You can find out what happened by reviewing the quarterly earnings at the time it occurred. It could be an acquisition, a divestiture, a new product coming to market, or an unexpected expense. The quarterly earnings report and the investors presentation found on the company's website will explain what happened.

### Ever bigger long-term debt

Some companies grow by taking on more debt. That strategy is effective if revenue and earnings grow in tandem. When this happens, I dig further in the same quarterly earnings and investors presentation to find out more information about the company's capital allocation strategy. Do they intend to pay off debt at one point? Do they use capital to grow by acquisition with a strong playbook? How is that debt affecting earnings and the company's ability to raise the dividend?

### Valuation

Everyone likes a good deal. But unless you are in the middle of a market crash, chances are you will feel uneasy about buying shares at a "high price". We always target to get the best entry price when we buy shares. But what if the best price today is the all-time-high price and that price will continue to rise over the next 10 years?



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To answer this question, I typically examine the average PE ratio and the average dividend yield, comparing these metrics with the current and forward PE ratio and dividend yield. Most of the time, companies will trade at about the same PE and yield. If there is a number that is completely off, I do a little bit more research on the company's perspective to determine if I want to buy something at a "high price" or that I understand the risk of catching a "falling knife".

Not all stocks that have declined by 50% are a good investment. It's usually the opposite case!

Finally, what you think is a good deal is often the price of a stock a few months ago:



## Any other metrics that look off

If there are any other metrics movements that you can't explain, it's worth taking another hour to go through financial statements and presentations to answer your questions. If you can't find the answer, DSR is there to help. And if you can't get your head around it, then you don't have to add that company to your portfolio!

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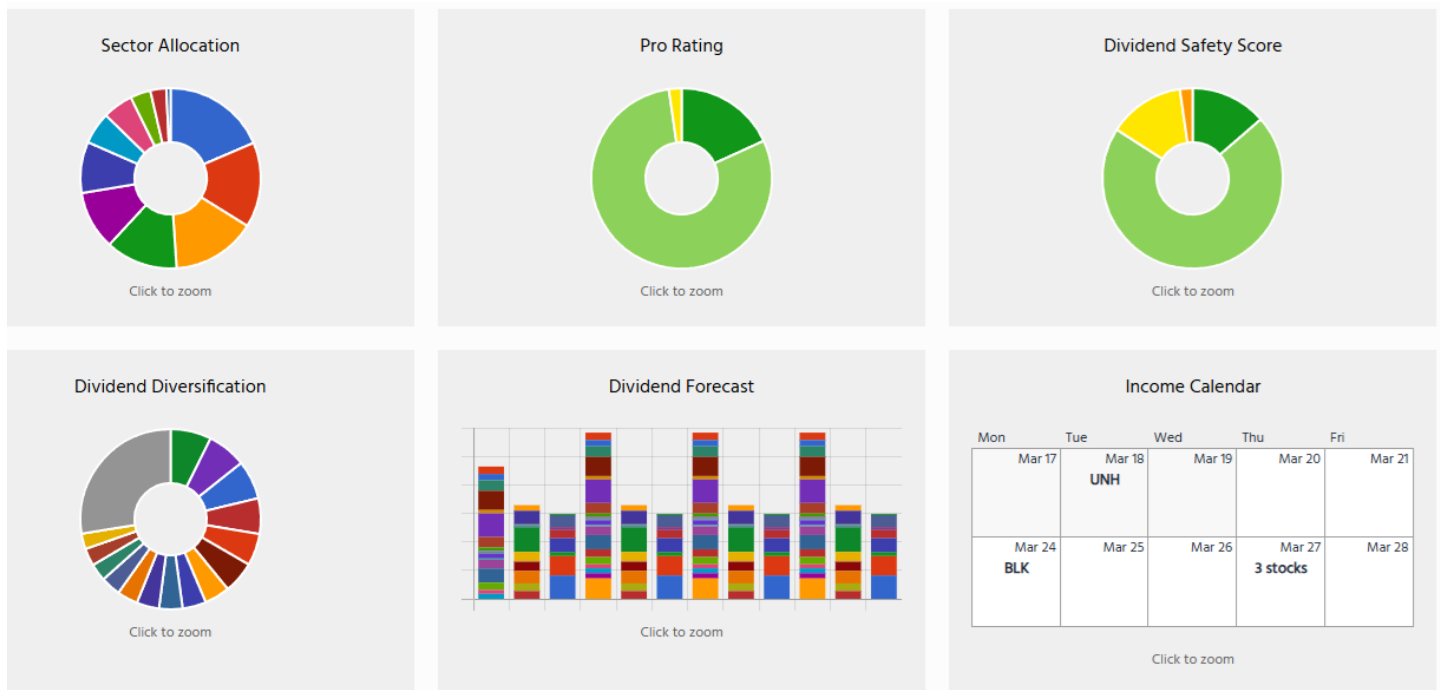


## E) BUILD A MOCK PORTFOLIO

This looks like an extra step, but it will give increase your confidence in clicking the buy button (yes, we are getting close to that moment!).

Once you have reviewed all sectors and selected only the best companies as per your qualitative and quantitative analysis, it's time to put everything together to see if your portfolio makes sense. You can add each stock with the same weight to have a well-diversified portfolio.

The DSR PRO dashboard will tell you if your portfolios make sense once combined:



You will see if you are overweight in a sector and if it causes a potential risk. The PRO rating and Dividend Safety Score will provide you with an indication of the health of companies in your portfolio. Keep in mind those are two more metrics to use, but they are not life-and-death sentences. It's possible we don't like a stock and it still fits in your portfolio.

**DSR ratings identify which companies deserve more attention.**

The second row of the dashboard will give you more information on your diversification. You can identify your big payers and when the money will land into your accounts.

**It's important not to depend on a handful of stocks to generate your retirement income!**





## F) INVEST YOUR MONEY

Once you've brought the final tweaks to your mock portfolio, it's time to open your brokerage account and make things real! Again, you may have an uneasy feeling as you don't want to invest the week before the market crashes.

Since it's impossible to know when the next market crash will occur, I offer you two solutions to overcome paralysis by analysis and then to invest with conviction.

### Invest a lump sum now

That's a brutal solution, but that's also the solution backed by financial literature. The best time to invest was 20 years ago; the second-best time is today. Always.

This is what I did in 2017 when I received a \$100K cheque from my previous employer for the value of my pension plan. I followed the roadmap explained in this document and invested the full \$ 100K within two months. In the first 30 days, I had over 75% of my money invested.

The only reason why I wasn't quicker is because I was working 80 hours per week on improving Dividend Stocks Rock!

Investing the entire sum in a few weeks requires lots of conviction, but it also pays well. Odds are on your side, as the market crash is unlikely to happen next week. Therefore, you can receive dividends and see your capital increase for a while before taking your first hit on the market.

I understand that you don't want to be a part of the stats of investors that invest 100K the day before the market collapses. That's why I suggest a smoother approach.

### The 1/3 approach

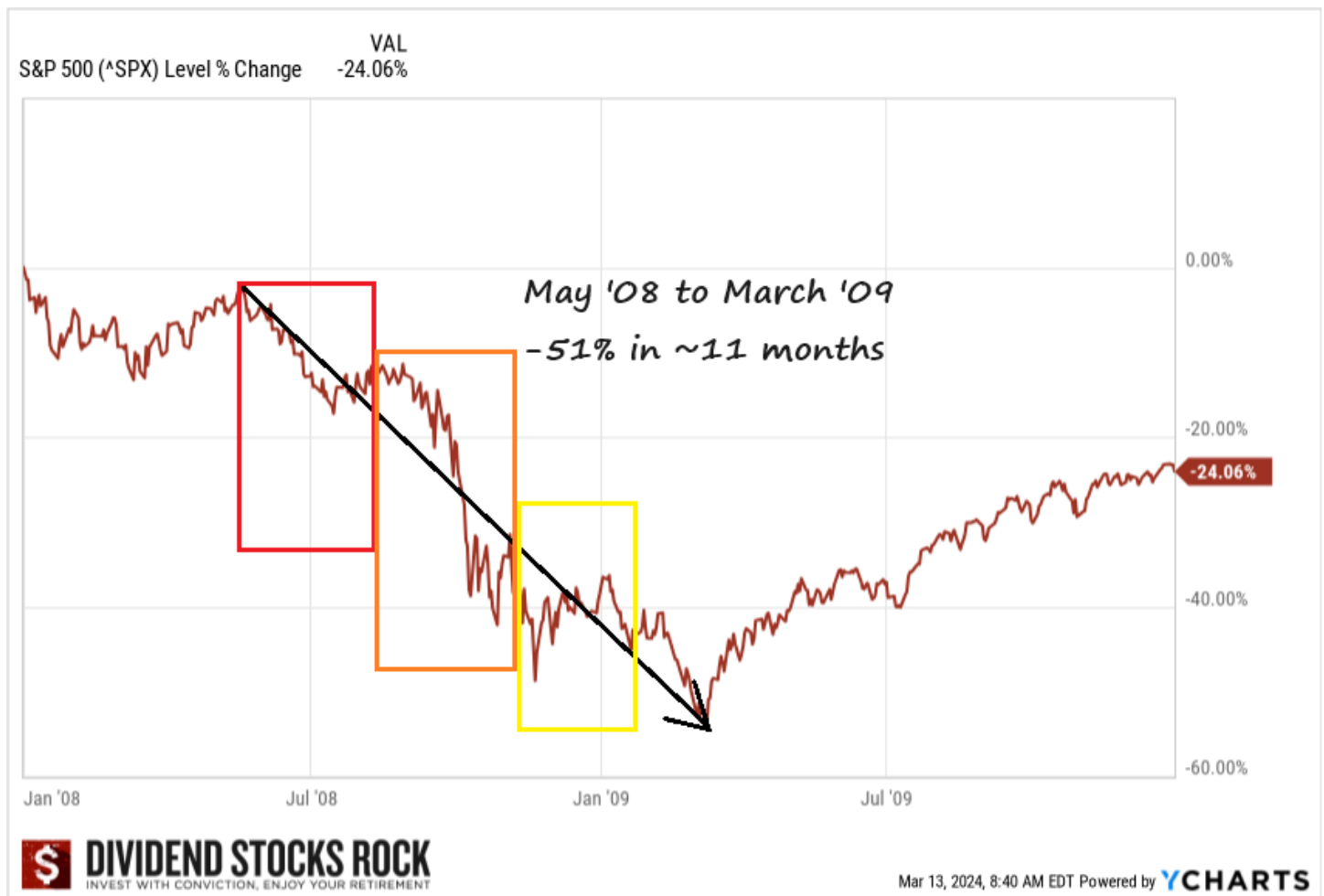
This strategy will cover all angles. It consists of investing 1/3 of your capital now, 1/3 in 3-4 months, and the remaining 3-4 months later. By investing through the span of 6 to 9 months, you cover the three possible scenarios of where the market could head next:

1. **The stock market keeps going up:** at least you have a part of your money participating in the growth on day 1 and you buy more gradually.
2. **The stock market remains stable:** you receive dividends throughout the process and you build your portfolio without any concerns.
3. **The stock market crashes:** You are buying as the market goes down, giving you a better price each time you get closer to the bottom.



Here's what it looks like:

- ✓ **Now:** Buy 1/3 of the total investment you plan to make for each company. Check which of the companies are about to announce their quarterly results and wait until you can review them before buying, just to be sure nothing drastic happened during the quarter.
- ✓ **Three months later:** You have another quarter of financial results to review for these companies to ensure everything's on track, then buy another 1/3 of each company.
- ✓ **Rinse and repeat three months later:** after reviewing their latest quarterly results, buy the last 1/3.



Generally, major crises, such as the 2008 financial crisis or the 2000 tech bubble, typically take 6 to 9 months to reach their bottom. More minor corrections will be faster. Therefore, by spreading your capital over that period, you are almost certain to capture a significant portion of the bottom. The best part is that you don't have to hesitate for a second each time you buy, since the plan is laid out and the investment dates are predetermined.



## G) BOOM! YOU HAVE A COMPLETE PORTFOLIO!

Congratulations! You have gone through the investment roadmap, and you now have a robust portfolio! There is only one minor step to complete your journey...



## MONITOR & TWEAK

As the market evolves, the economy changes and businesses transform, you must monitor your portfolio quarterly and make minor tweaks annually. Some years will be quiet, some others will require a little more work. Each time, it's a good idea to go through the investment roadmap before making any changes. Remember:

**You can't be right 100% of the time, but you can invest with a 100% level of conviction all the time!**



## INVEST WITH CONVICTION (4,000+ INVESTORS TRUST DSR)

There are a lot of actions happening in the stock market these days. Investing has become an extreme sport and the overload of information creates paralysis by analysis. You may be tempted to wait until the storm passes.

**This is a big mistake.**

What if your portfolio has weaknesses? Do you think it's a good idea to go through a storm with a leaking boat and weak sail? As you see dark clouds gathering around the market, the best time to make modifications is now more than ever.

I understand your hesitation. After all, knowing what to sell and what to buy are two of the most common investing struggles.

Twelve years ago, I founded Dividend Stocks Rock to help people like you overcome their financial struggles and invest with conviction.

**[CLICK HERE TO GET A \\$150 LIFETIME COUPON TO DSR!](#)**

*"I must thank you again for the freedom you have provided me. I just looked at my quarter end and I was up 24% between dry powder and gains in one quarter. Man do I sleep well at night!"*

*"I started in 2020 with no stocks and now my total investments are up 400% since then, I have put a lot of money in, but I put most of it in during the bear market. It was very hard to invest more as things were dropping but I stuck with your plan and now I feel like a rockstar! I have learned when I stray from the DSR ecosystem I get burned so now I know to stick within."*

Joe, DSR PRO member since March 2020.

Investing is a lonely path. While you want to manage your portfolio, you have questions and it's hard to get clear answers.

In addition to professional investment tools, I host a **monthly private webinar** at DSR where I invite members to ask their questions in advance.

You will never feel alone in this market again.

If you have any questions about DSR, send me an email at [dividendustries@gmail.com](mailto:dividendustries@gmail.com)

I'm looking forward to connecting with you!

Cheers,

Mike Heroux

Passionate investor and Founder of [Dividend Stocks Rock](#)