
Richard Houde, Investment Counsellor, Manulife Private Wealth

I'm Richard, an Investment Counsellor with Manulife Private Wealth supporting the clients of Québec. Time has shown the value of advice and the positive impact it can have on someone's financial future. And because of that, I've always been dedicated to sharing my own financial advice, as I aim to help my clients protect, save, and grow their wealth, and give back to the community.

My journey working with high-net-worth families began right after completing my studies at HEC Montréal. I started as a private banking account manager and investment advisor working for a major French bank focused on wealthy families in the broader region of Quebec and since then, I've deepened my knowledge with over 25 years of experience in wealth management.

And, throughout those 25 years, one thing remained consistent: My approach to helping my clients. I view the process like a pyramid. At the base, I look to define your financial goals based on your unique situation and needs. Then I aim to provide inflation protection. And finally, at the very top, I develop a plan to help meet your future aspirations.

Working with professionals, business owners, high-net-worth clients, and their families, I noticed they often face unique challenges. Of the typical four phases of the life cycle of an investor: accumulation, consolidation, disbursement, and transmission of wealth, the latter tends to cause the most headache.

So, when I share with my clients the value of Manulife Private Wealth's specialized advice, they're really pleased.

Understanding and appreciating that you have a broad range of wealth management needs, you can access private banking and tax and estate planning services alongside your investment management to help meet your financial goals.

In addition, to address your unique goals, timeframe, and risk tolerance, we use forward-looking asset allocation recommendations that are provided by the recognized institutional capabilities of Manulife Investment management's Multi-Asset Solutions Team. We also complement it with an open architecture platform for access to global institutional money managers including both affiliated and unaffiliated around the globe, many of which are exclusive to us, under one encompassing fee.

My clients seek me out to provide a specialized experience to help protect, save, and grow their wealth, and I'm always a fan to share my advice because I know the difference it can make.

Specialized advice for high-net-worth investors

A widespread health crisis such as a global pandemic could cause substantial market volatility, exchange trading suspensions and closures, and affect portfolio performance. For example, the novel coronavirus disease (COVID-19) has resulted in significant disruptions to global business activity. The impact of a health crisis and other epidemics and pandemics that may arise in the future, could affect the global economy in ways that cannot necessarily be foreseen at the present time. A health crisis may exacerbate other pre-existing political, social and economic risks. Any such impact could adversely affect the portfolio's performance, resulting in losses to your investment.

For Accredited Investor/Advisor in Canada use only. Manulife Private Wealth's services are limited to Canadian Accredited Investors. This video was prepared solely for general information purposes only and should not be relied on for specific financial, legal or other advice and is not intended as an offer, or a solicitation of an offer, by Manulife Private Wealth to any person to buy or sell any

investment or other specific product and is no indication of trading intent. Investing involves risks, including the potential loss of principal. Financial markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Neither Manulife Private Wealth nor any other companies in the Manulife Financial Corporation ("MFC") group are acting as an adviser or fiduciary to or for any recipient of this report unless otherwise agreed in writing. Neither Manulife Private Wealth or its affiliates, nor any of their directors, officers or employees shall assume any liability or responsibility for any direct or indirect loss or damage or any other consequence of any person acting or not acting in reliance on the information contained herein. Nothing in this material constitutes investment, legal, accounting, tax or other advice, or a representation that any investment or strategy is suitable or appropriate to your individual circumstances, or otherwise constitutes a personal recommendation to you. Manulife Private Wealth does not provide legal or tax advice, and you are encouraged to consult your own lawyer, accountant, or other advisors before making any financial decision. Prospective investors should take appropriate professional advice before making any investment decisions. All opinions expressed were obtained from sources believed to be reliable and in good faith, no representation or warranty, expressed or implied, is made as to its accuracy or completeness. The information in this material may contain projections or other forward-looking statements regarding future events, targets, management discipline, or other expectations, and is only as current as of the date indicated. The information in this document, including statements concerning financial market trends, are based on current market conditions, which will fluctuate and may be superseded by subsequent market events or for other

reasons. Manulife Private Wealth disclaims any responsibility to update such information. Should you have any questions, please contact or ask to speak to a member of Manulife Private Wealth.

Manulife Private Wealth is a division of Manulife Investment Management Limited and Manulife Investment Management Distributors Inc. Investment services are offered by Manulife Investment Management Limited and/or Manulife Investment Management Distributors Inc. Banking services and products are offered by Manulife Bank of Canada. Wealth & Estate Services are offered by The Manufacturers Life Insurance Company. Manulife, Manulife & Stylized M Design, Stylized M Design, and Manulife Private Wealth are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. This information does not replace or supersede KYC (know your client) suitability, needs analysis or any other regulatory requirements.