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