RICHARDSON Wealth

FRANCIS SABOURIN
WEALTH MANAGEMENT

We simplify the lives of our clients.

September 2024

Continuing a unique heritage

RICHARDSON Wealth | FRANCIS SABOURIN WEALTH MANAGEMENT

To reflect a distinctive philosophy, our integrated wealth management team is exclusively focused on serving and working with families and entrepreneurs who have accumulated great wealth, and seek a high level of personalized service.

For more than 25 years, our Team has cultivated a philosophy of excellence, by providing a personalized approach, an exemplary attention to details as well as a proven expertise in wealth management.

"Simplifying the lives of our clients" is at the core of our client centric culture. The benefit of our experience and expertise allows them to take advantage of the most important moments of their lives.

{ *" Being present for our clients means we can proactively ensure that all aspects of their financial future are managed by dedicated professionals. That's it–we make life easier for our clients. "* }

VPG approach

Our wealth management approach is based on three great pillars: Vision, Planning and Guidance.

This is what we refer to as the VPG approach that allows us to deepen and re-enforce our relationships as well as anticipate the needs of our clients in order to be able to respond with flexibility and creativity.

Vision

Wealth management begins with your vision for your future. What are your personal objectives? Your values? Your ambitions as well as those of your family?

Defining your personal and financial goals is the cornerstone of our approach and that of all wealth management strategies.

Planning

Once we have identified your needs and your objectives, we will establish your investment risk profile by examining a number of factors. Next, we will develop a long-term financial plan that will guide us in the comprehensive management of your wealth.

We focus on the preservation of your wealth and active risk management. To achieve your goals with complete confidence, our portfolios are designed to achieve optimal diversification of securities within varying sectors of activity.

Guidance

The integrated approach to wealth management incorporates many elements to meet and anticipate the complex needs of our high net worth clients.

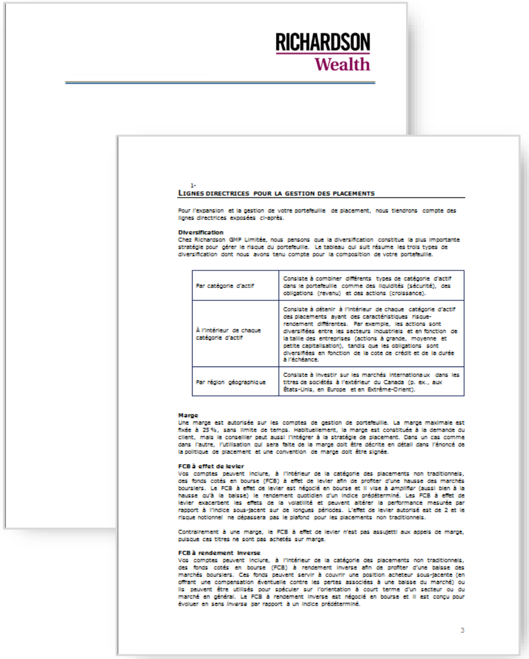
Continuous and disciplined management of your overall portfolio ensures that we adhere to your strategic vision of your family legacy and that our solutions are tailored to your specific situation, particularly during different stages of your life.

Discretionary portfolio management

The fundamental premise of our discretionary portfolio approach is to define and communicate an investment strategy for each portfolio, in order to diligently follow the progress of your investments.

We are especially conscious of the importance to define and document an investment strategy that will adhere to the specific investment preferences and objectives of our clients. Our Investment Policy Statement is a living document that continuously guides the long term investment process.

We establish a personalized Investment Policy Statement with each client that will take into consideration a number of factors, such as your investment horizon, your need for liquidity and your personal financial requirements.



Discretionary portfolio management

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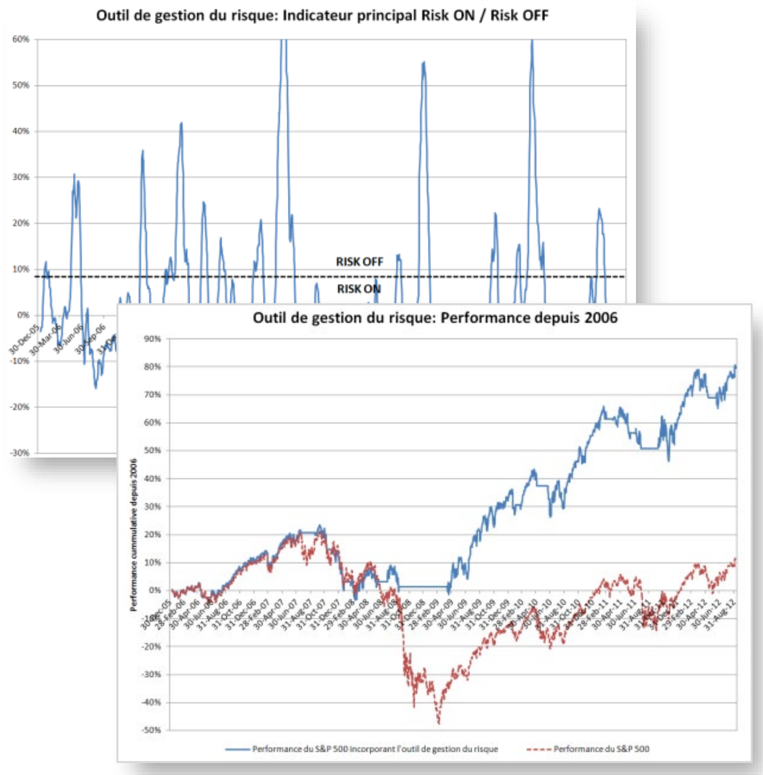
Five investment portfolios are available to meet your personal and financial objectives.

We provide a complete variety of diversified investment portfolios, encompassing all global financial markets. In addition to our discretionary portfolios described below, we are also able to offer traditional investment solutions.

- Income portfolio
- Income and growth portfolio
- Long-term growth portfolio
- Dynamic growth portfolio
- Global equity portfolio



The preservation of capital is the most important factor when considering the returns of a portfolio. The efficiency of our risk management platform is at the heart of our portfolio management decisions in order to help you achieve your objectives in a tax efficient manner.

We constantly and rigorously monitor all investment portfolios.

Each investment portfolio is closely monitored for any changes to economic conditions, markets trends, as well as the client's needs, and periodical rebalancing is done as required. All progress and decisions are meticulously documented and communicated to our clients.

Integrated advisory group

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Our priority is to ensure the longevity of your family legacy.
Our integrated structure combines expertise in investment management as well as a number of other complex and fundamental sectors necessary to protect your wealth in the long term.

- Tax and financial planning
- Insurance
- U.S. tax
- Trust
- Tax planning and coordination with your other professional resources
- Retirement planning and estate
- Business planning
- Philanthropy

While working with your accountants, lawyers, tax and other specialists, we also offer you a network of professionals handpicked for their reputation, expertise and consistency.

As trusted advisors, we ensure that all professionals work in close collaboration to harmonize the varying strategies to ensure you prudently achieve your personal and financial goals.

Introducing our team

The members and partners in our team have extensive experience in their respective areas and work seamlessly together.

RICHARDSON Wealth

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Dedicated team

"My mission is to make life easier for my clients to allow them to enjoy their life fully."

Francis Sabourin BA, Pl. Fin., RIS

Portfolio Manager and Investment Advisor

Bachelor's degree

After obtaining his B.A. in Economics and Finance at McGill University in 1992, Francis earned the designation of financial planner from the Institut québécois de planification financière in 1999.

Wealth and Portfolio Manager

Today, Francis is Investment Advisor and Portfolio Manager at Richardson Wealth in Montreal. The Francis Sabourin Group's clientele is constantly growing. He obtained his AIR designation as a responsible investment specialist RIS.

A visionary, Francis developed the VISION ● PLANNING ● GUIDANCE (VPG) approach to help clients achieve the personal and financial goals most dear to them.

More than 25 years of experience in the securities industry

Prior to joining Richardson Wealth in November 2006, Francis worked as a financial advisor at various brokerage firms, including Groupe Option Retraite and Merrill Lynch Canada, now CIBC Wood Gundy.

Dedicated team

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A go-to source valued by the media

Francis has published and collaborated on several articles and videos in Finance et Investissement's magazine and Web content. He participated in the LaPresse.ca weekly column "Sur le radar."

Francis is regularly quoted in the popular blog Conseiller.ca, the Wealth Professional journal and Canal Argent, among others, for his opinion on various current financial issues.

As a speaker, Francis has participated in thematic round tables including one entitled: "Stratégies de transmission du patrimoine: une approche avant-gardiste pour faire passer son client à l'action." The presentation delivered in Montreal and Quebec City was intended for an audience of financial planning stakeholders, such as lawyers, notaries, tax accountants, financial advisers and financial security experts.

Active philanthropic involvement

Francis is well known for his commitment and his multiple achievements within various community organizations.

At the Fondation Collège Bourget in 2007, in addition to being its administrator, among other roles, he served as honorary chair of the Bal de l'avenir, raising over $90,000 for the Fondation.

Francis is a former member of the board of directors of the Fondation des Jeux du Québec, Sports-Québec, and a current member of the Canadian Olympic Committee.

He was a major contributor to the growth of the philanthropic program Placements Sports and its predecessor, Portefeuille Sportif Québécois.

Francis was one of the governors of the 51st finale of the Jeux du Québec held in Montreal in summer 2016.

Dedicated team

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"My wealth management process begins by collaborating with you. Through the decisions we make together, a wealth management strategy evolves to take on a distinctly individual shape, reflecting your investment objectives and aspirations."

"Creating sustainable competitive advantage for our clients in their investment portfolios, in an ever-evolving market environment is my passion."

"Our clients can count on having a professional handling on their day to day operations."

Michael Khoury

Associate Investment Advisor

Michael joined the Francis Sabourin Wealth Management team as an Associate Investment Advisor in late 2020 to assist in managing client portfolios. With more than 25 years' experience in the wealth investment industry, he believes that the key to successful wealth management is planning. Clients, trust and honesty are the focus of everything he does. As a long standing skilled professional in the industry, he is dedicated to enhancing and preserving client assets regardless of their stage in life.

His philosophy centers on the importance of early planning to ensure financial success in retirement. He draw on his experience and knowledge to help clients develop suitable strategies including retirement, tax and estate planning. By concentrating on his client's unique financial and investment needs, Michael is an important asset in helping the team develop innovative plans to manage finances.

Hossein Ghaffari Aram

Portfolio Analytics Associate

Hossein is a Portfolio Analytics Assistant conducting research to support the development of investment strategies and identifying investment ideas for inclusion in the portfolios. Before joining Richardson Wealth in 2017, he evaluated African PPP and infrastructure projects for private investments.

Hossein graduated as a top student from the University of Tehran with a Bachelor of Industrial Management with mathematics background. He earned an MBA from John Molson School of Business at Concordia University and holds the Charter Financial Analyst (CFA) designation.

Kristopher Quesnel-Bedard

Associate

With almost a decade of experience in banking, finances and customer service, Kristopher understands better than most the importance of maintaining smooth day to day operations for clients' accounts. A graduate in mathematics, statistics and analytical economics, he prides himself on providing professional and courteous customer service.

Dedicated team

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Jean-Marc Milette

Business Development Assistant

Jean-Marc holds a bachelor's degree in finance from HEC Montréal and has worked in the financial sector since 1998.
Prior to entering the financial industry, he worked in the IT field for 17 years, primarily as founding president of a programming consulting firm. The focus of his mandate with Francis Sabourin, Wealth Management, is business development, i.e. the growth of the business practice. He plans to direct his development efforts by using his vast network of contacts to identify new opportunities.
Very active in the community, Jean-Marc has founded two highly active business clubs, each bringing together around twenty individuals from different professions to generate business referrals. He is also involved in philanthropy, serving on several donation committees and boards of directors.

Stéphane Rivest MBA, CIM®, FCSI®, F.Pl.

Associate Investment Advisor

With more than 25 years' experience in financial services, Stéphane has been a financial planner since 1997. He has worked for financial institutions such as Bank of Montreal, National Bank and RBC Dominion Securities. Over the years, he has held various positions including financial planner, financial advisor, portfolio manager and financial security advisor.

Stéphane studied at Université de Trois-Rivières, Université Laval and obtained his Bachelor by distance learning at TELUQ. He completed a graduate degree at McGill University in 2005 and an MBA at UQAM in 2009. He is a CSI® Fellow and a Certified Investment Manager.

He joined Richardson Wealth in February 2024 with Francis Sabourin's team. Using his experience as a financial planner, he creates sound financial plans to achieve clients' goals, covering all stages of life, from first home purchase to estate planning. As an Associate Investment Advisor, he also analyzes client portfolios to ensure performance is aligned with the established financial plan.

Stéphane is married with two children: Anna-Sophia, 17, a college student, and Mattéo-Alexandre, a high school student in hockey studies. Stéphane and his wife Vanessa live on the South Shore of Montreal. In his spare time, he enjoys golfing, playing hockey, gardening and working around the house.

Enhanced support

In house tax and estate planning professionals

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Where need arises, we can draw on our in-house team of experts including lawyers, estate planners and tax advisors.

This team works with us (and your trusted advisors) to develop a coordinated approach to address specific needs including:

- Tax
- Estate
- Insurance
- Business, farm & cottage succession
- Philanthropy

Enhancing stability

Asset safety is top priority

The Richardson name is one with a legacy that dates back to the 1800s and brings a reputation for being one of the most respected names in financial services. RF Capital Group is a proven leader in Canadian capital markets, best known for its innovation and superior execution capabilities.

Today Richardson Wealth is a leading edge, independent wealth management firm focused on serving the needs of successful Canadian families and entrepreneurs.

Asset safety, a top priority

Member of the Canadian Investor Protection Fund
Created by the investment industry to ensure client assets are protected within defined limits if an investment dealer that is a member becomes insolvent. Most investors will have two accounts, a general and a retirement account and each is **eligible for $1 Million of coverage.**

Member of the Investment Industry Regulatory Organization of Canada
National self-regulatory body overseeing all investment dealers and trading activity. Sets high standards and oversight regarding proficiency, business and financial conduct of the dealer firm and its employees.

Why do our clients choose us

Since our beginnings, we have lived by our values, which are based on a philosophy of excellence and the overall spirit of our vocation.

Trust.

For over two decades, we have applied our expertise and hard work to earn the trust of our clients and to produce tangible results during the ever-changing economic cycles.

Impartiality and transparency.

Our independence allows us to follow our own path. Fairness and transparency are principles that differentiate our team. We take care to ensure that you understand our recommendations and that the management and administration of your portfolio is consistently transparent for you.

Personalized service.

Our service is a passion of which we are proud. Each member of our team is honored by the reputation we have gained due to our prompt and highly personalized service.

Expert resources.

To provide a service worthy of our reputation, we rely on a network of professionals selected for their knowledge and professionalism in order to meet the needs of our clients.

Why do our clients choose us

Rigorous approach

Our services are offered to high net worth individuals, who expect and receive the highest quality personalized service and investment solutions. Our unique approach has distinguished itself in the industry, guided by our principles that have come to define our investment style.

- A clear **vision** of your personal and financial objectives.
- A precise **planning process**, designed to meet your highest requirements and to respond to your questions with respect to the management of your investments.
- Our **risk management platform** guides us to minimize risk while at the same time selecting the highest quality investment opportunities.
- A multi-disciplined **wealth management guidance** approach to respond and anticipate the requirements of our high net worth clients.

Trusted advisors, working with you today and tomorrow, with appropriate solutions designed to anticipate and respond to any questions you may have regarding the management of your wealth.

Partner with us to achieve your goals

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