
**Michael LaMantia, Investment Counsellor,
Manulife Private Wealth**

I'm Michael LaMantia and I am an Investment Counsellor at Manulife Private Wealth. I've worked in the investment industry since 1997.

Most of my experience has been with institutional clients, pension plans, endowments, and foundations - analyzing companies and constructing portfolios on their behalf. It was a natural step for me to also work with high-net-worth clients, families, and corporations.

Regularly, I have discussions with you to understand your needs and wealth goals, and design portfolios to help you achieve them. When I speak with my clients, what they're most attracted about is the institutional approach and process we adopt at Manulife Private Wealth.

Institutions have a target rate of return, and they utilize an asset allocation team that sets the most appropriate asset mix aimed to achieve that targeted return. Institutions also use more than one manager to manage the underlying asset classes and can incorporate alternative asset classes, such as real estate and real assets.

Manulife Private Wealth leverages that same approach. Utilizing Manulife's Multi-Asset Solutions team, an experienced group of investment professionals around the world, we set proprietary asset mixes for my clients, and we use investment managers, researched and approved by Manulife's Global Manager Research team, to manage the underlying asset classes.

That is why I use a disciplined approach for the management of my client's money. And through a rigorous process of checks and balances, it helps provide the peace of mind they value.

Institutional expertise tailored to your personal goals

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.