Providing personal service to a finite group of clients and their families

BMO Private Wealth

The Tessier Group

BMO Nesbitt Burns

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BMO Nesbitt Burns is one of North America's leading full-service investment firms.

It has been committed to helping clients meet their investment objectives and goals for 100 years. BMO Nesbitt Burns is focused on meeting the needs of individual investors through a customized approach to Wealth Management, in addition to our industry leading research. As part of BMO Financial Group, BMO Nesbitt Burns also provides clients with access to one of the broadest selections of wealth management solutions and services available today.

The Tessier Group

We provide personal service to a finite group of clients and their families, advising them on financial, investment, estate and business transition matters.

Long-time clients have told us that carefully selecting a financial professional to partner with in helping to achieve their goals is one of the most important decisions they made for themselves, their families and/or their businesses. It has been a tremendous honour to be the group selected by them; it is a responsibility we accept with great humility and gratitude. We strive to clearly communicate, provide the right solutions, and achieve the individual goals for our clients day in and day out.

Our clients

Over the years, we have worked with many different types of people and have found our services fit well with a very specific type of client. Although the list below is not complete, we feel it summarizes the general types of clients we are best suited to serve.

Pre Retirees and Retirees

Retired individuals drawing income from their own savings and investments.

Professionals

Those individuals who are far too busy to devote the necessary time and energy to their wealth management plans.

Independent business owners

Any individuals who may be considering generating the majority of their retirement capital from the sale or transition of their business. An individual with a relatively complex corporate structure, which may include: an Operating Company, a Holding Company and/or Family Trust.

What our clients expect

We provide each client with a detailed service commitment which outlines our pledge to them.

It describes how we will continually strive to provide you with a level of service that best meets your needs and circumstances. This service commitment helps us better manage your service expectations and acts as a roadmap as we build an even stronger relationship.

Bruce believes his primary role as your Wealth Advisor and Portfolio Manager is to act as the liaison for your financial future. Therefore, he will provide, or facilitate, access to a wide range of services supporting a broad range of needs.

Our services include:

- Financial Planning – Articulating your financial vision and providing a roadmap.
- Business Succession Planning
- Investments (Customized portfolios, individual common shares, preferred shares, fixed income securities, mutual funds, exchange traded funds, new issues)
- Tax Planning
- Estate Planning
- Intergenerational Wealth Transfer
- Trusts and Charitable Giving
- On-line Account Access
- Referral network for 3rd party accounting and legal services
- Income and Asset Protection Insurance – Both life and critical illness
- Investment Due Diligence
- Personal Banking Services (offered by BMO Financial Group)
- Private Banking Services (offered by Harris Private Bank)

Full spectrum of our services

We believe our clients will be most successful by using a systematic process that coordinates investment management, retirement, estate, and business transition planning.

Your financial vision

- What are your unique goals and specific objectives?
- What do you value; what's most important to you?
- We believe your financial vision will help define how we provide our services in support of your unique goals

Financial planning

- How much income will you need to support your lifestyle goals?
- Given your income and lifestyle needs, how long will your savings and investments last?
- How much will you need to save and what return rate do you require to help you reach your goals?

Insurance solutions

- Have you ever completed an insurance needs analysis?
- If you have any insurance policies, what is it you are insuring?

Estate and Will planning

- If you do not spend all the capital you have accumulated in your lifetime, have you selected the beneficiaries of your estate?
- How suitable would certain trusts be for your unique situation?
- How confident are you in the executor's ability to look after your estate?
- What are the fees and costs associated with your estate plan?

Transitioning your business

- How will you be exiting your business? (Sale to a third party; transition to a family member; or closing the business)
- Are you planning on funding your retirement through your business?
- What do you plan to do with the proceeds from the sale of your business? Will you be seeking capital protection, income, growth, or a combination of all three?

Investment portfolio management

- Generally, which types of investments have you made to help you achieve your financial goals?
- How do we manage your portfolio when coordinating your emotions, the challenges presented by the capital markets and your unique situation?
- What are the fees and costs associated to managing your existing savings and investments?

Tax considerations

- Upon whom do you rely for tax advice?
- What tax minimization strategies are available to you?
- If you will be leaving a sizeable estate, which strategies are you considering to help reduce the tax burden?

Meet our team

Bruce Tessier, CFP, FMA, CIM

Wealth Advisor, Portfolio Manager

Always striving to provide my clients with the best service and advice, I have earned my Portfolio Manager certification as a" Chartered Investment Manager" (CIM) and have also obtained my certification as a Certified Financial Planner (CFP).

I am an avid reader and constantly on the lookout for trends and investment opportunities. I'm always available to discuss investment strategies with clients in order to ensure that their portfolios meet their investment objectives. With more than 30 years of experience as an Investment Advisor, I have what it takes to improve the financial lives of my clients by helping them reach their investment goals peacefully.

Born and raised in Cornwall, it is an honour to be a partner with my clients and the local community whether it is through my involvement with the St. Lawrence College Foundation or as a guest speaker with numerous other local organizations. When I am not in the office I am an avid golfer and enjoy cooking and entertaining.

Robb Schaefer, CFA, CAIA, CIM

Associate Investment Advisor

Robb brings over 10 years of domestic and international investment management experience to The Tessier Group. After graduating from Bishop's University with a Bachelor of Business Administration with a Concentration in Finance and Major in Economics, Robb joined a trading desk at a large international bank in London, England. Upon moving back to Canada, he joined the BMO Nesbitt Burns Cornwall office as an Investment Representative. For the last 8 years Robb was a part of a start-up hedge fund in Toronto as both a trader and financial analyst.

He holds various financial designations including, the CFA (Chartered Financial Analyst), the CAIA (Chartered Alternative Investment Analyst) and the CIM (Chartered Investment Manager).

Born and raised in the Cornwall area he, his wife, and 2 children came back home to be closer to friends and family. In his spare time he can be found at a local arena coaching minor hockey or on the golf course.

Debbie Legue

Investment Representative

Debbie has been in the Financial Services Industry for 36 years and with BMO Nesbitt Burns for over 18 years. She holds her Canadian Securities Course license and has extensive Private Wealth knowledge in administration, documentation, and processing. As part of The Tessier Group, Debbie is an invaluable resource in providing client support.

Born into a military family, she spent her childhood experiencing different areas of Canada before her family settled in Cornwall. Debbie and her husband Randy enjoy various outdoor activities with their family that includes 5 amazing grandchildren.

Client testimonials

"I have had the pleasure of being a client of Bruce's since 1991. His professionalism and expertise have been apparent from the beginning. It has always been reassuring to know that he is only a phone call away and no matter how big or small the issue, he can be counted on to provide sound understandable advice. Debbie is also an invaluable resource, helping with any questions or account related needs."

Jeff Carroll, February 23, 2022
Detective Sergeant (Retired) Cornwall Community Police Service

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"From the moment Richard and I met Bruce, we felt listened to. He addressed our concerns and needs, giving us guidance and suggesting the investments that would best fulfill our needs at that moment. Over the years, he has helped us make the right decisions to prepare us for a very comfortable retirement. He is also always available to answer questions at any given time. We are at peace knowing Bruce is overseeing our portfolio."

Richard and Anne-Marie Cholette, February 23, 2022
Alexandria Moulding (Former Owner)

"Bruce Tessier has been our Financial Advisor for over 30 years. Bruce is knowledgeable, has a keen sense for investment, and always guides us with honest and objective investment advice. Bruce is attentive to our unique personal needs and is open to seeking a second opinion to ensure our goals for a secure retirement stay on track. It is also reassuring that Bruce is continually upgrading his skills, and can focus on real-time issues, all while keeping our long-term vision a priority."

Frank and Monique Perras, February 23, 2022
Perras Distefano Construction & Design Services Inc. (Retired)

"My wife and I have been clients of Bruce Tessier for over 25 years. He has managed our portfolio with solid, consistent growth. Bruce endeavored to understand our goals, timeline, and risk-tolerance, and developed a unique, tailored portfolio strategy. He is an effective communicator, taking the time to discuss with us the true implications of trades and proactively making suggestions to hedge against changing market conditions. Over the years our needs and risk tolerance has changed, and Bruce seamlessly changed our portfolio to reflect that. We retired with a strong portfolio that has appropriate risk. Above it all, Bruce is a pleasure to work with and a truly nice person."

Dr. Prakash Puranik, February 23, 2022
Orthopedic Surgeon (Retired)

"We would like to thank you for your guidance in helping us through our investment decisions. You have directed us with many aspects of our business and into our retirement. We are always comfortable at meetings with you and your attitude makes us feel very confident with the advice you give regarding our investments. Thanks, Bruce, for your help, your friendship, and the golf! Great job!!"

Dale and Lois Keyes, May 16, 2022
Business Owners (Retired) Electrician & Agriculture

Let’s connect

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To learn more visit www.brucetessier.com

Cover photograph by Dean Ducas:

"I'm an amateur photographer from Cornwall, Ontario. As an avid canoeist I have a special interest in the St. Lawrence River and have devoted much of my photography to images taken from the water or its shore. The north span of the Seaway Bridge has been a favorite subject and I have photographed it from many angles. My photography can be viewed on the flickr photography website where I manage a large portfolio."

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