



## Retirement isn't what it used to be

Chances are you're as active and involved in pursuing your passions and contributing to your community as ever. You may be retired, or thinking about it. But you're not retiring from life.

At BMO Nesbitt Burns, we offer specialized advice and tools for people who are planning to live their lives on their own terms.

Selecting the right retirement income option is one of the most important financial and estate planning decisions you'll make. Especially today, when statistics show that Canadians are living longer, healthier lives. If you're fortunate, your retirement will last 30 years or longer. So it's important to make choices that not only protect your savings but ensure that the purchasing power of your money lasts for decades.

### The maturity option of choice

Like many Canadians, over the years you have wisely invested in a Registered Retirement Savings Plan (RRSP) in order to save for your

retirement. You have accumulated a significant amount of money that will soon be used to supplement your retirement income.

A Registered Retirement Income Fund (RRIF) allows you to continue to earn tax-deferred income on a significant portion of your retirement assets while providing you with the flexibility to increase your withdrawal at any time. For these reasons, RRIFs are the RRSP maturity option of choice for many Canadians.

### The custom fit of a BMO Nesbitt Burns Self-Directed RRIF

Because a significant portion of your funds will remain invested for many years, it is important that you protect your capital while ensuring that it maintains its purchasing power over the long term. A Self-Directed RRIF enables you to enhance your investment returns by allowing you to select from a wide variety of qualified investments. You may even take advantage of the exciting investment opportunities available internationally.

#### Professional advice

With the help of our sophisticated planning software program, your Investment Advisor can design a plan to help you take control of your finances, so that you can enjoy a comfortable retirement. The many elements that affect retirement including your sources of retirement income such as government and company pension plans, RRSPs, investment income, current tax rates and inflation will be taken into consideration.

#### Flexibility and control

You may choose from a wide range of eligible investments including bonds, mortgage-backed

securities, treasury bills, mutual funds, and common and preferred shares. As market conditions fluctuate, new investments become available, or your personal circumstances change, you may easily alter your RRIF portfolio to respond to these changes.

### Consolidated reporting

Combining all of your RRIFs into a single Self-Directed plan makes your retirement planning much easier. You will receive one statement which summarizes all of your RRIF investments and all activity in your account. In addition, you automatically receive confirmation of every investment transaction. At the end of the year, you are sent a T4RIF for filing with your income tax return indicating how much money was paid to you from your RRIF during the year.

### Highest quality research

Your Investment Advisor has access to BMO Nesbitt Burns' top-ranked\* research, timely economic information and expert opinions on stocks, bonds and other fixed income investments.

### BMO Nesbitt Burns Gateway®

BMO Nesbitt Burns Gateway provides you with convenient Internet access to your BMO Nesbitt Burns RRIF. You can view your RRIF holdings in detail; check past transactions; establish virtual portfolios; access prices on stocks, options and mutual funds; and communicate with your Investment Advisor.

## BMO Nesbitt Burns - A profile

Since its origins in 1912, BMO Nesbitt Burns has been committed to helping clients meet their investment objectives and goals with the highest of standards.

Today, the Private Client Division of BMO Nesbitt Burns focuses on meeting the needs of individual investors through a customized approach to wealth management. Our Investment Advisors provide clients with personal advice and services, drawing upon some of the best knowledge and expertise in the industry.

As a member 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, both in Canada and the United States.

## The quality of your retirement is important to us

At BMO Nesbitt Burns, we are committed to helping you reach your retirement objectives. We will listen to what you want, work with you to develop a plan that makes you comfortable, and commit to a long-term professional relationship providing quality advice as it is needed.

Whether you have already retired or are just beginning to plan, now is the right time to call your BMO Nesbitt Burns Investment Advisor.

Let us help you turn your RRSP into the lifestyle you dream about.

The comments included in this publication are not intended to be a definitive analysis of tax law or trust and estate law. The comments contained herein are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances.

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\* Brendan Wood International Survey. Institutional Equity Research, Sales and Trading Performance in Canada, 2009 Report.

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