

Managed Portfolio Account



Not just any Portfolio Manager. *Your* Portfolio Manager.

For some investors, maintaining a traditional investment account simply doesn't suit their needs or lifestyle. These individuals prefer to enter into a relationship with a personal Portfolio Manager[†] to take them to the next level of investing. The BMO Nesbitt Burns Managed Portfolio Account[®] offers you a direct relationship with an accredited Portfolio Manager and gives you the peace of mind that comes from having a direct connection to the person making the investment decisions in your portfolio. Yet, by delegating the day to day decision making, you have more time to pursue your other goals and interests.

Discretionary portfolio management means giving a professional Portfolio Manager the authority to make investment decisions on your behalf. Your investment strategy will be designed and managed according to your clearly documented needs and goals. However, unlike a traditional investment account, it is not necessary for you to review and approve every transaction.

It's a win win situation. You are directly in touch with the person managing your investments, yet are not required to oversee each decision. These are handled by your Portfolio Manager whom you've entrusted to manage your investments on a discretionary basis.

Your portfolio is customized for you.

Your Portfolio Manager will carefully assess your needs, design an investment strategy based on time tested investment methodologies and world class investment research, and create a portfolio designed to promote your best interests every step of the way.

Step 1 – Your Investment Policy Statement

To begin, your Portfolio Manager will work with you to build a comprehensive picture of you as an investor – everything from your current financial situation to your long-term objectives and any special circumstances. From this, your Investment Policy Statement will be developed. This written policy is drafted and agreed upon by you and your Portfolio Manager. It explicitly states the long-term policy and management guidelines for your Managed Portfolio Account. Your policy statement is unique – reflecting your individual needs – and will guide all decisions made for your account.

Step 2 – Determine Your Asset Mix

Defining your asset mix is a critical step towards achieving the goals defined by your Investment Policy Statement. Stocks, bonds, and cash each have unique risk and return characteristics, with higher expected returns generally correlating to higher expected volatility. Your Portfolio Manager will develop an asset mix for your portfolio that prudently balances your desire for growth or income with your need to protect valuable capital.

Step 3 – Portfolio Construction

The BMO Nesbitt Burns Managed Portfolio Account is not a one size fits all solution – your portfolio is designed and managed for your specific needs. Since you directly own the holdings in your account, your Portfolio Manager has added flexibility to select unique investments, recommend particular trading strategies, and address issues such as increasing the overall tax efficiency of your portfolio.

Step 4 – Portfolio Management

Your Portfolio Manager has a finger on the pulse of economic developments. With the ability to act on your behalf, your Portfolio Manager can make adjustments to your portfolio designed to take advantage of market opportunities or to limit potential risk. This is done by synthesizing information gleaned through independent study, insights from BMO Financial Group analysts and economists, and highly respected third party research groups.

Step 5 – Review and Monitor

Contact with your Portfolio Manager can be as little or as much as your wish. Either way, your assets will continue to be managed with the highest degree of personal attention. You will be kept well informed through regular contact with your Portfolio Manager, as well as receive a monthly statement of account that details your holdings, transactions and the value of your portfolio.

Benefit from professional discretion

If you have substantial assets to invest, the BMO Nesbitt Burns Managed Portfolio Account offers unique rewards. You can feel confident that your financial interests are being expertly managed by a professional Portfolio Manager backed by the knowledge and resources of BMO Financial Group, while preserving more of your time for other interests.

If the BMO Nesbitt Burns Managed Portfolio Account appeals to you, please find out how this premium service can help you achieve your financial goals.

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

† Both Associate Portfolio Managers and Portfolio Managers can offer the BMO Nesbitt Burns Managed Portfolio Account to clients. For simplicity, we have used the term “Portfolio Manager”.

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