BMO NESBITT BURNS

Wealth Management Consulting

A Comprehensive Approach

Managing your wealth is not simply a financial exercise. An appreciation of your unique needs and an in-depth understanding of your goals, dreams, values and how they affect your family is required.

We understand that the most effective wealth management plan starts long before we look at numbers – it starts with a discussion about you.

Wealth is a Family Affair

We firmly believe that wealth is a family affair. To attain your family's goals it is important to know where you are today, where you want to go, how you are going to get there and what you are prepared to do to make sure you reach your goals.

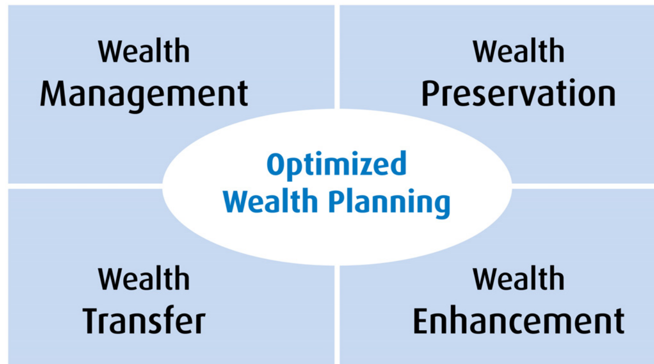
The wealth management approach encompasses all aspects of what is important to you and your family, for example, protecting your current and future lifestyle, creating the legacy you envision, taking a strategic approach to planned giving and maximizing tax efficiency in all areas of your estate. By contrast, a less structured approach to planning may accidentally overlook one of these crucial areas, leaving the outcome to chance.

Wealth Management Consulting

At BMO Nesbitt Burns, we are committed to ensuring that clients with comprehensive wealth management needs work with acknowledged experts in investing, planning and wealth solutions. The BMO Nesbitt Burns Wealth Management Consulting Team was formed as a resource to support Investment Advisors when assisting clients who require a higher level of expertise due to their level of wealth and the complexities involved.

Our Philosophy

The BMO Nesbitt Burns Wealth Management Consulting Team follows a multi-disciplinary and optimized wealth planning process to address all aspects of managing, preserving, enhancing and transferring wealth. We begin with an in-depth discovery conversation that encompasses and integrates the four quadrants of optimized wealth planning to help us identify shortfalls and recognize opportunities.



Our strategic wealth management approach ensures that a customized solution is designed and applied through a disciplined process, to take you through all the financial stages of your life. Our goal is to focus on all aspects of your wealth management plan to ensure it is sound and meets the objectives for you and your family.

We will work with you and your Investment Advisor to take inventory of your current financial situation to ensure it is aligned with your overall wealth management goals and objectives.

Senior Wealth Management Consultants & Technical Experts

BMO Nesbitt Burns has assembled a team of industry experts and designated specialists whom your BMO Nesbitt Burns Investment Advisor is able to partner with to bring you a customized strategy tailored specifically to your family's wealth management needs.

The Senior Wealth Management Consultants will work with your Investment Advisor to help bring together and manage an extended team of in-house experts on your behalf, which could include accountants, lawyers, insurance professionals and tax and estate specialists to gain a total perspective on your wealth management needs. Backed by the group's knowledge and expertise, your Investment Advisor will work closely with you to tailor a comprehensive plan that incorporates your wealth and life management needs, interests and aspirations.

As your needs evolve or changes in your situation occur, your Investment Advisor will identify opportunities and recommend solutions so you remain on track to achieve your goals.

Michael Tarantino, CFP, CIM, CSWP, FCSI, TEP
Vice President & Head of Wealth Management Consulting

Michael has over 20 years experience in the financial services industry and has worked for several major banks and a mutual fund firm. Since 1997 Michael has focused on providing high net worth clients, executives and business owners with strategic direction and customized financial plans to address their unique and complex needs and goals.

Michael completed his BA in Economics from York University and holds the CERTIFIED FINANCIAL PLANNER (CFP), Canadian Investment Manager (CIM), Financial Management Adviser (FMA), Fellow of the Canadian Securities Institute (FCSI) and the Chartered Strategic Wealth Professional (CSWP) designations and is a member of the Society of Trust & Estate Practitioners (TEP). He is currently pursuing his Master of Business Administration.

Leandru Viegas, CFP, TEP, CSWP, FCSI, FMA
Vice-President & Senior Wealth Management Consultant

Leandru has over 14 years of experience in the financial services industry. Before joining BMO Nesbitt Burns, he worked with a major bank and financial planning firm. Leandru has many years of experience working with high net worth clients and business owners, and their professional advisors, to develop strategic financial plans that address their unique and complex needs and goals.

Leandru holds the CERTIFIED FINANCIAL PLANNER (CFP), Financial Management Adviser (FMA), Fellow of the Canadian Securities Institute (FCSI) and the Chartered Strategic Wealth Professional (CSWP) designations and is a member of the Society of Trust & Estate Practitioners (TEP).

Jean Richard, LL.L, Fin. PL., TEP, MIntTax
Vice-President & Senior Wealth Management Consultant

Jean brings years of expertise and experience in tax, legal and financial planning with high net worth and business clients. He gained his expertise first as a private practice solicitor, then as a Senior Tax Manager with a large international accounting firm and finally as a Tax & Estate Consultant for a pre-eminent Canadian insurance company. He has completed the In Depth Tax course with the Canadian Institute of Chartered Accountants (1989) and in 2008 completed his Master in International Taxation (MIntTax) with the University of New South Wales (UNSW in Sydney, Australia).

Jean has been a member of the Quebec Bar Association since 1981 and is a member of the Quebec Tax & Financial Planning Association, International Fiscal Association, Quebec Financial Planning Institute, Society of Trust & Estate Practitioners (TEP) and Canadian Tax Foundation.

John W. Waters, C.A., CFP, TEP
Vice President & Head of Technical Expertise

John's areas of expertise include personal tax and corporate tax for private corporations as well as financial and estate planning for high net worth individuals, executives and entrepreneurs.

Before joining BMO Nesbitt Burns, John was employed by a large, international accounting firm as a senior member of the Toronto High Net Worth tax practice. John has also assisted in the design and execution of executive compensation plans and has experience in a wide range of planning scenarios involving the taxation of individuals, corporations, trusts and partnerships.

John is a Chartered Accountant (CA), CERTIFIED FINANCIAL PLANNER (CFP) and member of the Society of Trust and Estate Practitioners (TEP). He holds a Bachelor of Commerce (B.Comm.) from Queen's University.

Irit Gertzbein, B.A., D.C.S., B.Ed., LL.B.
Manager, Estate & Trust Planning

Irit has extensive experience as a trusts and estates lawyer at major Toronto law firms, focusing on estate planning, estate administration and estate litigation. Her areas of expertise include wills, trusts, powers of attorney, joint tenancy and other structures of property ownership used as tools in the implementation of a variety of estate planning strategies.

Irit has published numerous articles on trusts and estates law and was an assistant editor of the Ontario Bar Association's Trusts and Estates Section newsletter Deadbeat, as well as a past contributor to Advising the Family-Owned Business, a publication by Canada Law Book. Irit is a participating member of the Statutory Review sub-committee of the Ontario Bar Association and is a member of the Canadian Bar Association and the Law Society of Upper Canada.

James W. Kraft, CA, MTax, CFP, TEP
Vice President Financial Planning Services, BMO Insurance

With over 25 years of experience in the tax and estate planning community, Jim possesses a comprehensive understanding of the financial and personal complexities faced by owners of private businesses and affluent families.

Before joining BMO Nesbitt Burns, Jim was employed by a major Canadian insurance company where he consulted with high net worth families with respect to their tax and estate planning needs.

Jim is a Chartered Accountant (CA) and holds a Master of Taxation degree (MTax) from the University of Waterloo. He serves on several boards including the Financial Planning Standards Council (Canada) and the Society of Trust and Estate Practitioners. Jim is a frequent speaker at professional seminars and author of numerous professional papers and articles.

Linda Leung, CPA, TEP
Tax Specialist

Linda is responsible for providing Investment Advisors and their clients with Canadian and U.S. tax planning support.

Before joining BMO Nesbitt Burns, Linda was a member of a global tax team at a large consulting firm where she assisted individuals in understanding the Canadian, U.S. and international tax implications of their various forms of compensation. Prior to that, she was employed by a large, international accounting firm in their International Assignment Services and Small Business tax groups. Linda has expertise in U.S. personal tax matters and can provide guidance on cross-border personal income tax issues. In her previous role, Linda was also involved in the design and execution of global executive compensation and share plans.

Linda is a Certified Public Accountant (CPA) and a member of the Society of Trust and Estate Practitioners (TEP).

David Tremblett, CFP, TEP
Vice President Personal Trust Services, BMO Trust Company

With over 20 years of experience in the Trust and Financial Planning Industry, David believes estate planning is a key component of any holistic wealth management strategy. He has worked extensively with high net worth clients and advisors in the area of Estate, Will and Trust Planning. David focuses on ensuring clients have a solid estate plan and a qualified executor to ensure their estate objectives are met.

David has earned his CERTIFIED FINANCIAL PLANNER (CFP) designation and is a member of the Society of Trust and Estate Practitioners (TEP).

A Senior Wealth Management Consultant and your BMO Nesbitt Burns Investment Advisor work in partnership with your circle of other trusted advisors to guide you through the optimized wealth management process.

Our approach with clients is consultative in nature and begins with listening to and understanding their needs. Before we can make any recommendations or suggestions, we need to learn what their vision and objectives are and what their level of commitment is so we can help them achieve the financial component of their goals.

Clarify
We start by working with our clients to identify things that weigh on their minds and clarify their vision for their future.

Explore
Our clients then prioritize their needs (short and long term) as they see them and together we document the resources they currently have at their disposal.

We work with our clients to help them define their vision as they see it with respect to what they are trying to achieve in their personal and financial lives.

Evaluate
We will then present concepts to assist clients in understanding how together we can bridge the gap between where they are now and where they would like to be.

Decide
We develop short and long-term strategies to put clients on track to achieving their goals and have our clients commit to those strategies they feel will best meet their needs.

Implement
Together we reach a consensus on specific solutions under each strategy, which will ultimately involve the ongoing allocation of financial and human resources.

Review
Once a strategy is implemented, we will continue to regularly monitor and review the entire plan and evaluate progress to ensure that our clients are on target to meeting their individual goals.

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