

BMO NESBITT BURNS

# Architect Program<sup>®</sup>



**BMO**



**Nesbitt Burns<sup>®</sup>**

Making money make sense<sup>®</sup>



## BMO Nesbitt Burns Architect Program<sup>®</sup>

The first of its kind in Canada, the BMO Nesbitt Burns Architect Program<sup>®</sup> (Architect Program), is the next evolution in unified managed accounts. Now within a single, comprehensive program you can achieve a level of diversification and sophistication previously only possible through multiple investment accounts.

The Architect Program brings together the best of separately managed accounts with the best of traditional investment accounts by providing you with a unique opportunity to hold managed and non-managed investments within a single account.

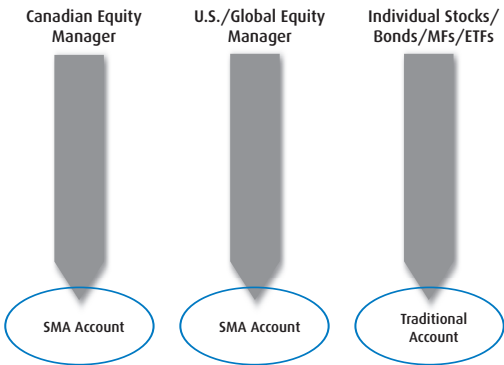
It is a truly collaborative approach to investing, with more freedom and flexibility than ever before in deciding your level of involvement in building your financial future.

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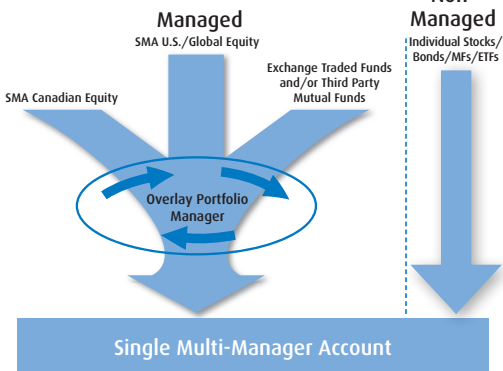
## The simplified way to build wealth

With the Architect Program you don't need a complex structure with multiple accounts to achieve a diversified solution. All investments are consolidated into one account with one fee and one performance statement. But the benefits of the Architect Program go well beyond ease and simplicity.

### Traditional Investment Account



### Architect Account



## **Affordable and accessible professional money management**

The Architect Program provides you with an investment solution that, in the past, has only been available to investors with institutional level of investable assets. Within a single account, you have access to:

- Strategic asset allocation
- Automatic rebalancing
- Enhanced diversification, helping to provide better risk management
- Intelligent cash management of contributions and withdrawals
- Enhanced tax management
- Manager and style diversification

The Architect Program provides you with access to over 25 of the world's leading portfolio managers.

## **A whole new level of diversification**

The Architect Program introduces you to a whole new level of diversification, one that's superior to the approach used by most institutional investors and pension plans. The Architect Program offers diversification by investment manager, investment style and among various investment vehicles – all within a single account.

By taking diversification to the next level

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through the Architect Program, you can seek to manage several risks at once:

- the risk that each investment manager will have a period of underperformance;
- the risk that a manager's investment style is out of favour;
- and the risk that certain asset classes and investment vehicles will lag when others advance.

In addition, your BMO Nesbitt Burns Investment Advisor remains your key resource with the non-managed portion of your portfolio— from guiding you in establishing and monitoring a personal investment strategy, to providing suitable investment ideas and executing trades, to giving you feedback on your own ideas, and more.

## **Integrated with our proven investment approach**

Investing through the Architect Program means having the benefit of your Investment Advisor's expert guidance and our long-standing, proven approach to investment management and portfolio oversight.

- **A personal plan for success**  
With specific knowledge of your investment time horizon, comfort with market risk, return expectations, as well
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as other relevant personal preferences, your Investment Advisor will draft your Investment Policy Statement.

- **Laying the foundation**

In keeping with your strategic asset mix laid out in your Investment Policy Statement, your Investment Advisor's recommendations for your Architect portfolio may include fixed income instruments, equities and alternative asset classes.

- **Constructing your optimal portfolio**

Once the structure of your portfolio is established, your Investment Advisor will recommend approved experts to manage the various components of the managed portion of your portfolio as well as help you select individual securities for the non-managed portion of your portfolio to ensure each component is in line with your overall investment objectives.

- **Active monitoring and maintenance**

Together with your trusted investment advisor you will be overseeing the non-managed portion of your portfolio while a team of BMO Nesbitt Burns experts, aided by the overlay portfolio manager, provides rigorous, ongoing oversight and portfolio management of the managed portion of the portfolio with a view to making sure your investments are in tune with your objectives and remain focused on your goals.

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The selection and monitoring of investment managers participating in the managed portion of the Architect Program is carried out by our experienced team of portfolio managers and analysts meeting BMO Nesbitt Burns' exacting standards. Mercer, one of the world's largest and most respectful investment consulting firms, provides consulting assistance on the manager selection and monitoring for the separately managed accounts of the Architect program, although all final decisions are made by BMO Nesbitt Burns.

- **Reporting**

The Architect Program statement provides everything that you need to keep abreast of your portfolio, all within a single, quarterly report. On a portfolio summary level, the reporting package provides performance details and tax information. For each separately managed account, performance reporting includes relevant benchmarks so that you can review your investment manager's returns relative to comparative benchmarks. And within any separately managed account, there is full disclosure of the securities that make up the account. Your Investment Advisor will keep you up-to-date on the progress of your account, including quarterly performance tracking.

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## **Our partner – Placemark Investments, Inc.**

For the Architect Program, BMO Nesbitt Burns has selected the leading provider of overlay portfolio management services in North America, Placemark Investments Inc.

Founded in 1999, Placemark is a pioneer of the unified managed account concept and is recognized as one of the foremost experts in overlay portfolio management.

As an overlay portfolio manager for the Architect Program, Placemark is responsible for performing many of the day-to-day coordination tasks that keep the managed portion of your portfolio on track, such as:

- Automatic rebalancing, as required, to return your portfolio to its strategic asset mix when market drift among investments disrupts your target asset allocation;
  - Intelligent cash management so that money flowing in or out of your managed portion of the portfolio is allocated automatically to control risk by maintaining your asset mix, and;
  - Coordinating the trading among your various investment managers.
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## Get the power of one working for you

For all its complexity and sophistication, the Architect Program presents you with a remarkably simple and easy-to-manage investment solution. It embodies the essence of what people have been looking for in an investment program – freedom to decide how much and how directly you want to be involved in ongoing monitoring of the markets, day-to-day investment decisions and the comfort of knowing that your investments are being optimally managed by a team of experts led by your Investment Advisor all in an incredibly simple, single account structure.

Your goal of building wealth can be accomplished expertly and efficiently – one account, one set of documents, one comprehensive statement, and one fee. It all adds up to one of the most efficient and effective investment solutions available to you.

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# Leading the way

BMO Nesbitt Burns has a well-established history of leadership and innovation in investing. Our equity research has led the industry for 28 years, consistently ranking number one in Canada in the Brendan Wood Survey\*. We were the first company in Canada to evolve the managed assets program to the separately managed account. We have continued our tradition of leadership and innovation with the BMO Nesbitt Burns Architect Program, offering unparalleled diversification and professional oversight within a single account.

**One decision is all you have to make  
– talk to your BMO Nesbitt Burns  
Investment Advisor to learn more.**

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

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**Member-Canadian Investor Protection Fund**



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