

## Presenting enCircle® for BMO Nesbitt Burns accounts

When you want more time for the things you value most



Life can be busy, and your financial affairs complicated. Through enCircle, we can help make managing both of these priorities easier. Delegating responsibility for your personal finances, while remaining in full control can help you achieve peace of mind.

### Leave the details to us

enCircle is a comprehensive, all-in-one service designed to manage as much, or as little of your personal finances. From Platinum Banking to Lifestyle Services; from paying your bills to helping you plan a vacation; or assisting your family members with health and wellness issues, enCircle can help you manage the overwhelming number of responsibilities in your life, and provide you with greater peace of mind. You'll have confidence knowing that your financial affairs are under control, giving you more time to focus on other priorities in your life.

#### Here's how it works:

In addition to the investment management services provided to you by your BMO Nesbitt Burns Investment Advisor, you will have access to additional time-saving services offered by Bank of Montreal and BMO Trust Company. These may include any of the following:

#### Platinum Banking

Platinum Banking<sup>1</sup> meets your needs for sophisticated personal and professional banking services by providing:

- Everyday banking, online banking, guaranteed investment certificates and mutual funds
- Personal lines of credit, investment loans, BMO MasterCard®\* and other personal financing
- Mortgages, home construction loans and vacation property financing
- Leveraged life insurance financing and other large, complex lending solutions
- Financing and banking services for personal holding companies and professional practices
- U.S. banking services

#### Cash Management

In addition to assisting you with your regular bill payments and deposits, enCircle can help you make any one-off or seasonal payments, such as holiday gift giving or special payments for any personal or business reasons. Your enCircle account statement details every transaction.

#### Income Tax Preparation

As part of enCircle, your tax return information will be collected and collated in order to prepare and file your tax return, through coordination with an independent accounting firm.

#### Fiduciary Services

You may be asked to act as the attorney under a power of attorney or the Executor or trustee under a Will. However, being a fiduciary can be difficult and time consuming, and the legal responsibility is significant. As an enCircle client, your BMO Nesbitt Burns Investment Advisor can refer you to the professional services provided by BMO Trust Company to help you better understand these duties. When the time comes for you to act as an Executor, BMO Trust Company can further assist you by carrying out some of those duties on your behalf.

## Lifestyle Services

Balancing all of life's responsibilities can be challenging. That's why enCircle provides concierge services to assist you with personal tasks, as well as access to various support services. You can also use enCircle to help you solve specific, one-off problems as they arise - like finding seats for a sold-out show, locating a reliable chimney repair service, or hiring a personal shopper to get your family outfitted for a trip. enCircle can also connect you to professionals who provide advice and coaching on a wide range of personal issues that you or your family may face.

## Estate & Trust Services

You have worked hard to build your family's wealth. We can work with you to develop an efficient and comprehensive estate plan to help preserve your wealth for yourself and future generations.

## Get more out of life

There are never enough hours in the day. BMO Trust® enCircle program is designed to help you maximize your time and make your life easier by handling many of your routine financial priorities.

enCircle can actually give you more time to enjoy life. To learn more about this innovative service, speak to your BMO Nesbitt Burns Investment Advisor today.

**BMO**  **Wealth Management**  
We're here to help.™



For further information on enCircle, please speak to your BMO Nesbitt Burns Investment Advisor.

1. Additional charges for Platinum Banking services may apply for certain lending products and services and for other services not listed. Platinum Banking services are provided by Bank of Montreal. ® Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license. BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing wealth management products and services. Not all products and services are offered by all legal entities within BMO Wealth Management. Banking services are offered through Bank of Montreal. Investment management services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Online investing services are offered through BMO InvestorLine Inc. BMO Nesbitt Burns Inc. and BMO InvestorLine Inc. are members of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. TM/® Trademarks of Bank of Montreal, used under License.