The Springstead Allidina Wealth Team

BMO Nesbitt Burns

Thank you for your trust and confidence in our ability to work together. The Springstead Allidina Wealth Team at BMO Nesbitt Burns is committed to developing customized wealth management plans to address the vision and goals you have for the future.

Client Service Commitment

This Service Commitment describes how we ensure the service and advice that you require is delivered on a regular, consistent and customized way to meet your individual needs. Through extensive research, we have adapted a system of high-quality, scheduled contacts and conversations, which we like to call "6-2-1".

1. Your Financial Plan and Regular Portfolio Reviews are the central focus

All sound financial plans and investment programs require a regular review. The purpose of this check-up is three-fold: to look at your investment portfolio against any changes which may occur in your personal circumstances, to keep you up to date of any issues that may affect your financial future and to ensure you are on track to achieving your long-term goals. As such, the "6-2-1" Service Commitment works like this:

Throughout the year, our Client Associate will call or email you to establish a minimum of six scheduled calls or meetings that will help further your retirement, investment and estate plans.

- A minimum of two of the six contacts will be phone portfolio reviews.
- A minimum of one of the six contacts will be a face-to-face full review of your Full Financial Plan, including a review of your investments. The full review will encompass Retirement and Cash Flow Plans, a risk management discussion and, in conjunction with your accountant, we will help discover gaps to minimize tax.
- The content of the remaining three scheduled calls/meetings is entirely up to you. We recommend that one of the contacts be focused on Tax Planning (either late in the year or at tax time). Additionally, we believe that once a year we should have a call/meeting that addresses things such as:
  - Helping you uncover any existing gaps in your planning
  - Reviewing the fees you pay and the value you receive for those fees
  - Reviewing Estate Plan issues such as insurance, trusts and wills, along with the guidance of our Estate and Insurance Advisor and your lawyer.
  - Investment Education

2. Flexibility

As we value your time, the important thing to understand is this Service Plan is flexible. The reason for scheduling these contacts in advance is to ensure you set aside the time necessary to make these meetings meaningful for you. In addition, this can avoid the inevitable telephone tag which can happen during your busy day.

If a Portfolio Review can't be scheduled due to your time commitments, we pledge to send this review to you via mail or email. That way you know things have been reviewed and that any changes necessary can still be agreed upon.

We believe by setting a minimum number of contacts and scheduling these in advance, you will be able to fully utilize our team as the quarterback for your financial future.

3. Other Contact

We understand there are many things that require day-to-day attention such as, trading, administrative questions, and other issues that need to be dealt with between scheduled meetings. To help us better manage your expectations in terms of client service on a day-to-day basis, we have established the following standards:

Response time:
You can expect any call made to our office will be returned by us within 24 hours. Although some voicemail is inevitable, we always try to answer your calls personally.

Problem Resolution:
While we work hard to execute all transactions without error, we will strive to resolve any problems within three business days. If this is not possible, we will contact you to provide you with a status report within that time period.

If you have any more questions about the security of your assets here at BMO Nesbitt Burns, please contact Steve or Abbas.

4. Client Commitment

In this Service Pledge we have outlined our service commitment to you. However, our relationship is a two way street. In return we ask that you commit to meeting with us as we have outlined above and providing all the relevant information we need to ensure we are managing your financial affairs as holistically as possible. It is only with full disclosure we can fulfill our pledge to provide you with the best service possible.

Let’s connect

The Springstead
Allidina Wealth Team
360 Oakville Place Drive 2nd Floor,
Oakville, ON L6H 6K8

Tel.: 905-897-5222
Fax: 905-897-5229
Toll Free: 1-800-387-9314
www.springsteadgroup.com

BMO Private Wealth

The Springstead Allidina Wealth Team
BMO Nesbitt Burns

PCD1478