Be **confident** in your journey

BMO | Private Wealth

Wealth enables unique opportunities and advantages. But it also comes with responsibility and complexity. At BMO Private Wealth, we challenge individuals and families to take action on what's important to drive exceptional outcomes today and through times of transition.

Our professionals are dedicated to making the often overwhelming pressures of managing wealth more manageable. They ask thought-provoking questions, help you to take stock of your financial position, discover what's most important to you and your family, and provide solutions and support that allow you to act quickly to ensure your wealth is protected and put to the best use.

Expect exceptional outcomes

- A highly customized approach to growing and preserving your wealth
- A well-structured and dynamic investment portfolio
- Tailored family and business trust structures
- Family money management education
- Simplification of monthly bill payments and review of financial statements
- Charitable giving strategies
- An estate plan that aligns with your goals
- Resolution of difficult emotional issues related to wealth

Your trusted wealth management partner

As a BMO Private Wealth client, you benefit from both the resources of a recognized leader in wealth management, as well as from working with local, skilled professionals who are focused on your interests and your financial success.

What matters most to us is developing a lasting relationship with you, based on a full appreciation of your unique needs and an in-depth understanding of your current financial profile and future objectives. Together, we work to achieve your financial goals in a secure and trusted manner.

Private Banking

If you value exceptional personal service – whether your banking and financial needs are straightforward or complex – then BMO Private Banking services were designed for you.

You are served by a dedicated team skilled in handling the finances of affluent Canadian families and professionals. With an exclusive client list, your wealth professional is available to you and has the time to focus on your particular needs and be proactive around them.

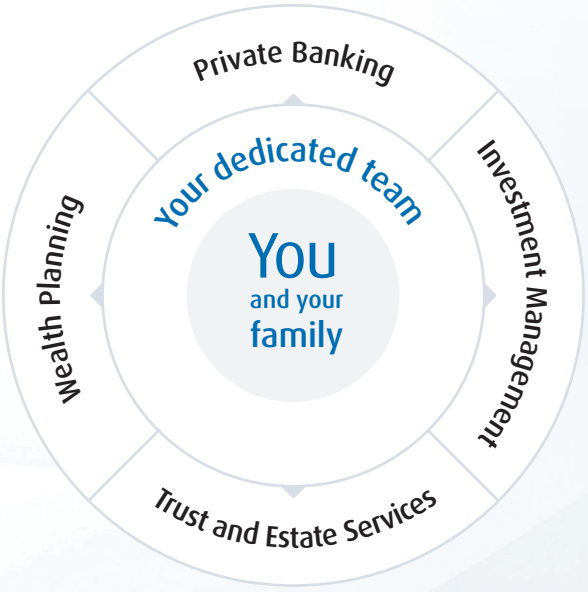
Doing what's best for our clients means integrating products and services to simplify your banking and manage your wealth. Your wealth professional assembles and coordinates your own customized team of specialists in many areas, including investment management, trust and estate, philanthropy, succession planning and concierge services. As well, other specialists from throughout BMO Financial Group can be called into play when needed.

Private Banking is designed to simplify your most complex banking requirements and provide you with the best banking service possible. Your wealth professional and a dedicated client support team will partner with you to choose and manage your banking services and wealth management solutions.

Investment Management

Helping you achieve your personal and professional financial goals is our focus. We combine our extensive wealth management experience with a highly customized approach to growing and preserving your wealth.

We manage your investments in a manner that reflects your wishes and needs, and apply a prudent and disciplined approach that emphasizes risk management. Your dedicated wealth professional, backed by a team of specialists, and your own investment plan ensure that your unique financial needs take top priority and that you are free from having to make day-to-day investment decisions.



Wealth Planning

Balancing the intricacies of your financial landscape requires more than just advice – it demands a tailored strategy that aligns with your unique aspirations. BMO Private Wealth offers you a comprehensive array of services designed to harmonize your wealth aspirations. From risk management and tax planning to estate planning, trust management, business succession, retirement planning, and philanthropic giving – each element is carefully woven into a personalized plan for lasting financial security.

Insurance & Risk Management	Secure your financial future with tailored insurance solutions designed to protect your assets and align with your investment objectives. From income protection to business safeguarding, we help you build a personalized plan for lasting security.
Tax Planning	Maximize your wealth by minimizing your tax burden through strategic planning and smart tactics. Our experts navigate the intricacies of tax laws to ensure you keep more of what you earn.
Estate Planning	Craft a seamless transition of your assets with effective estate planning strategies. Minimize taxes, maximize legacy opportunities, and ensure your wishes are carried out with clarity and precision.
Trust Management	Entrust your legacy with confidence through our trust management services. We work closely with you to establish and administer trusts that reflect your wishes, safeguard your wealth, and provide for your loved ones' future.
Business Succession & Family Governance	Navigate the complexities of business growth and family legacy with strategic planning and guidance. Whether transitioning your business or preserving your family's heritage, we collaborate with you and your advisors to create a path forward.
Retirement Planning	Plan for a secure and fulfilling retirement with personalized strategies that adapt to your changing circumstances. Our advisors help you strike the right balance between protecting your wealth and enjoying the lifestyle you desire.
Philanthropic Giving	Make a meaningful impact on the causes you care about with strategic philanthropic planning. Incorporate your values into your wealth management strategy and leave a legacy that extends beyond financial success.

Trust & Estate Services

Effective trust and estate administration is the surest way to safeguard your prosperity for the future and to ensure a smooth and orderly transition to your heirs. BMO Trust Company offers a complete range of trust and estate services. You choose how you want to work with us.

Where BMO Trust Company acts as an executor, we ensure that estates are administered impartially, prudently, efficiently and with a high level of confidentiality. Our Agent for Executor services offer convenience, peace of mind, and support where you have been named as an executor of an estate.

BMO Trust Company can act as a trustee, providing professional administration of personal and purpose trusts – whether established during your lifetime or through your Will.

When it comes to administering a trust or estate, retaining the assistance of a trust company is a practical, cost-effective option.

If you have been named as executor of an estate or trustee of a trust and are finding the duties a burden and require help, BMO Trust Company can provide assistance as your Agent for Executor or Trustee.

enCircle®

If you need help with the day-to-day management of your affairs, are concerned about the ability of an older relative to manage their financial matters, or are simply planning ahead for your own security, enCircle[2] can help. enCircle is a comprehensive, all-in-one service that offers a range of solutions – whatever your life or career stage.

enCircle will organize and arrange for almost any type of help you need to manage your busy personal and financial affairs:

- Bill payment
- Investment management
- Private Banking services
- Facilitation of tax return preparation
- Family education services
- Estate planning
- Lifestyle services

1. Banking services are provided by Bank of Montreal, investment management services are provided by BMO Nesbitt Burns and BMO Private Investment Counsel Inc., trust and estate services are provided by BMO Trust Company and lifestyle services are provided by TELUS Health (Canada) Ltd. (TELUS).

   Bank of Montreal (BMO) has arranged for TELUS Health (Canada) Ltd. (TELUS) to make Lifestyle Services available to you as part of the enCircle offering. BMO will not be providing any information to TELUS other than necessary to clearly identify you (name, email address and postal code) so that you may receive the services. Any information you provide to TELUS is to be kept confidential by TELUS and any service providers it uses. TELUS will not share any information you provide to them or any service provider they use, with your enCircle Advisor or anyone else at BMO, its subsidiaries or affiliates (BMO Financial Group) except: (i) with your consent; (ii) as required by law; or (iii) for such statistical summaries of usage as may be appropriate to evaluate the enCircle Lifestyle Services without providing any identifying information to BMO.

   Any services you obtain from or through TELUS are on an exclusively contractual basis among yourself, TELUS and the service providers it uses, on the understanding that BMO Financial Group assumes no liability whatsoever for providing you with such access to the services of TELUS. Any services you obtain from or through TELUS are exclusively contractual matters between yourself, TELUS, and the service providers TELUS uses. BMO is making these services accessible for your private use only on the understanding that you agree that BMO Financial Group will not have any liability to you for providing you with this access, or your choice, participation or use, or the delivery or failure of delivery of any of the services, the cost or payment for these services over and above the amount set out in the enCircle Terms and Conditions Booklet, or for any decisions, consequences or results arising from the services, or whether or not you use or rely on the services provided by or through TELUS or this Website.

We guide successful Canadian families through their financial landscape to seize the opportunities today and navigate smoothly through the transitions ahead.

We understand that you want to save time, benefit from solid advice, and enjoy life without worrying about the everyday hassles of your financial affairs. By bringing the best people together, we make this a reality.

Who we are

We are a leader in providing integrated wealth management services to Canada's affluent families at all stages of their lives.

What we do

The successful management of wealth requires a coordinated approach by a team of experienced professionals. BMO Private Wealth offers a comprehensive range of wealth management strategies and solutions covering the disciplines of banking, investment management, trust and planning.

Why choose us

Put simply, our people make the difference. We are a creative and caring team of professionals. Our people support you with their coordinated efforts and confident execution. Our commitment to helping you is evident in everything we do. We want to make it easier for you to make the most of the opportunities your wealth provides for you and your family.

Please speak to a BMO Private Wealth professional, or visit our website.
bmo.com/privatewealth

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BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, and philanthropy planning 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. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc. BMO Private Wealth legal entities do not offer tax advice. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. BMO Nesbitt Burns Inc. is a Member – Canadian Investor Protection Fund and is a Member of Canadian Investment Regulatory Organization. BMO Trust Company and BMO Bank of Montreal are Members of CDIC.

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