Client Service Agreement
The Mason – Schooley Wealth Advisory Team

December 2022

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During these uncertain times, one thing you should feel certain about is our commitment to you, our client. While the way we communicate has adapted over the last few years, we continue to be committed to ensuring we maintain contact with you and are responsive to your needs, as we work towards helping you achieve your future goals.

This Client Service Agreement outlines how we will continually deliver a level of service that best meets your needs and circumstances, particularly during periods of market volatility. The information below will act as a roadmap as we strengthen our professional relationship.

Keeping in Contact

As a valued client, you can expect to receive an in-depth face-to-face/virtual meeting at least once a year to conduct an annual review. In addition, we will touch base by telephone at least **4-6** times throughout the year. These reviews are essential for staying on track with your goals and ensure we have the most up-to-date information necessary to provide you with sound advice.

Annual review

A comprehensive wealth plan requires a regular review. The annual review gives us an opportunity to confirm that:

1. Your plan is up to date with any changes that may have already occurred, or will occur, in your personal circumstances;
2. Your plan is well structured, and considers economic and taxation changes; and
3. You are on track to achieving your long-term financial goals.

While it is our role to act in your best interest, it is important that you understand that we are partners in the decision-making process. This means we will provide you with pertinent information to help you review your current position, and how we will move forward, and we ask that you keep us up-to-date on all aspects of your personal, family and business lives.

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We are committed to providing the following reports and/or updates:

- Equity and Fixed Income Strategy
- Federal budget changes
- Global Markets Commentary
- Market Commentary
- Investment Education
- Portfolio Strategy
- Wealth Planning Concepts and Solutions
- Wealth Preservation topics
- Wealth Themes

Please note: the majority of our research and wealth planning concepts are communicated via email. This ensures the information remains relevant by the time you receive it. Please contact us if you are not currently on our research email list. Additional updates are also available on the following social medial platforms:

https://www.facebook.com/SarahMasonBMOPrivateWealth/

Connect with Wayne Schooley or Sarah Mason via LinkedIn for additional updates

As your trusted Advisors, we are here if you need to speak. Please feel free to contact us at any time; particularly if there are changes in your life that may affect the wealth plan that we have created together.

Your Dedicated Wealth Management Team

We have taken great care to assemble an outstanding team, whereby each individual plays an important role. Below you will find on overview of the professionals on our team.

Name	Primary Responsibilities	Contact
Andrew Campbell	**Administrative Representative**	**Andrew2.Campbell@nbpcd.com**
Sarah Mason	**Portfolio Manager & Senior Wealth Advisor**	**Sarah.Mason@nbpcd.com**
Wayne Schooley	**Senior Portfolio Manager & Senior Wealth Advisor**	**Wayne.Schooley@nbpcd.com**
Tea Pupica	**Senior Wealth Planning Consultant**	**Tea.pupica@bmo.com**
Nilab Balooch	**Private Banker**	**Nilab.balooch@bmo.com**

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Based upon our expertise, we can provide guidance in the following key areas:

- Financial Planning
- Business Succession Planning
- Charitable Giving
- Estate Planning
- Financial Planning
- Income and Asset Protection (i.e., Long-term, Disability and Critical Illness)
- Multi-generational Financial Planning
- Online account access via BMO Nesbitt Burns Gateway or BMO Private Banking Investments Online
- Personal banking services (offered by BMO Financial Group)
- Referral for third-party accounting and/or legal services
- Tax Planning

Meeting your goals

As your Advisors, our role is to ensure that we listen to you, and work with you to achieve your financial goals. As such, we will closely track your goals and implement strategies designed to help you meet these goals.

In return, we ask that you commit to meeting with us as outlined above and provide all the relevant information needed to ensure that we are managing your financial affairs as holistically as possible, and to your satisfaction. It is only with a full partnership that we can fulfill our agreement to provide you with the best service possible.

Thank you for your trust and confidence in our ability to work together. As your Advisory team, we are committed to a long-term, professional relationship. Together, we will work towards our common objective of helping you reach your personal and financial goals.

Sincerely,

Sarah, Wayne & Andrew

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