

One team providing complete wealth management services



Your wealth enables unique opportunities and advantages. But it also comes with responsibility and complexity. At **BMO Private Wealth**, we help successful professionals take action on what's important to drive exceptional financial outcomes.

BMO Private Wealth is a multi-disciplinary wealth advisory team. We offer a comprehensive range of strategies and solutions in private banking, investment management, trusts, insurance, and financial planning.

Our holistic, proactive approach helps affluent individuals and families achieve their wealth goals at all stages of their lives. Our coordinated and caring team of experienced professionals can help you save time, benefit from solid advice, and enjoy life with confidence, knowing your financial affairs being well managed.



Coordinated services and confident execution

We will 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 to generate exceptional outcomes, including:

- A disciplined cash flow and strategy
- A plan for capital preservation
- A well-structured and dynamic investment portfolio
- Tax-sensitive family and business trust structures
- Family money management education
- Simplification of monthly bill payments and review of financial statements
- A charitable giving strategy
- An estate plan that is clear, tax-sensitive, funded or insured
- Coordination of retirement plans
- Resolution of difficult emotional issues related to wealth



Private banking

Exceptional personal service from experienced private bankers, whether your needs are straightforward or complex. Your dedicated BMO Private Banker has the time to focus on your particular needs to provide solutions tailored for your unique banking and borrowing needs.

Customized borrowing solutions – helping you to:

- Choose lines of credit, mortgages and other personal financing solutions that allow you to access the funds you need to reach your immediate and long-term goals.
- Secure financing through personal holding companies, life insurance, monetizing investment holdings to free up cash and fulfill other complex personal borrowing requirements.
- Set up U.S. banking services such as chequing accounts, credit cards and mortgages.
- Access travel insurance features, gain lounge access and a variety of entertainment perks through BMO World Elite[®] Mastercard[®] and BMO eclipse Visa Infinite[®] card.
- Obtain competitive deposit and investment products and services that provide easy access to your money.



Investment management

We manage your portfolio with a highly customized, prudent and disciplined approach that emphasizes risk management. Your dedicated BMO financial professional, backed by a team of professionals, creates your tailored investment plan, has access to a robust product shelf, and enjoys access to market-leading equity research from BMO Capital Markets; consistently ranked as one of the top research houses in Canada and fast becoming a growing force in the U.S.

Your investment professional will:

- Spend time getting an in-depth understanding about what your wealth means to you – your priorities for family, work, lifestyle and money.
- Work closely with you to build a personalized investment portfolio and complete wealth plan that reflects your ongoing needs and objectives, is adjusted regularly to external conditions and personal transitions, fits your unique needs and goals, and honours your risk tolerance.
- Build and manage your diversified portfolio to anticipate your needs and respond to risks and opportunities. Based on your investor profile, your investment professional has access to a suite of world-class asset managers to build your customized investment portfolio, which is regularly monitored and measured to ensure success.
- Provide valuable ongoing investment advice, keep you informed about your financial progress, and adjust your strategy to external conditions and transitions in your personal life, to ensure you remain on track to reach your goals.



Complete wealth planning

Your BMO Private Wealth team will work with other BMO specialists in Canada and the U.S. to provide valuable guidance and personalized solutions that form part of a complete, seamless, and full-circle wealth management strategy:

- Wealth planning
- Estate and insurance advisory services
- Retirement planning
- Tax planning
- Trust services
- Cyber risk education backed by world-class financial crimes unit
- Philanthropic planning services
- Family education



Let's connect

At BMO Private Wealth, we believe that we have an unmatched ability to deliver a customized private banking and wealth management solution to you and your family – whether you are working or living in Canada or the U.S. Contact us to arrange to speak with someone in your community.

www.bmo.com/privatewealth



BMO Private Banking named Best Private Bank

- In Canada for 2020 by both *World Finance* and *Global Finance*
- In Canada for 2019 and 2018 by *Global Finance*



BMO Financial Group named in Top 15:*

- Named in the top 15 of the *Wall Street Journal's* first-ever ranking of the 100 most sustainably managed companies in the world (October 2020) – the only bank in the top 50 and the only Canadian bank in the rankings.



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, 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. BMO Trust Company and BMO Bank of Montreal are Members of CDIC. BMO Wealth Management is a business group that consists 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 Wealth Management. © Registered trademark of Bank of Montreal, used under license. ® Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated, used under license. *Trademark of Visa International Service Association and used under license.

*Source: BMO Financial Group