



Your Portfolio
My Expertise
Our Progress

量身定制的财富管理方式

Yu Qin Jonathan Lin, CFP, CIM 林于勤
Investment Advisor 投资顾问

BMO Nesbitt Burns is one of North America's leading full-service investment firms. **It has been committed to helping clients meet their investment objectives and goals since 1912.**

Today, BMO Nesbitt Burns is focused on meeting the needs of individual investors through a customized approach to wealth management. Backed by our industry leading research, we believe in maintaining strong relationships with our clients and providing industry leading solutions. As part of BMO Financial Group, BMO Nesbitt Burns also provides clients with access to one of the broadest selections of wealth management solutions and services available today.



About Jonathan



I joined BMO Nesbitt Burns as an Investment Advisor in early 2016. I was previously a Financial Services Manager with the BMO Bank of Montreal Branch in Oakville, where I strengthened my skills in the investment industry. My dedication to my clients, attention to detail and my business acumen, are all key abilities that I bring into my role. I specialize in providing customized investment solutions for high net worth clients, and have developed a reputation as a highly trusted Investment Advisor within my community and BMO Financial Group. I made the decision to join the Marshall Wealth team because it married both experience and methodology that mirrored the process I wanted to invest in.

My family and I immigrated to Canada from China in 2004. After completing high school in Vancouver BC, I came to Toronto and graduated with a Bachelor of Commerce degree from University of Toronto. I am a CFP, CIM and a CFA level II candidate.

My wife Karen and I live locally with our sons Jayden and Kyle. When not working, I enjoy fishing, spending time with my family and am also very involved in the community.

Your Portfolio, My Expertise, Our Progress

Each client is unique and there is no single solution that fits every client's needs. My process starts by understanding your needs and goals. I then develop a customized, comprehensive investment strategy that addresses your needs and leads you to financial success. With every piece of advice that I offer, you can be confident that I have researched and explored each angle through my rigorous due diligence process. My expertise also includes comprehensive services in and around your wealth management needs. My success comes from your success.

A handwritten signature in black ink, appearing to be 'Jonathan Lin'.

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Yu Qin Jonathan Lin
Investment Advisor



Portfolio Construction Process

1 Defining your Investor Profile

I start building a personalized portfolio by understanding your risk tolerance, investment time horizon, tax needs, cash flow requirements and expected return.

Creating an asset allocation strategy that meets your changing needs.

1. Proactive Asset Allocation

After I have assessed your needs and risk tolerance I will employ a proactive approach to asset allocation. I use a sound framework to reduce emotional influences and make changes at appropriate times.

2. Secular Themes

As I see new opportunities arise in attractive sectors of the market I will be implementing new strategies.

3. Horizons

I will constantly monitor your strategy to ensure it aligns with your personal or family's financial needs in keeping with your changing needs.

4. Investment Building Blocks

The framework of a portfolio is critical when allocating capital. I will ensure you have the necessary building blocks with the proper focus on your changing goals.



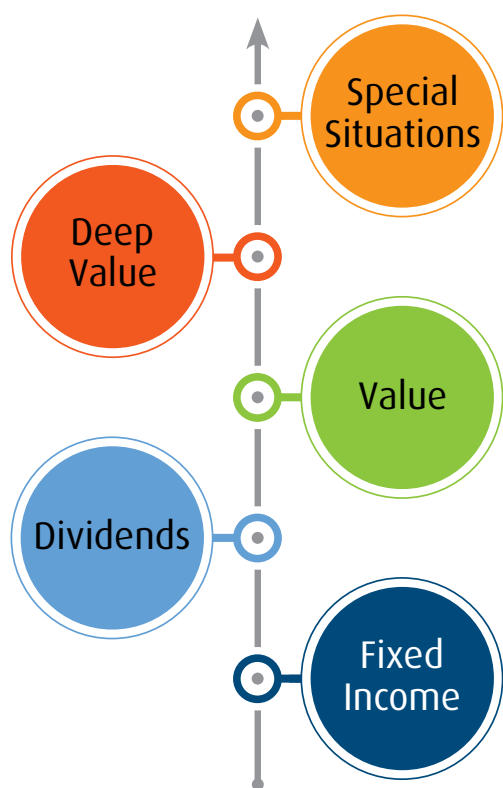
Portfolio
Construction

1

Defining Your
Investor Profile



Investment Building Blocks



2 Macroeconomics and Quantitative analysis

Macroeconomics: Backed by BMO Nesbitt Burns' extensive Economic Research, we review National and International Economics and assess Income and Employment complementing in our Portfolio Analysis.

Assessing Current Global Economic Trends

- Trade imbalances
- Inflation
- Market Liquidity
- Credit Spreads
- Economic Growth

2 Macroeconomics and Quantitative analysis



Business Cycle

Today's business cycles are widely believed to be irregular, varying in frequency, magnitude and duration. I am constantly evaluating data points to better understand where we are today and where we are headed.

My up to date analysis and dynamic investment strategies are built using the following five guidelines:

1. Growing earnings and dividend yield
2. Low price to earnings relative to industry
3. Low price/book relative to industry
4. High return on equity
5. Annual cash flow momentum

3 Your Portfolio

Your portfolio will reflect your risk assessment, time horizon, tax needs and cash flow requirements. It is the sum total of your Risk Evaluation, the Macroeconomic Outlook, Quantitative Analysis and appropriate Asset Allocation.

The portfolio is dynamic, if there is a material change in your needs, the economic picture, a company's outlook or BMO Nesbitt Burns' interest rate outlook, I will react dynamically within the market and adapt to the changing environment where required. I also have regular meetings to review the portfolio with you to make sure it always fits your financial needs.

3

Your Portfolio

My Services & Fee Schedule

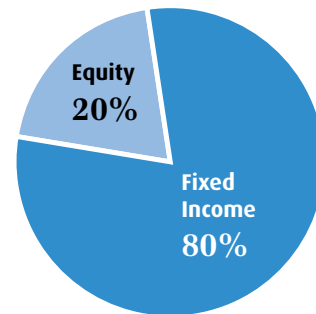
Management Fee Structure

The fee includes:

- Customized Portfolio Management
- Ongoing Retirement, Estate and Cash Flow Analysis Planning
- All inclusive (no trading, custodial and annual administration fees)
- Regular face-to-face reviews and telephone contact
- Tax efficient strategies
- Communication and reporting with your tax professionals
- Corporate and Personal Cash Management
- Fee may be tax-deductible

Income Investor Type

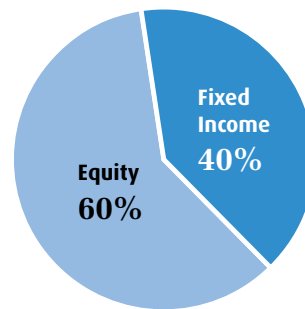
Tiers	Rate
First \$500,000	1.15%
Next \$500,000	1.05%
Next \$1,000,000	0.95%
Next \$3,000,000	0.75%
Next \$5,000,000	0.55%
Above \$10,000,000	0.40%



Maximum Equity Weight: 30%

Balanced Investor Type

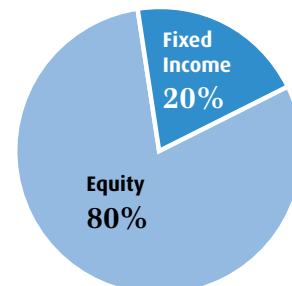
Tiers	Rate
First \$500,000	1.50%
Next \$500,000	1.25%
Next \$1,000,000	1.00%
Next \$3,000,000	0.85%
Next \$5,000,000	0.65%
Above \$10,000,000	0.50%



Maximum Equity Weight: 70%

Growth Investor Type

Tiers	Rate
First \$500,000	1.65%
Next \$500,000	1.50%
Next \$1,000,000	1.25%
Next \$3,000,000	1.00%
Next \$5,000,000	0.75%
Above \$10,000,000	0.60%



Maximum Equity Weight: 100%



Talk with me
905 337 1507 | 1 800 289 7798



Learn more
www.yuqinjonathanlin.com



www.linkedin.com/in/yu-qin-jonathan-lin

Yu Qin Jonathan Lin, CFP, CIM 林子勤
Investment Advisor 投资顾问
yuqinjonathan.lin@nbpcd.com

BMO Nesbitt Burns
132 Trafalgar Road
Oakville, ON L6J 3G5



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