Because your **financial health** matters.

BMO Wealth Management

Wealth Management **for Physicians**

At BMO Wealth Management, we're committed to helping physicians manage their financial health.

We're a team of Wealth Management professionals that truly understand the unique needs of physicians, and can provide complete advice and solutions that consider both your professional and personal goals.

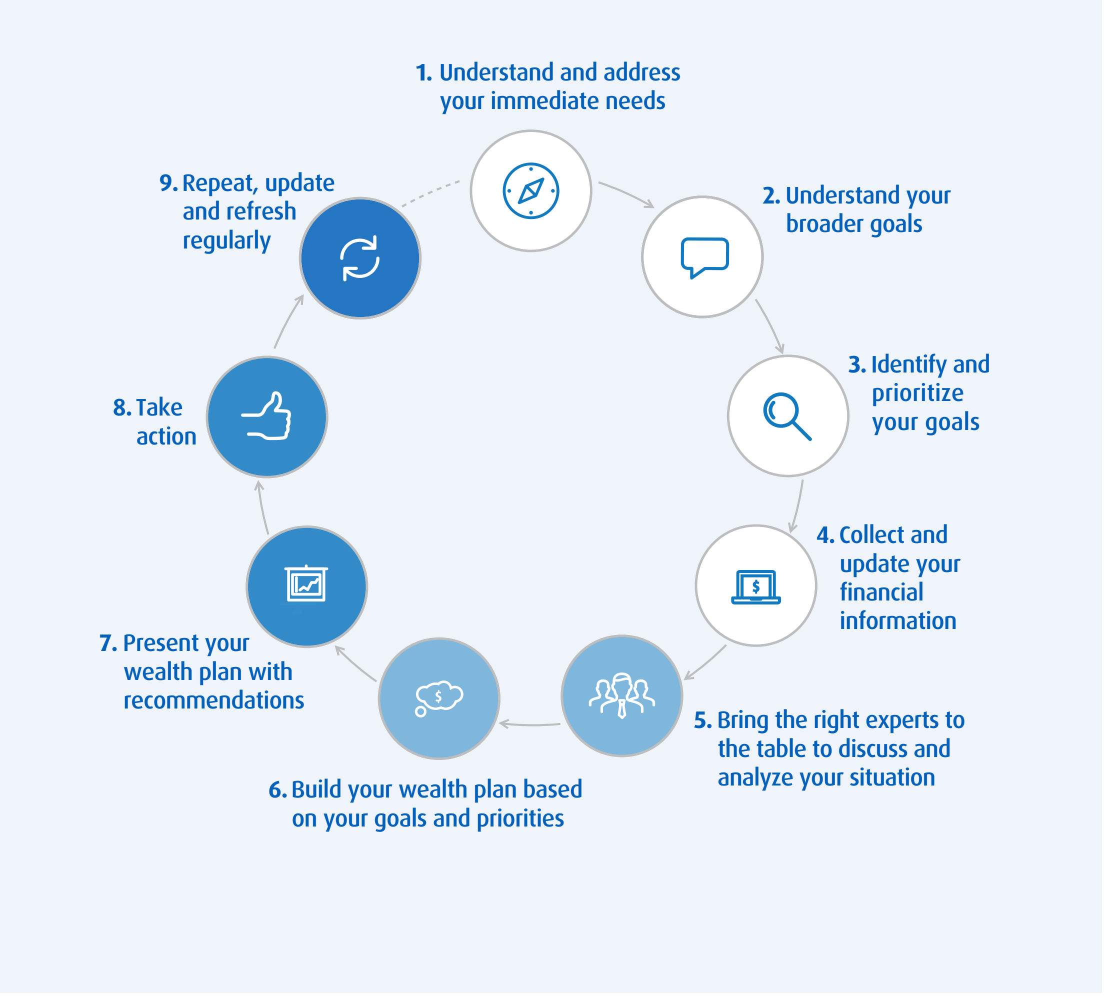
As your financial "physician," we'll listen to you, and then prescribe customized advice – backed by our wealth management expertise – that can help you manage, and stay on track to reaching your goals.

At BMO Wealth Management, we can help.

At BMO Wealth Management, our "One Wealth" team creates solutions that respect the nuances of your profession, and address the opportunities and potential challenges associated with your personal wealth. We can help you with complex banking and borrowing needs; investment management, wealth planning concerns, business succession strategies, and trust and estate services. In short, we can help provide you with the right solution, regardless of the complexity of your needs.

Working with BMO Wealth Management

We start by putting you at the centre of our team-based approach to Wealth Management. This means, we'll spend the time necessary to get to know you, your practice, your needs, as well as your short and long-term goals. Having a good foundation of knowledge about you and your situation will help ensure we identify the best solutions available to you. It's a dynamic process and, together with your BMO Wealth Management professional, you'll routinely revisit your plan to make sure it continues to reflect your current circumstances and priorities.



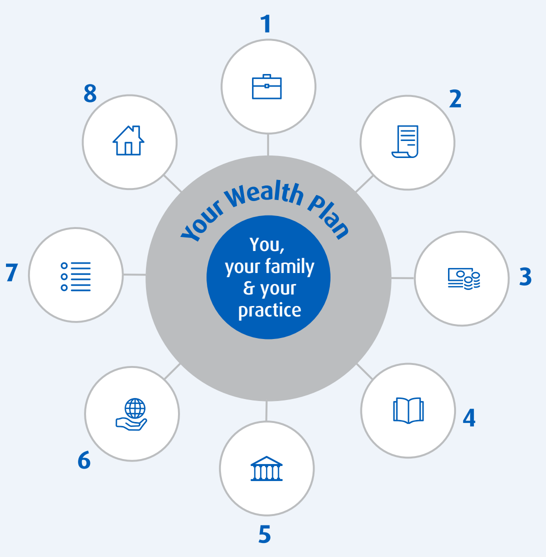
Getting started

We start by asking the basic – and the not-so-basic – questions, in order to uncover possibilities you may not have previously considered, including:

- Are there any personal or professional issues that need to be addressed in the short-term?
- Does your current wealth plan protect what's important to you? If so, do you have confidence it will work?
- Does your plan address significant events or transitions that you, your family, or your practice may face in the future?
- What do you need to do now, next year, and five years from now to optimize your wealth plan? And, if you do nothing differently in the next year, will you be satisfied?
- Are you getting the most out of your professional corporation? Is it structured to maximize tax efficiencies and ensure that it's transitioned effectively, when you wind down or sell your practice?

From here, your BMO Wealth Management professional can engage with their partners across BMO Wealth Management to put together your team of professionals and put your plan in place.

Benefit from our comprehensive **wealth management services**, at every stage of your personal and professional life.



1. Investments
2. Tax Planning
3. Banking & Borrowing
4. Financial Care & Management
5. Trust Services
6. Philanthropic Services
7. Succession Planning
8. Estate Planning

Wealth Planning

Balancing the demands of your busy practice, as well as your personal and family financial priorities can be both time-consuming and overwhelming; leaving you less time to plan the future you want. Our Wealth Management planning professionals understand these concerns, and can help you with this process.

It's their job to get to know you and fully understand your complete financial picture, personal story and priorities. Only then can they determine how you can create a financial future that not only respects these goals, but provides you with confidence that they are achievable.

It's an on-going process that continues well beyond the creation of a wealth plan. Your Wealth Management planning professional will help you stay on track by regularly monitoring and reviewing your results, and considering changes in your professional and personal situation to ensure these are properly accounted for in your plan. This will address important considerations, such as incorporation and tax planning, philanthropy, the succession of your practice, and/or wind down and retirement.

Incorporating Your Medical Practice

Incorporating your medical practice is an important decision, and it's essential that you understand all of the implications to both your practice, as well as your personal and family life.

When deciding whether to incorporate, you should consider taxation, liability, and even federal and provincial legislation. BMO Wealth Management professionals can work with you and your existing advisors to discuss and address these concerns. By taking a coordinated approach to assessing all of these impacts, they can help you maximize the benefits of incorporation, or determine whether another option may be preferable in your situation.

Platinum Banking

Our Platinum Banking Plan has been designed to meet all of your banking needs – from simple to complex. Your BMO Wealth Management banking professional can provide you with access to a full range of customized banking, lending and cash management solutions to help you and your family save time, simplify life and achieve your goals. With expertise in working with physicians, your banking professional understands the challenges unique to physicians and will always be available to answer your questions and respond to your banking requests.

Investment Management

Helping you build and preserve your wealth is a top priority. At BMO Wealth Management, we have a number of investment services available to suit all styles of investor – whether you want to manage your investments independently, are seeking professional investment advice, or would prefer to have everything managed by our investment professionals. We provide you with that choice.

Estate and Trust Services

To help ensure a smooth and orderly transition of your wealth to your chosen heirs, we offer a complete range of estate and trust services. You choose the level of support and services needed by you and your family. You can also appoint BMO to act as one of you executors, or become the executor of your estate, or to set up a trust.

We're here to help you achieve financial health.

To learn more about how we can help you, contact your BMO Wealth Management professional today.

Learn more
bmo.com/main/wealth-management

BMO Wealth Management

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