Uncover the **why** in your wealth plan.

What does success mean to you and your family, and what are the enduring values that guide you? Identifying a clear purpose for wealth can provide greater confidence that the financial decisions you make are the right ones, ultimately helping to reach objectives, both financial and personal.

As an affluent family, your needs are likely more complex.

We help to navigate the many decisions and professional relationships needed to manage significant wealth successfully. We understand the landscape well, having extensive experience advising similar families, and can assist in helping to define a clear vision for your wealth. In doing so, we take a custom advisory approach to helping your family.

How we help

We work side-by-side with you and your advisors to create a thoughtful and integrated wealth plan that draws on our knowledge and experience across multiple disciplines.

Living well

- Stewarding wealth with harmony
- Financial education
- High-touch private banking
- Seamless cash management
- Cross-border access

Preparing the next generation

- Transferring the values that brought you success
- Developing specific skills for handling significant wealth
- Creating a communication framework
- Establishing family roles and expectations

Considering business and family

- Risk management strategies
- Asset protection strategies
- Integrated tax planning
- Business succession planning

A wealth plan with purpose

Transferring wealth

- Estate and wealth transfer planning
- Philanthropy and legacy planning
- Income tax planning
- Trust administration and structuring
- Estate settlement services

Funding the possibilities

- Structured credit lines
- Investment-secured debt solutions
- Specialty assets advice and lending
- Real estate finance
- Access to commercial and capital markets

Investing wisely

- Purposeful and disciplined investment strategies
- Access to industry-leading research
- Custom asset allocation including access to private markets
- Enhanced investment performance reporting

The most important wealth decision you make may be the wealth team you choose.

What you can expect from us:

- Working with your existing team of advisors and professionals, we are able to share insights from our experience in helping similar families.
- A robust institutional-style platform, delivered with a boutique personal touch.
- Providing access to the right people, knowledge and expertise, and unique opportunities.
- A focus on legacy planning to help successfully steward wealth on a multi-generational level.
- Bringing non-conventional thinking, objectivity, and idea generation to reduce uncertainty and effectively manage risk.
- Helping prioritize and navigate the family through complexity.
- Facilitating access to outside expertise through our External Provider Program, as appropriate.

The strength and stability of BMO Financial Group ("BMO")

- Our purpose: Boldly Grow the Good *in business and life.*
- Credit ratings[1]: Moody's Aa2; S&P A+; Fitch AA
- North America's eighth largest bank by assets[1]
- CAD$66.3MM[1] in total community donations across the U.S. and Canada in 2021

BMO Family Office helps individuals and families with:

$30+MM
Investable assets

$100+MM
Net worth

North American access
Leveraging cross-border experience and expertise

Multi-generational complexity
Navigating long-term wealth stewardship

BMO Family Office is proud to be associated with:

Family Office Exchange
FOX Multi-Family Office Council™ Member

THE UHNW INSTITUTE
Leaders Council

THE FAMILY WEALTH ALLIANCE
WE CONNECT YOU℠

FAMILY ENTERPRISE CANADA

BMO | Private Wealth

[1] As of January 31, 2022.