

Wealth Management Consulting

A Comprehensive Approach

Managing your wealth is not simply a financial exercise. An appreciation of your unique needs and an in-depth understanding of your goals, dreams, values and how they affect your family is required.

We understand that the most effective wealth management plan starts long before we look at numbers – it starts with a discussion about you.

Wealth is a Family Affair

We firmly believe that wealth is a family affair. To attain your family's goals it is important to know where you are today, where you want to go, how you are going to get there and what you are prepared to do to make sure you reach your goals.

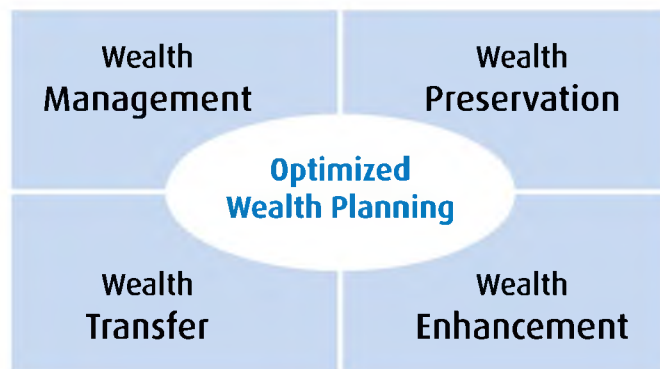
The wealth management approach encompasses all aspects of what is important to you and your family. By capturing a clear understanding of your entire situation, we are able to design a wealth management plan that addresses your family's unique needs and goals.

Wealth Management Consulting

At BMO Nesbitt Burns, we are committed to ensuring that clients with comprehensive wealth management needs work with acknowledged experts in investing, planning and wealth solutions. The BMO Nesbitt Burns Wealth Management Consulting Group was formed as a resource to support Investment Advisors when assisting clients who require a higher level of expertise due to their level of wealth and the complexities involved.

Our Philosophy

The BMO Nesbitt Burns Wealth Management Consulting Group partners with your BMO Nesbitt Burns Investment Advisor and follows a multi-disciplinary and optimized wealth planning process to address all aspects of your wealth. We begin with an in-depth discovery conversation that aligns your current wealth, your goals and your obligations with the optimized wealth planning quadrants.



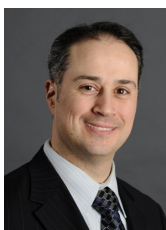
Our strategic wealth management approach ensures that a customized solution is designed and applied through a disciplined process, to take you through all the financial stages of your life. Our goal is to focus on all aspects of your wealth management plan to ensure it is sound and meets the objectives for you and your family.

Wealth Management Consultants and Tax & Estate Planning

BMO Nesbitt Burns has assembled a highly-skilled team of industry experts and designated specialists whom your BMO Nesbitt Burns Investment Advisor is able to partner with to bring you a customized strategy tailored specifically to your family's wealth management needs.

The Wealth Management Consultants will work with your Investment Advisor to help bring together and manage an extended team of in-house experts on your behalf, which could include accountants, lawyers, insurance professionals and tax and estate specialists to gain a total perspective on your wealth management needs. Backed by the group's knowledge and expertise, your Investment Advisor will work closely with you to tailor a comprehensive plan that incorporates your wealth and life management needs, interests and aspirations.

As your needs evolve or changes in your situation occur, your Investment Advisor will identify opportunities and recommend solutions so you remain on track to achieve your goals.



Michael Tarantino, MBA, CFP, CIM, CSWP, TEP
Vice President, Head of Wealth
Management Consulting

Michael has over 20 years experience in the financial services industry and has worked for several major banks and a mutual fund firm. Since 1997 Michael has focused on providing high net worth clients, executives and business owners with strategic direction and customized financial plans to address their unique and complex needs and goals.

Michael completed his BA in Economics from York University and holds the CERTIFIED FINANCIAL PLANNER (CFP), Canadian Investment Manager (CIM), Financial Management Adviser (FMA), Fellow of the Canadian Securities Institute (FCSI) and the Chartered Strategic Wealth Professional (CSWP) designations and is a member of the Society of Trust & Estate Practitioners (TEP). He has completed his Master of Business Administration (MBA).



Leandru Viegas, CFP, TEP, CSWP, FCSI, FMA
Vice-President, Senior Wealth
Management Consultant

Leandru has over 14 years of experience in the financial services industry. Before joining BMO Nesbitt Burns, he worked with a major bank and financial planning firm. Leandru has many years of experience working with high net worth clients and business owners, and their professional advisors, to develop strategic financial plans that address their unique and complex needs and goals.

Leandru holds the CERTIFIED FINANCIAL PLANNER (CFP), Financial Management Adviser (FMA), Fellow of the Canadian Securities Institute (FCSI) and the Chartered Strategic Wealth Professional (CSWP) designations and is a member of the Society of Trust & Estate Practitioners (TEP).



Jean Richard, LL.L., LL.M., MIntTax, Fin.Pl., TEP
Vice-President, Senior Wealth
Management Consultant

Jean brings years of expertise and experience in tax, legal and financial planning with high net worth and business clients. He gained his expertise first as a private practice solicitor, then as a Senior Tax Manager with a large international accounting firm and finally as a Tax & Estate Consultant for a pre-eminent Canadian insurance company. He has completed the In Depth Tax course with the Canadian Institute of Chartered Accountants (1989) and in 2008 completed his Master in International Taxation (MIntTax) with the University of New South Wales (UNSW in Sydney, Australia).

Jean has been a member of the Quebec Bar Association since 1981 and is a member of the Quebec Tax & Financial Planning Association, International Fiscal Association, Quebec Financial Planning Institute, Society of Trust & Estate Practitioners (TEP) and Canadian Tax Foundation.



John W. Waters, C.A., CFP, TEP
Vice President,
Head of Tax & Estate Planning

John's areas of expertise include personal tax and corporate tax for private corporations as well as financial and estate planning for high net worth individuals, executives and entrepreneurs.

Before joining BMO Nesbitt Burns, John was employed by a large, international accounting firm as a senior member of the Toronto High Net Worth tax practice. John has also assisted in the design and execution of executive compensation plans and has experience in a wide range of planning scenarios involving the taxation of individuals, corporations, trusts and partnerships.

John is a Chartered Accountant (CA), CERTIFIED FINANCIAL PLANNER (CFP) and member of the Society of Trust and Estate Practitioners (TEP). He holds a Bachelor of Commerce (B.Comm.) from Queen's University.



Irit Gertzbein, B.A., D.C.S., B.Ed., LL.B.
Manager, Estate & Trust Planning

Irit has extensive experience as a trusts and estates lawyer at major Toronto law firms, focusing on estate planning, estate administration and estate litigation. Her areas of expertise include Wills, Trusts, powers of attorney, joint tenancy and other structures of property ownership used as tools in the implementation of a variety of estate planning strategies.

Irit has published numerous articles on trusts and estates law and was an assistant editor of the Ontario Bar Association's Trusts and Estates Section newsletter *Deadbeat*, as well as a past contributor to *Advising the Family-Owned Business*, a publication by Canada Law Book. Irit is a participating member of the Statutory Review sub-committee of the Ontario Bar Association and is a member of the Canadian Bar Association and the Law Society of Upper Canada.



James W. Kraft, CA, MTax, CFP, TEP
Vice President, Financial Planning
Services, BMO Insurance

With over 25 years of experience in the tax and estate planning community, Jim possesses a comprehensive understanding of the financial and personal complexities faced by owners of private businesses and affluent families.

Before joining BMO Insurance, Jim was employed by a major Canadian insurance company where he consulted with high net worth families with respect to their tax and estate planning needs.

Jim is a Chartered Accountant (CA) and holds a Master of Taxation degree (MTax) from the University of Waterloo. He serves on several boards including the Financial Planning Standards Council (Canada) and the Society of Trust and Estate Practitioners. Jim is a frequent speaker at professional seminars and author of numerous professional papers and articles.



Linda Leung, CPA, TEP
US Taxation Specialist

Linda is responsible for providing Investment Advisors and their clients with Canadian and US tax planning support.

Before joining BMO Nesbitt Burns, Linda was a member of a global tax team at a large consulting firm where she assisted individuals in understanding the Canadian, US and international tax implications of their various forms of compensation. Prior to that, she was employed by a large, international accounting firm in their International Assignment Services and Small Business tax groups. Linda has expertise in US personal tax matters and can provide guidance on cross-border personal income tax issues. In her previous role, Linda was also involved in the design and execution of global executive compensation and share plans.

Linda is a Certified Public Accountant (CPA) and a member of the Society of Trust and Estate Practitioners (TEP).

A Wealth Management Consultant and your BMO Nesbitt Burns Investment Advisor work in partnership with your circle of other trusted advisors to guide you through our optimized wealth planning process.



Clarify

You and your BMO Nesbitt Burns Investment Advisor will have an in-depth conversation about what is most important to you and your family. This discussion will help you clarify what you envision for your family's future.

Explore

Based on your family's needs and what you want to accomplish, you and your Investment Advisor will work to prioritize your short- and long-term goals and then document the financial resources you have at your disposal.

Evaluate

After gaining a complete understanding of your current situation, resources and future goals, your Investment Advisor will explore your options and develop strategies to help you bridge the gap between where you are today and where you would like to be in the future.

Decide

Once you and your Investment Advisor are comfortable that you fully understand your options, you will commit to the solutions and strategies that best meet the needs of you and your family.

Implement

Your Investment Advisor will develop an action plan to implement your chosen strategies, calling upon your other trusted advisors for assistance when needed.

Review

Once your wealth plan is implemented, your Investment Advisor will monitor and review the plan regularly to ensure you remain on course to meeting your family's goals and objectives.

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