



Protect **what**
you cherish.

We can help.



BMO Estate Insurance
Advisory Services

Estate and Insurance Services

Preserve and enhance your wealth.

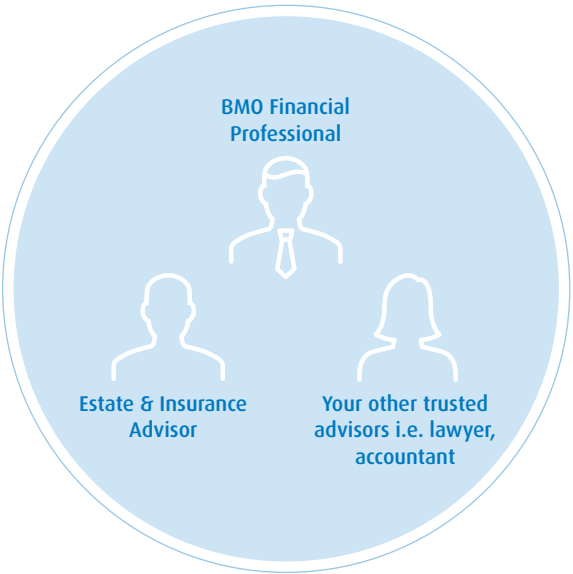
As you journey through life, your financial goals shift. If, for example, you've already achieved financial security for yourself and your family, now may be the time to focus less on wealth accumulation and more on accelerating the growth of your assets while preserving the value of what you have for the next generation.

We can help you manage risk and seize opportunity

Taxation, health issues, longer life expectancies – these are just a few of the issues that can impact the value of your current portfolio and significantly diminish your future estate. Fortunately, you don't have to tackle them alone.

As a client of a BMO financial professional, you have access to a dedicated team of Estate & Insurance Advisors from BMO Estate Insurance Advisory Services who are here to assess the key risks and opportunities in your personal or corporate life, and point you towards flexible, cost-effective, multi-faceted insurance solutions that can help you preserve and enhance the wealth you've created.

Work with a team of trusted professionals



Success takes collaboration.

Our Estate & Insurance Advisors will work closely with you, your family, and your other trusted advisors.

- **Ease of use**
to ensure simplicity, focus and peace of mind
- **Growth potential**
from a variety of high-quality fund options and tax-sheltered life insurance
- **Diversification**
with a glide path allocation that's aligned with your time frame across a variety of asset classes
- **Freedom to choose**
a range of vehicles aligned to the risk level with which you are comfortable
- **Flexibility**
because plans change, and you need the ability to respond accordingly
- **Preservation**
strategies to help minimize asset erosion

Whatever your situation may be, we can recommend ways to reduce the financial impact of a premature death, disability, or taxes, and increase the financial resources available to you and your heirs.

Wealth enhancing tactics that may be right for you include:
Tax-deferred investments
Tax-free dividends
Life insurance with tax-free death benefits
Tax-advantaged annuity incomes
And much more





A disciplined approach to managing your wealth.

Like investment planning, estate and insurance planning is about defining goals, analyzing options, and implementing a sound, time-tested strategy. Working with you, your financial professional, and your legal and tax advisors, our Estate & Insurance Advisors follow a four-step process to help you achieve lifetime financial security and give you the confidence of knowing your estate will be distributed according to your wishes.



Explore

- What assets could face excess taxation?
- What is your retirement income strategy?
- What kind of legacy do you wish to leave?
- What financial risks and opportunities should you address?



Execute

- Fill in the gaps in your current insurance strategy
- Recommend solutions for tax minimization, income security, asset protection and estate maximization
- Implement a strategy that complements your existing investment and retirement plan



Assess

- Explore any concerns relating to U.S. Estate Tax, probate and estate maximization
- Facilitate discussions around succession planning and the use of dual wills and trusts
- Identify and assess other issues that may impact your long-term goals



Review

- Maintain open lines of communication with all parties
- Review results on an ongoing basis
- Adjust strategy as needed to ensure it reflects your ongoing goals

Whatever your situation, we can help.

We helped the Tremblays

“I want to protect my corporate assets from double taxation and transfer more business wealth to my beneficiaries.”

As successful business owners, the Tremblays hold substantial liquid investments in their holding company. They wanted to take some of this money in dividends to fund their retirement but were concerned that the remaining money would be double-taxed.

To avoid double taxation, the Tremblay’s Estate & Insurance Advisor recommended that they transfer their holding company’s assets into a corporate-owned Universal Life insurance policy. The death benefit will create a tax-free estate, some or all of which can be paid to the Tremblay’s children in the form of a tax-free dividend.

We helped Dr. Lee

“I want to reduce the tax on my personal investments and create a more valuable estate for my children.”

Dr. Lee has accumulated sufficient RRSPs for retirement. He has also acquired significant investments in a non-registered account. He wanted to reduce the taxation of these investments and eventually transfer them to his children tax-efficiently.

Mindful of Dr. Lee’s personal goals, his Estate & Insurance Advisor recommended that he transfer his non-registered assets into a life insurance policy with his children as the beneficiaries. The death benefit will create a tax-free estate for his children.

We helped the Martins

“I want to keep our family cottage in the family for future generations, and I also want to create a legacy for a charitable cause that matters to me.”

The Martins are concerned that the appreciation in value of their cottage will trigger capital gains taxes upon their deaths, prohibiting their children from retaining the cottage.

They are also unsure how to achieve their philanthropic goals tax-efficiently.

The Martin’s Estate & Insurance Advisor set up two life insurance policies on their behalf. The first policy provides that the death benefit is received by the charity as a donation, resulting in a tax receipt that the children can use to reduce taxes owing on their parent’s estate. The second provides a tax-free benefit to the children. The combined impact of the tax receipt plus the tax-free benefit the children receive increases the estate value thereby providing the means to pay any capital gains tax on the cottage.



We helped Mrs. Wilson

“I want the security of guaranteed income for life, but I also want to preserve an inheritance for my beneficiaries.”

Mrs. Wilson recently retired with a \$500,000 non-registered portfolio of GICs. She likes the security of GICs but realizes she needs a higher after-tax income to meet her expenses. She also wants to create a legacy for her grandchildren.

To help her address the goal she has for herself as well as her heirs, Mrs. Wilson’s Estate & Insurance Advisor recommended using the proceeds of her GIC portfolio to buy a \$500,000 life insurance policy with her grandchildren as beneficiary, as well as a guaranteed life annuity so that she can enjoy a guaranteed monthly income for life.



Benefit from choice and objectivity

The Estate & Insurance Advisors of BMO Estate Insurance Advisory Services give you access to a broad range of insurance products offered by some of the largest and most established insurers in Canada.

Expect the best

Unique in our approach, our Estate & Insurance Advisors don't recommend one-size-fits-all strategies or focus on selling proprietary products. They provide you with the professional help to objectively explore your options and consider cost-effective solutions that are designed with your unique situation and time line in mind.

Consider the broader benefits of insurance

Remember, there's more to insurance than protecting your family's current income. When used strategically, it can be an excellent tool for preserving and enhancing the value of your estate, minimizing taxes, funding health care and supporting your charitable giving goals. Our Estate & Insurance Advisors are here to help.

Cover your bases

You've accumulated substantial wealth over the years. Allow us to help you preserve and enhance your wealth before, during and after retirement.

Start the conversation today

To Speak with your BMO financial professional or learn more at bmo.com/nesbittburns/our-services/estate-insurance-advisory



Learn more

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