



To help you accumulate, manage and preserve personal wealth, BMO Nesbitt Burns provides a full range of wealth management services. With our in-house specialists and access to the expert resources within BMO Financial Group, we have the services and resources you need to reach your financial goals.

At BMO Nesbitt Burns, we have all of your wealth management needs covered.

Financial Planning

- Goal setting
- Cash-flow analysis
- Net worth assessment
- Investment planning
- Retirement planning
- Income and asset protection
- Estate planning
- Tax efficiency

Investment Planning

- Establishment of investment objectives
- Asset allocation strategy development
- Portfolio design and security selection
- Investment management and advice
- Selection and monitoring of investment managers
- Periodic portfolio reviews and rebalancing

Credit and Banking Strategies

- Effective credit management – mortgage, line of credit, personal and business loans
- Cash management

Retirement Planning

- Identify goals
- Evaluate expected income
- Determine additional savings needed
- At retirement, develop a tax-efficient income strategy

Protecting Your Lifestyle

- Income continuance planning (life and disability insurance)
- Develop asset protection strategies (mortgage life insurance, business continuation insurance, critical illness and long-term care insurance and insurance for estate planning).

Legacy Planning

- Assess current and potential estate value
- Determine obligations (debts, dependants, taxes and probate costs)
- Identify estate planning issues and opportunities
- Devise strategies to fund obligations and wishes

Tax Efficiency

- Review current and future tax situations
- Uncover opportunities to save taxes or defer taxation
- Develop strategies to cover future tax liabilities

Business Financial Services

- Access to Commercial Banking Specialists
- Business investment management
- Succession planning and business transfer assistance

Philanthropic Giving

- Establish a donor advised fund through the BMO Nesbitt Burns Charitable Giving Program.

The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments contained herein are general in nature and professional advice regarding an individual's particular tax position should be obtained. All insurance products and advice are offered through BMO Nesbitt Burns Financial Services Inc. by licensed life insurance agents, and, in Quebec, by financial security advisors. If you are already a client of BMO Nesbitt Burns, please contact your Investment Advisor for more information. ®BMO (M-bar roundel symbol)™ is a registered trade-mark of Bank of Montreal, used under licence. ®Nesbitt Burns® is a registered trade-mark of BMO Nesbitt Burns Corporation Limited, used under licence. BMO Nesbitt Burns Inc. and BMO Nesbitt Burns Ltée are indirect subsidiaries of Bank of Montreal. TM/® Trade-marks/registered trade-marks of Bank of Montreal, used under licence.

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