Sustainable wealth management goes the distance.
Who We Are

Our Team

Our team, more than its individual members, defines us.

We are a team of professionals who built and ran groups within the capital markets divisions of Canadian banks. We both structured elaborate risk management and tax-efficient solutions for corporate, institutional and high net worth clients. We acted as consultants for a number of institutional and high net worth clients. We co-founded an investment manager licensed by the Ontario Securities Commission that launched a tax-efficient global bond fund on the Toronto Stock Exchange.

Our Mission

- We provide tailored investment solutions that meet your investment objectives, cash flow requirements, and risk tolerance as set out in your family’s Financial Plan.

- For business owners, your Financial Plan extends to your business activities recognizing that both your personal and professional wealth management needs are intertwined.

- We establish a trusted relationship built on strong work ethic, extensive financial experience, and reputation for professional integrity.

- We commit to on-going communication with you and your family to ensure that all your family’s goals are reached.

- We meet with you on a quarterly basis to review your investment portfolio.

- We meet with you on an annual basis to review your Financial Plan to ensure that it is kept current.

- We design tailored educational seminars for your family.
Our Value Proposition

Experience

Our decades of experience in financial services takes us beyond product knowledge. It gives us a unique insight on the “big picture” that allows us to integrate the various parts of your needs into a coherent plan.

Service

We aim to become one of your family’s most important resources. We will make ourselves available for you and your professional advisors at all times. Your family’s Wealth Planning Discovery Document will form the foundation of our relationship. For business owners we will act as your “quarterback” Chief Financial Officer by leveraging on our long standing financial services experience.

Advisory

We believe in a consultative approach to wealth management. Once we complete the Wealth Planning Discovery Document for your family and your business, we establish a comprehensive Financial Plan for you and your family by drawing on the significant resources within BMO Financial Group and our extensive network of external professionals. For business owners, your Financial Plan will extend to your business interests.

Portfolio Construction

We build your investment portfolio with your input by using four Guiding Principles: capital preservation, cash flow immunization, tax optimization, and a targeted absolute annualized total return approach to investing. The relative importance allocated to each Guiding Principle will derive from your Financial Plan, and will evolve throughout your life cycle.

Tax Planning

Tax optimization extends beyond choosing tax-efficient investments. It is a key feature of your financial plan. We can help individuals and business owners use insurance, estate, trust and foundation strategies to optimize after-tax returns, retirement planning, succession planning, philanthropy, and intergenerational wealth transfer. We have the experience, the expertise, and the resources to meet your tax objectives.

Education

Financial education is essential to managing and preserving a family’s wealth through future generations. We have advised high net worth families, given seminars, and designed educational courses to several industry organizations. We will use this experience to coach your family through financial independence.
Our Wealth Management Philosophy

We Build Your Wealth Matrix

At inception of our relationship, we work with you to establish a Wealth Planning Discovery Document for your family. This document is both our reference point for achieving your family’s financial and lifestyle goals over time, and our foundation for building your comprehensive financial plan. For business owners, the Wealth Planning Discovery Document extends to your business. Our financial plan integrates the seven outer circles illustrated in the diagram below. We conclude this coordinated process with your long-term asset allocation.

We Monitor Your Wealth Matrix

We review with you both your Wealth Planning Discovery Document and your Financial Plan at least annually in order to ensure that it remains consistent with your family’s circumstances, objectives, risk tolerance, financial situation, and, in the case of business owners, to make sure that they address changes in your business circumstances.

We implement the components of your financial plan consistent with our four Guiding Principles.

We establish (at inception) and review annually your Wealth Planning Discovery Document to consistently meet your wealth management objectives.

We monitor your investment portfolio to ensure that it is in line with the parameters as set out in your financial plan.

We establish (at inception) and review annually your financial plan.
Our Asset Allocation Discipline: Four Guiding Principles

We build your asset allocation with your input in accordance with our four Guiding Principles:

1. Capital Preservation
2. Cash Flow Immunization
3. Absolute Annual Total Return Driven
4. Tax Optimization

Our four Guiding Principles are closely intertwined. The relative importance allocated to each Guiding Principle is a direct result of your Financial Plan.

1. Capital Preservation Principle

We manage downside risk by mitigating volatility through a rigorous portfolio diversification process, and through active investment monitoring.

Rigorous Portfolio Diversification Process

We establish a two-step diversification process that is consistent with your investment objectives and risk tolerance as set out in your Wealth Planning Discovery Document:

- We establish the percentage allocation in each asset class: equity, fixed income and alternative investments.
- Within each asset class, we determine the optimal allocation to industry, geographic mix and income sensitivities.
- We establish the target bands in order to allow for portfolio drift within acceptable limits as determined with your input.

Macro-diversification

We build conservative portfolios with emphasis on:

- Stocks that pay dividends and demonstrate consistent dividend growth through retained earnings.
- Bonds commensurate with your tolerance for credit and duration risks.
- Exchange-traded Funds with low fees and strong tracking of an established market index.
- Global managed funds with low fees and proven performance by experienced portfolio managers.

Micro-diversification

Investment Monitoring

We ensure that your portfolio remains consistent with both your investment guidelines as set out in your Financial Plan and our four Guiding Principles. In the interest of capital preservation, we may recommend deviating tactically from your asset allocation mix should market conditions warrant. To optimize capital preservation, crystallize a gain, or limit a loss we apply a combination of principal protection strategies through disciplined selling, stop loss orders, structured products, and, when appropriate, the use of protective option strategies. We always attempt to minimize turnover in order to reduce tax and transaction costs.
Our Asset Allocation Discipline: Four Guiding Principles
- continued

2. Cash Flow Immunization Principle

Wealth management is foremost about addressing your financial liabilities, which include your value-based choices such as lifestyle and philanthropy. We closely monitor the cash flow profile of your investment portfolio to ensure that it meets your cash flow objectives as set out in your Financial Plan. The investment portfolio’s cash flow profile and the type of instruments used to generate the portfolio’s cash yield may be constrained by the need to optimize capital preservation, liquidity, and the availability of yield in the market at reasonable cost.

3. Absolute Annual Total Return Driven Principle

Market benchmarks measure the relative performance of specific investment strategies, not your return requirements. Furthermore, the risk profile of a benchmark may be inconsistent with your risk tolerance.

Your absolute annual total return is the total distribution that you wish to receive from your investment portfolio on an annual basis, which can be made up of a combination of dividends, income, and, realized capital gains.

When we first design your Financial Plan, and during our annual reviews, we work with you to determine an achievable absolute annual total return target for your investment horizon taking into consideration market conditions and how your absolute annual total return target impacts our three other Guiding Principles. Your absolute annual total return maybe a fixed percentage amount, a fixed dollar amount, or a percentage spread over a predetermined reference index such as the Prime rate or the inflation rate.

4. Tax Optimization Principle

Optimizing your after-tax return goes beyond tax efficient investments. It requires both technical proficiency in financial instruments and the expertise to integrate them into a coherent tax strategy. We draw on our structuring experience as well as on our network of tax experts to ensure that all our solutions address your tax needs. For business owners, we integrate your personal tax solutions with those of your corporate structure.
Our Team

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François held senior positions and led capital market groups at Canadian financial institutions for 25 years. He worked closely with institutional and corporate clients to establish risk management and investment solutions involving fixed income, equity, foreign exchange, and commodity. He advised high net worth families and their tax advisors to tailor tax-efficient wealth management strategies. He also spearheaded the design and launch of various investment products in Canada. He co-founded with John Kattan an Investment Fund Manager regulated by the Ontario Securities Commission that structured and launched a tax-efficient global bond fund on the Toronto Stock Exchange. He continuously hosts financial seminars and educational workshops for investors and industry organizations across Canada. François holds an engineering degree from L’Université Laval, an MBA from McGill University and the Chartered Financial Analyst (CFA) designation.

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John held senior positions and led capital market groups at Canadian financial institutions for three decades. He worked closely with corporate clients to establish risk management and investment solutions involving fixed income, equity, foreign exchange, and commodity. He advised high net worth families and their tax advisors to devise equity monetization strategies on their concentrated stock positions, and designed tax-efficient investment solutions for their wealth management needs. He co-founded with François Hélou an Investment Fund Manager regulated by the Ontario Securities Commission that structured and launched a tax-efficient global bond fund on the Toronto Stock Exchange. He teamed up with CSI Global Education Inc. to design an Equity Monetization Program for Investment Advisors. John holds a BA from the University of Toronto, an MBA from the University of Western Ontario and the Chartered Financial Analyst (CFA) designation.

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Anna has worked in the financial industry in Toronto for over 20 years. She graduated from University of Western Ontario, with a bachelor degree in Economics and Business Administration. She has been awarded the Chartered Investment Manager (CIM®), Certified Financial Planner®, Professional Financial Planner (PFP) and has the Fellow of the Canadian Securities Institute (FCSI). Prior to joining BMO Nesbitt Burns with her partners John Kattan and François Helou, Anna worked at RBC for ten years as a Financial Planner, specializing in financial planning for high net worth clients. She has extensive experience in all aspects of wealth management, from tax, investment and retirement strategies to estate planning. Anna is also fluent in Italian with a working knowledge of French and Spanish.
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