

Wealth Management Offering for Professionals

Simple

- Direct ownership of securities via individually customized portfolios (stocks, bonds, preferred shares, ETFs, GICs, Convertible Debentures)
- Annual fee of 1.25% for a balanced portfolio. (See reverse for details)
- Direct personalized service by the people making investment decisions and recommendations for your future.
- Ongoing collection of dividends for reinvestment or transfer to your bank account as a source of recurring income.
- Consolidated tax reporting package
- Rapid access to cash transfers to your bank account with a simple phone call

Transparent

- Full disclosure of fees on your monthly statement
- Consolidated performance summary reports available monthly

Cost Effective

- Fee is tax deductible for non-registered portion of portfolios
- Benefit from preferred Canada/U.S. exchange rate on currency purchase and sale
- Integrated full banking privileges included for relationships over \$500,000. Seamless integration of banking functionality with your investment accounts
- Comprehensive retirement and estate planning analysis and review included
- Asset based lending with a preferred client rate

Tax Efficient

- Tax efficient asset allocation across various accounts to take advantage of differentiated taxation rules for non-registered, corporate, retirement, trust and TFSA accounts.

Let's connect



Gilfillan, Finnegan & Desgagnés Wealth Management Group

BMO Nesbitt Burns

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Gilfillan, Finnegan & Desgagnés Wealth Management Group is an investment advisory team providing wealth management services to professionals, families, charities and corporations. Clients benefit from customized portfolio management services, based on direct ownership of securities.

Our Team



Jack Gilfillan

Senior Vice-President &
Senior Investment Advisor
jack.gilfillan@nbpcd.com

Professional Designations:
Certified General Accountant

Education:
Degree in Business Administration, Manitoba
Institute of Technology, University of Winnipeg

Experience:
30+ years in the financial services industry.
Joined BMO Nesbitt Burns in 1995.



Peter Finnegan

Portfolio Manager, Vice President
peter.finnegan@nbpcd.com

Professional Designations:
Certified Investment Advisor

Education:
B.A. Economics, Carleton University

Experience:
25+ years in the financial service industry.
Joined BMO Nesbitt Burns in 1996.



Anne Desgagnés

Portfolio Manager
anne.desgagnes@nbpcd.com

Professional Designations:
Chartered Financial Analyst (CFA)

Education:
B.Sc. Science (Engineering), Queen's University
Master Business Administration – Finance (MBA),
McMaster University

Experience:
22+ years in financial services.
Joined BMO Nesbitt Burns in 2010.

Fees

Our fee for a balanced portfolio is 1.25% subject to a minimum annual fee of \$2,250 plus applicable sales taxes. The fee is 1% for relationships greater than \$2 million.

Fee includes: advice, trading charges, regular reporting of dividends, internet access to research and annual consolidated tax reporting.