

The BMO Nesbitt Burns Advance Program®

EXCELLENT ADVICE

- As a managed investment program, the Advance Program enables you to access the expertise of some of the world's leading Investment Managers. These Managers have consistent investment styles and proven track records and have been carefully selected with the assistance of Mercer Investment Consulting, one of the largest investment consulting firms in Canada.
- All portfolios on the Advance Program are individually managed and are customized to meet your needs, and as such are designed taking into account any special circumstances and/or relevant tax issues that may apply to your situation.
- An integral part of the Advance Program is the Investment Policy Statement which clearly outlines, in writing, your investment goals and risk tolerance. This forms the basis of all decisions made regarding your account and ensures that everyone clearly understands your needs.

WORRY FREE

- As an individually managed portfolio, all of the day to day decisions as to what to buy or when to sell are handled by your chosen Investment Manager. Both BMO Nesbitt Burns and your Investment Advisor will monitor your portfolio on an ongoing basis to help ensure that your expectations are met.
- All assets invested in the Advance Program are held at BMO Nesbitt Burns, one of Canada's leading investment firms.
- As part of the Advance Program you will receive your BMO Nesbitt Burns Statement of Accounts each month. In addition, every three months, you will receive a comprehensive Quarterly Review which assesses the current allocation of assets in your portfolio, analyzes its performance and provides comparisons with relevant benchmarks.

COST EFFECTIVE

- A single quarterly fee covers all professional portfolio management services, and transaction costs as well as security custody, administration and reporting services. A portion of this fee may be deductible for tax purposes but clients should seek independent advice on all tax matters.
- With this all-inclusive fee, you continue to benefit from the high level of service provided by your BMO Nesbitt Burns Investment Advisor.

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