Our Service Commitment

1. **Written Financial Plan** – ensuring that in retirement your income exceeds your expenses.
2. Structure your assets to help with **maximum tax efficiency** both personally and professionally – speaking directly to your accountants on your behalf.
3. **Regular touch points** through: Email, LinkedIn, Website.
4. Our fees are **transparent** and **fully disclosed.**
5. **Full Annual Review** tracking towards achieving key objectives + R-Factor question – educating our clients on key concepts discussed.
6. **Due-diligence** - We manage the money managers that we've chosen. We stay alert and resourceful.
7. **Access to in-house resources**: corporate financial advisory consultants, accountants, lawyers, business valuators, estate and insurance specialists, sales development managers, high net worth wealth management consultants and industry leading resources.
8. **Access to external network** of experts to support your strategic objectives.
9. We say thank you and ask for feedback – **always striving to grow.**

BMO Wealth Management
BMO Nesbitt Burns

The Kingsmill Saar Wealth Management Group