

# Why the Trend Towards Fee-Based Investing?



For more information – and to assess the full range of benefits and advantages offered through our full-suite of fee-based programs please contact:



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Independent personalized advice, knowledge and guidance are the key benefits of working with a professional Investment Advisor. Even with the decline in the market in the latter half of 2008, fee-based assets grew at a compound average annual growth rate of 6.6%.<sup>1</sup> Why the growth? More and more clients are looking for upfront knowledge of fees and the potential for tax deductibility.

Fee-based programs such as BMO Nesbitt Burns' Meridian<sup>®</sup>, Architect<sup>®</sup>, Quadrant<sup>®</sup>, Advance<sup>®</sup> and BluePrint<sup>®</sup> programs offer investing with a fee that is both predictable and easily understood. One fee covers all services and benefits, including expert consultation and advice, investment research access and web-based account information. With an upfront knowledge of fees, you and your Investment Advisor can focus on realizing your objectives based solely on your needs and personal circumstances.

### Non-Discretionary Approach:

If you're an investor who enjoys actively participating in the day-to-day decisions involving your investments, conducting investment research and staying abreast of current corporate and investment news, taking a non-discretionary approach may be for you. The BMO Nesbitt Burns Meridian Program<sup>®</sup> allows you to maintain control, by providing a truly collaborative approach to investing. Working with your Investment Advisor, you participate in all investment decisions, deciding how much and how directly you want to be involved in building your financial future.

### Managed Approach:

If you prefer to live without the added involvement of making the day-to-day investment decisions within your portfolio, a managed approach will allow you to concentrate on the more important things in your life. Whether you enjoy spending time with family and friends, working on your golf game or traveling; taking a managed approach using one of our programs will give you peace of mind that your investments are being managed by a team of experts.

That peace of mind is reassured with our rigorous monitoring process – one of the many advantages of BMO Nesbitt Burns' managed programs. You receive multiple layers of monitoring – BMO Nesbitt Burns Portfolio Management Advisory Group, Mercer Investment Consulting (Architect and Advance Programs only), SEI Investments (Quadrant program only), and your Investment Advisor for risk management.

Each of these programs has its own unique benefits and can be used in combination with each other.

<sup>1</sup> Investor Economics. The Fee-Based Report, Winter 2009 Issue. BMO Nesbitt Burns Inc. and BMO Nesbitt Burns Ltée provide this commentary to clients for informational purposes only. The information contained herein is based on sources that we believe to be reliable, but is not guaranteed by us, may be incomplete or may change without notice. The comments included in this document are general in nature, and professional advice regarding an individual's particular position should be obtained. The comments included in the publication are not intended to be a definitive analysis of tax law. The comments contained herein are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances. BMO Nesbitt Burns Inc. and BMO Nesbitt Burns Ltée are indirect subsidiaries of Bank of Montreal. <sup>®</sup>BMO (M-bar roundel symbol) is a registered trade-mark of Bank of Montreal, used under licence. "Nesbitt Burns", "Quadrant Program", "BluePrint Program", "Advance Program", "Architect Program" and "Meridian Program" are registered trade-marks of BMO Nesbitt Burns Corporation Limited, used under licence. \* Registered trade-marks of Bank of Montreal, used under licence. If you are already a client of BMO Nesbitt Burns, please contact your Investment Advisor for more information. FT10