BMO Private Investment Counsel

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BMO | Private Wealth

BMO by the numbers

200+	13M	$1.4T	8th largest	54,000
Year history	Customers globally	In total assets[1]	Bank in North America	Employees

[1] As of October 31, 2024.

Navigating your journey together: Collaboration and integration are the key to our approach

You,
your family
and trusted advisors

- Investment Management
- Tax Planning
- Banking and Borrowing
- Strategic Insurance Planning
- Trust Services
- Philanthropic Services
- Succession Planning
- Estate Planning
- Wealth Planning

Expansive capabilities to meet your vast range of needs

Platinum Banking

- Traditional banking and payment solutions
- Specialized, custom lending strategies
- Investment-secured debt leveraged solutions
- Complex credit structuring
- Monetization of specialty assets
- Cross-border banking and mortgage services
- Custody selection

Investment Management

- Access to best-in-class investment management platforms
- Discretionary (managed) investment solutions
- Open architecture platform
- best in class, broad coverage research
- Active investment management
- Strategic and tactical asset allocation

Philanthropy

- Dedicated philanthropic and legacy planning
- Creation and administration of private foundations
- Effective implementation of tax-efficient strategies
- BMO Charitable Giving Program

Family Wealth Services

- Family education and governance
- Legacy planning
- Cash flow management and financial reporting

Wealth Planning

- Wealth transfer
- Tax minimization and cross-border strategies
- Business valuation and succession
- Financial and estate planning
- Insurance and asset review
- Lifestyle management
- Pre- and post-IPO planning; exit tactics

Trust & Estate

- Living and Family Trusts, Wills
- Estate planning, management and litigation (trusts, holdcos, multiple beneficiaries)
- Attorney for Property, Executor, Trustee or Court-Appointed Personal Representative
- Trust administration and structuring
- Agent services for ongoing tasks (e.g., tax compliance)
- Escrow arrangements
- enCircle concierge platform (comprehensive management)

The Approach that differentiates us

BMO Private Investment Counsel
Investment excellence, tailored for you

As one of Canada's most prominent investment counsel firms we offer expertise, guidance, oversight and fully discretionary solutions that free you from having to make day-to-day decisions. We help you grow and preserve wealth to realize your unique goals and maintain your legacy.

With more than $50 billion in assets under management, our clients include individuals, families, corporations, charities and private foundations who entrust us to manage their assets.

Personalized

Your personal Investment Counsellor is dedicated to creating investment strategies that align with your unique goals.

Disciplined fiduciary

Investment decisions are guided by a framework of principles that embody our best thinking.

Global capabilities

A broad range of investment solutions across traditional, and alternative asset classes, and geographies.

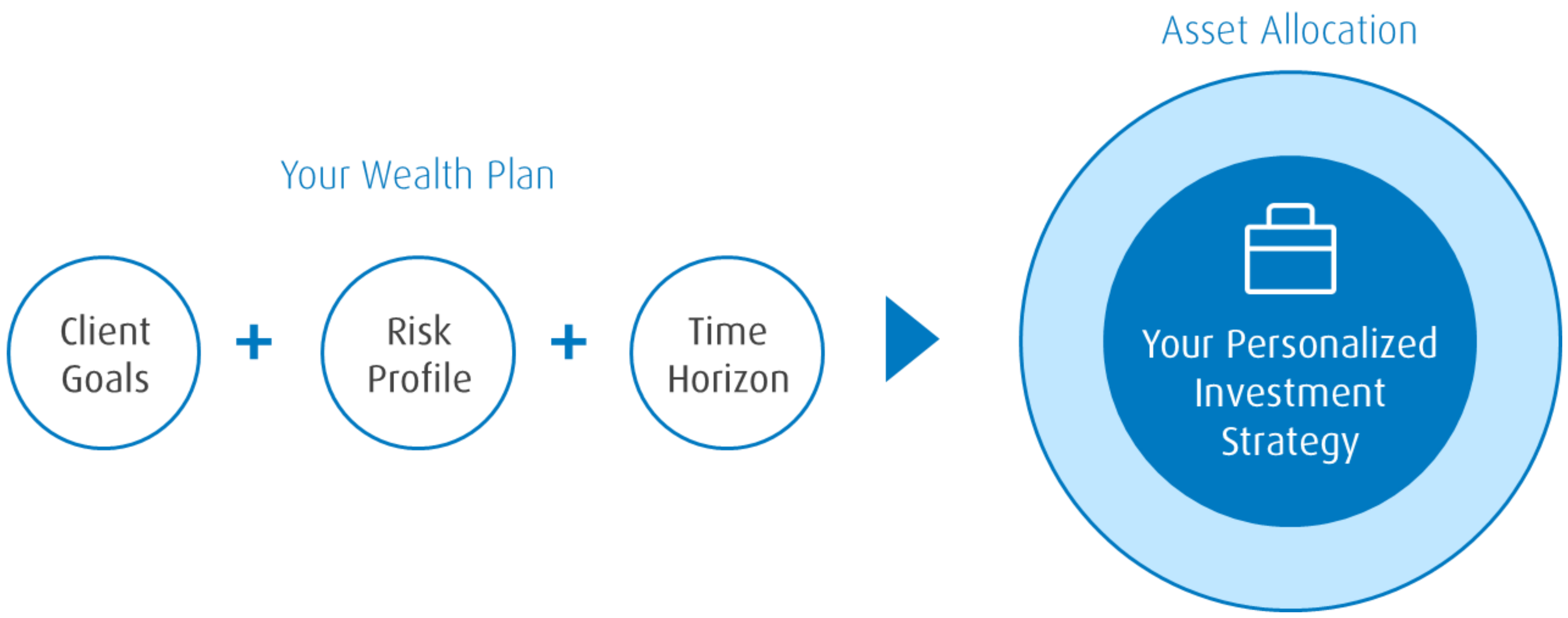
*Assets under Management as of October 31, 2024

What we do

Personalized Investment Strategy

Getting to know you

Through your wealth plan, your personal Investment Counsellor is dedicated to understanding you.



We develop an Investment Policy Statement (IPS) that outlines the goals and principles that create your investment strategy.

Valuable investment guidance

Managing your wealth

We build a diversified portfolio for you by accessing the investment management expertise of asset management sub-advisors to manage your wealth.

Our investment decisions are guided by a framework of principles that represent our best thinking about how to design and manage portfolios by:

- Investing across multiple asset classes
- Selecting and monitoring proven asset managers
- Performing effective asset allocation across asset classes and geographies

General Disclosure

Information contained in this publication is based on sources such as issuer reports, statistical services and industry communications, which we believe are reliable but are not represented as accurate or complete. Opinions expressed in this publication are current opinions only and are subject to change. BMO Private Investment Counsel Inc. accepts no liability whatsoever for any loss arising from any use of this commentary or its contents. The information, opinions, estimates, projections and other materials contained herein are not to be construed as an offer to sell, a solicitation for or an offer to buy, any products or services referenced herein (including, without limitation, any commodities, securities or other financial instruments), nor shall such information, opinions, estimates, projections and other materials be considered as investment advice, tax advice, a recommendation to enter into any transaction or an assurance or guarantee as to the expected results of any transaction.

You should not act or rely on the information contained in this publication without seeking the advice of an appropriate professional advisor. There are risks associated with investing, including the risk of losing a portion or all of your initial investment.

Additional information about the BMO Private Portfolios ("Portfolios") offered by BMO Private Investment Counsel Inc. is available in the Portfolios' annual information form, fund facts, management reports of fund performance and financial statements. These documents and other information about the Portfolios such as information circulars and material contracts are available at BMO Private Investment Counsel Inc.'s internet site at https://www.bmo.com/privatewealth/services/investment-management/ or at https://www.sedarplus.ca/landingpage/.

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, and philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc.