

# Managed Investing – Welcome to the Next Level of Freedom

Because You Have More Important Things to Do



If you're someone who prefers the peace of mind that comes from not having to make daily investment decisions, while being assured these decisions are entrusted to qualified investment experts, consider a managed solution from BMO Nesbitt Burns. Our managed investment solutions ensure your investments are professionally managed, giving you the freedom to concentrate on the more important things in your life.

In fact, a growing number of Canadians are finding managed investing the ideal solution as it offers personalized portfolio construction, disciplined professional portfolio management, automatic

rebalancing, ongoing monitoring and reporting - for one all inclusive fee.

Once you make the decision to enjoy the benefits that come with managed investing, the rest is easy. Your BMO Nesbitt Burns Investment Advisor will follow a proven process to determine your personal and financial goals while considering your tolerance for risk and will then help you select the managed account program best suited to your needs.

## A Single Decision That Frees You From Day-to-Day Investment Concerns

After your overall investment strategy has been developed, you leave the day-to-day management of your account to the team of institutional portfolio managers and the ongoing monitoring to your Investment Advisor. The benefits of a BMO Nesbitt Burns managed account include:

- The **simplicity** of having all of your investments held within a single account with a predictable management fee and a single account statement with all-inclusive reporting to help you track your progress
- The **peace of mind** of knowing that teams of experts are continuously working on your behalf to take advantage of investment opportunities, minimize potential risks and achieve your long-term goals and objectives
- The **freedom** from the pressure and responsibility of making your own day-to-day investment decisions
- The **flexibility** to invest in a program that can continually evolve to meet your current needs and future goals

## The Managed Account Process

Managed accounts present you with many benefits. By delegating the management of your investments to institutional portfolio managers, you can feel absolutely confident that your investments are in expert hands. Our managed accounts begin with a customized process that delivers professional money management, adherence to sound risk management principles and stringent portfolio monitoring.



### Step One: Assessing your personal needs and objectives

You and your BMO Nesbitt Burns Investment Advisor will start by undertaking an analysis of your personal goals, and then establish a clear understanding of your requirements for investment growth and income, tolerance for risk, investment timeframe, tax considerations and other key criteria.

### Step Two: Developing your managed account strategy

Your Investment Advisor will map out an overall investment strategy designed to set you on the right path to your goals and create a personal Investment Policy Statement that will guide the selection of the right managed account solution for you. The cornerstone of your managed account strategy will be diversification – which will help balance risk and return. Since different asset classes will tend to rise or fall under different economic conditions,

the right combination of equities, bonds and cash can help smooth out the impact of market volatility. This can lead to more consistent overall returns and a more stable portfolio.

### Step Three: Implementing your strategy

A team of portfolio managers will implement your strategy through the management of the underlying mutual funds, investment pools or individual securities in your portfolio. Each manager will be responsible for a specific mandate within your portfolio, and a specialized team of investment experts at BMO Nesbitt Burns will monitor the performance of each manager to ensure that they are seeking returns and managing risk in accordance with the goals of your personal Investment Policy Statement.

### Step Four: Ongoing monitoring and rebalancing

Our comprehensive investment process enables you and your Investment Advisor to monitor your account and make any adjustments required to keep your investments closely aligned with your goals. As market shifts occur, certain securities in your portfolio will change in value.

Depending on the type of managed account program chosen, your portfolio may automatically be rebalanced ensuring your asset allocation strategy remains consistent, and keeps the risk and return characteristics of your portfolio steady over the long term.

## The Guidance of World-Class Experts

**Your managed account will benefit from the vast knowledge and resources of world-class experts.**

BMO Nesbitt Burns managed accounts benefit from multiple layers of expertise. Regardless of which program is selected by you and your Investment Advisor, your portfolio will be guided by internal portfolio management and investment research teams at BMO Nesbitt Burns and BMO Financial

## Cycle of Market Emotions



Group, as well as some of the world's leading institutional portfolio management organizations and global pension consultants.

Each of our managed account programs gives you a dedicated team of experts to handle the day-to-day implementation of your investment strategy. As a result, you can feel confident that you will participate in a broad range of compelling investment opportunities while our team of experts work to identify and minimize risk along the way.

### Actively Balancing Risk and Return

Our belief in a "multi-manager" approach delivers the combined performance of several outstanding investment managers in a single portfolio. Selecting from a global investment platform, BMO Nesbitt Burns researches and identifies investment management organizations with outstanding track records to complement our clients' portfolios.

Managers that focus on specific investment styles, geographic regions and market sectors are able to extract superior long-term returns from their unique areas of expertise. When multiple, specialized managers are brought together, their distinct performance characteristics can strike the optimal balance that helps reduce the overall risk of your portfolio.

### Peace of Mind in all Market Conditions

The emotional cycle of investing can be hazardous, even for seasoned investors. Most people tend to feel over-confident when market risk is running high, and too frightened to act when the market is actually offering its best opportunities. Although the market will always experience ups and downs, the careful design and active portfolio management of a BMO Nesbitt Burns managed account may help you avoid making emotional decisions and ensure you follow a disciplined strategy that will allow you to reach your financial goals.

## Select the Program That's Right for You

Not all managed asset programs are alike. We have extensive knowledge when it comes to designing customized investment solutions to meet your investment objectives through a disciplined process. Each BMO Nesbitt Burns managed account program brings together the benefits of superior performance potential and disciplined risk management. Your BMO Nesbitt Burns Investment Advisor will help you select the program that is most appropriate for you based on your personal goals and the complexity of your situation.

## The Freedom to Focus on Your Life

With the guidance of your BMO Nesbitt Burns Investment Advisor and the resources available at BMO Nesbitt Burns, you are free to focus on the things most important to you. Whether it's spending time with friends and family, traveling, working on a hobby or focusing on your career, you'll have more time for the things that truly matter, confident that your investments are being managed and monitored with exceptional commitment.

Do you want more time to pursue the passions in your life? Are you ready to delegate some of the responsibility for your investments to world-class portfolio managers?

Ask your BMO Nesbitt Burns Investment Advisor how a managed account can help you achieve your goals.

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If you are already a client of BMO Nesbitt Burns, please contact your Investment Advisor for more information.

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