



THE NEXT STEP
IN SIMPLIFYING
YOUR INCREASINGLY
COMPLEX LIFE



MANAGING THE COMPLEX ISSUES FACING FAMILIES OF WEALTH

Wealth brings many privileges. It also leads to more complex personal and financial responsibilities.

As an affluent family, you face unique challenges ranging from sensitive family dynamics to increasing complexity in managing family finances or from educating children about the responsibilities of wealth to creating a lasting legacy. There may be closely held businesses that require specialized services such as succession planning, advice on mergers and acquisitions, as well as a complex array of tax, legal, estate and investment planning.

Harris myCFO™ addresses these challenges with a uniquely flexible and integrated approach to wealth management. We deliver the guidance and services of a Comprehensive Family Office—in a way that may be more efficient than building one. You can use Harris myCFO to access specific services for your existing family office, or to take advantage of our comprehensive wealth solution.

Either way, you have the flexibility to gather a team of specialists that can include your own trusted advisors alongside top professional talent for every aspect of your wealth management strategy. Our services are all delivered with the highest level of personalized attention.

Harris myCFO is the next step for affluent families who would like to reclaim their most precious asset—time—for the things they value most in life.

WHY AFFLUENT FAMILIES TURN TO HARRIS myCFO

ADVOCACY

Harris myCFO sits on your side of the table and acts as your advocate in selecting appropriate products and service providers. We also monitor their performance to ensure they are pursuing your best interests.

OBJECTIVITY AND INDEPENDENCE

Unlike other firms, Harris myCFO can integrate your current advisors, along with leading third-party professionals and our own internal specialists—as one unified team. This approach gives you the opportunity to choose from among the top providers for every aspect of your wealth management strategy. You may use as many of our services as you wish to enhance your existing family office services or to have a complete family office solution.

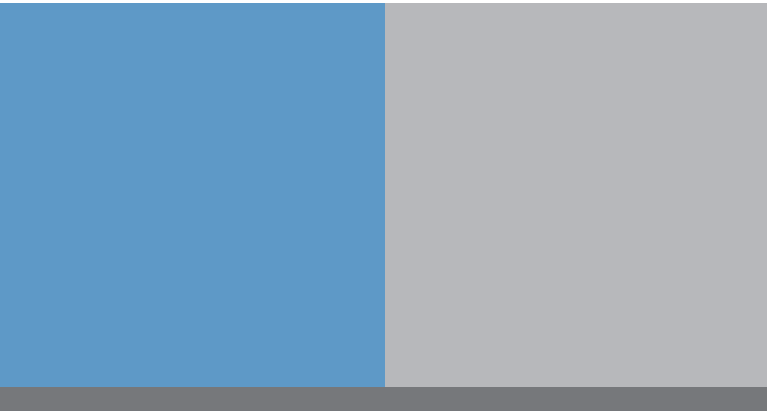
TRANSPARENCY

Our experienced advisors provide objective, unbiased advice and support through a fee-only based service. Our fees are clearly detailed in each service agreement.

COORDINATION

Harris myCFO provides a single point of contact, a Client Service Director, who supervises the delivery of services from this highly experienced, multidisciplinary team of specialists.

*Harris myCFO serves
as your Comprehensive
Family Office to assist
you and your family with
wealth creation, retention,
and management and the
pursuit of your personal
and financial goals.*



WHO WILL BENEFIT FROM HARRIS myCFO

In the past, you might have established your own family office which can be a long, complicated and expensive process. Or you may have hired individual advisors—investment counselors, accountants, lawyers and tax specialists—and had to coordinate these advisors yourself.

Clients come to Harris myCFO for a more efficient approach. One that is especially beneficial if...

- Your need for advice has changed—either through entrepreneurial success or the sale of a business;
- You are newly wealthy—have founded a successful company and now need to diversify, plan for taxes, implement investment strategies and manage your increasingly complex financial life;
- You have inherited significant wealth or anticipate doing so;
- You are a senior executive of a major company, and need to manage stock options, deferred compensation, tax issues and/or international banking;
- You already have a family office, and want to enhance certain functions by accessing outside talent and capabilities.



THE FAMILIAR PATTERNS OF INTERGENERATIONAL WEALTH

Families with substantial wealth tend to experience a pattern of wealth creation, distribution and renewal over several generations.

1ST GENERATION

- Wealth is concentrated with an operating business
- Success creates the need for specialized tax, liquidity, investment and other services

2ND GENERATION

- Ongoing wealth creation and retention
- New investment opportunities are sought to diversify wealth
- Wealth transfer planning for the next generation becomes important

3RD AND 4TH GENERATIONS

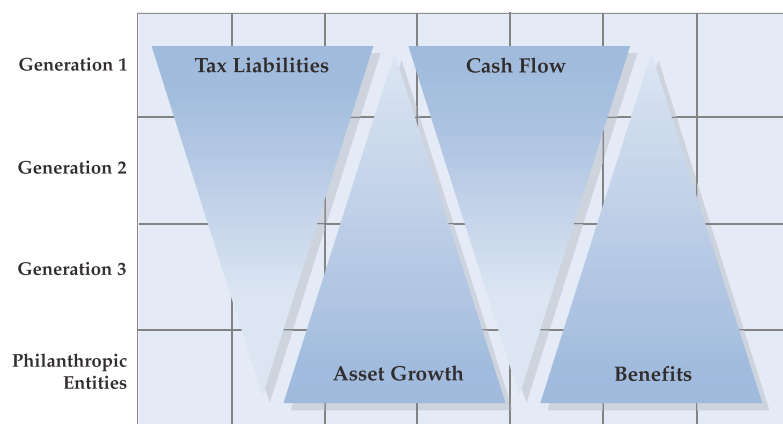
- Wealth transfer continues
- Education of new generations about wealth management
- Heirs transition to liquid assets
- Business assets are sold to fund consumption or new ventures
- Philanthropic activity may help families find a common purpose

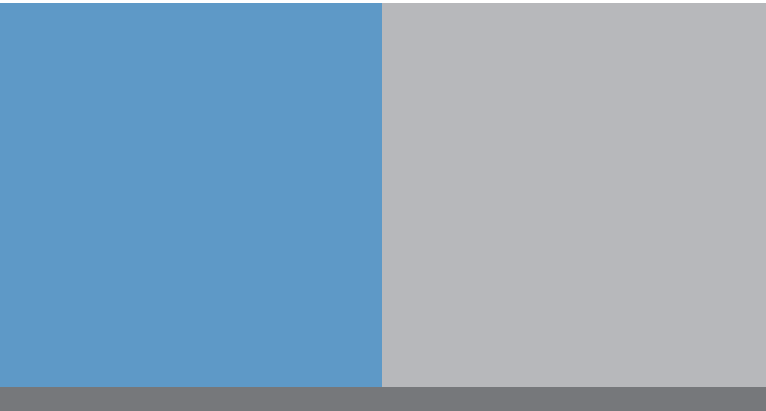
LATER GENERATIONS

- Wealth diminishes due to the transfer to numerous heirs or charities
- Regeneration or new entrepreneurial activity begins

ACHIEVING LONG-TERM FAMILY FINANCIAL OBJECTIVES

Consistent with our holistic approach, Harris myCFO manages assets, taxes and cash flow across generations. Generation 1 begins needing more cash flow for living expenses and tax liabilities. Over time, using effective wealth management strategies, Generations 2 and beyond will enjoy asset growth and other benefits.





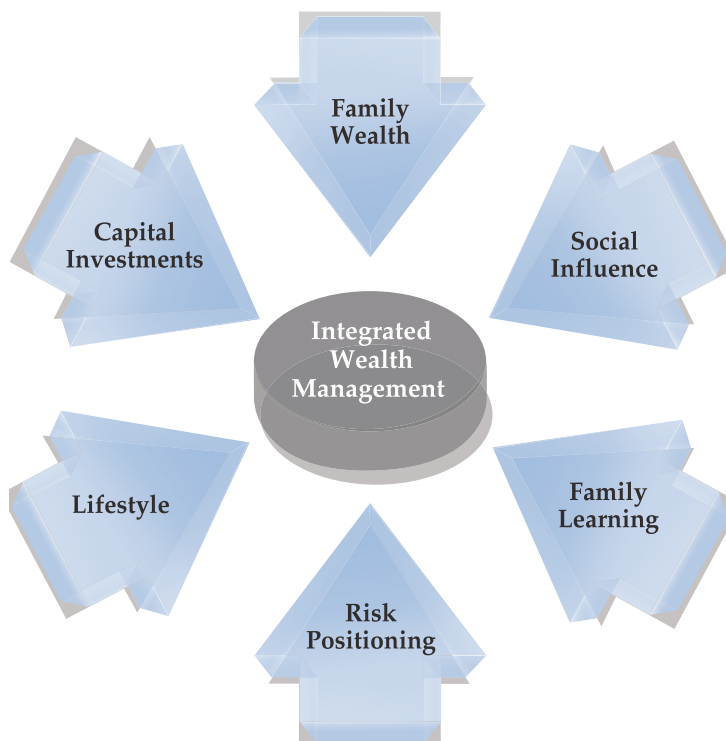
A COMPREHENSIVE FAMILY OFFICE SOLUTION

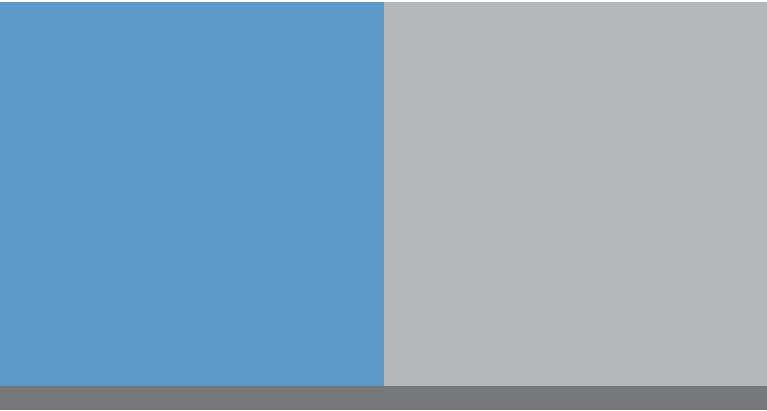
We offer a complete advisory solution and can work with your existing advisors as a unified team, operating as your primary point of contact for all of your needs. The depth and breadth of our services set us apart.



AN INTEGRATED, GOALS-BASED APPROACH

- We approach your financial situation as a single, integrated whole.
- We focus on your objectives and customize solutions to fit your needs.
- We look across all financial disciplines to optimize and integrate core areas of spending and wealth distribution.
- We establish a clear strategic vision across all advisors, both inside and outside of Harris myCFO.
- We respond to your evolving priorities and objectives as well as to changes in the economy and markets.





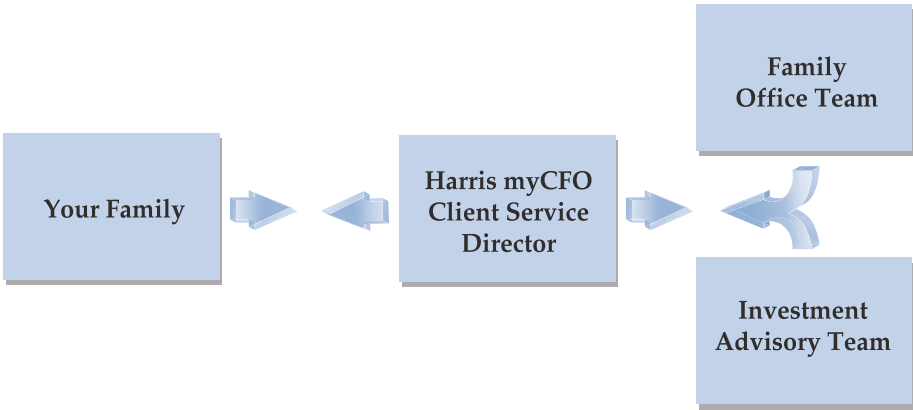
COORDINATED THROUGH A SINGLE POINT OF CONTACT

A dedicated Client Service Director is your primary contact who leads a highly experienced, multidisciplinary team of specialists.

Client Service Directors are recognized leaders in wealth management. All have backgrounds in investments, tax, accounting or law with decades of experience tackling the specific issues faced by wealthy individuals and families.

Our specialists have advanced degrees and professional certifications in their fields of expertise such as tax planning, law, accounting, financial planning, investment management, intergenerational wealth transfer, succession planning, family education and philanthropy.

Together, we serve wealthy clients across the country seeking a fully integrated approach—identical in structure to a family office. We also serve clients who want assistance with a specific facet of their wealth management needs.

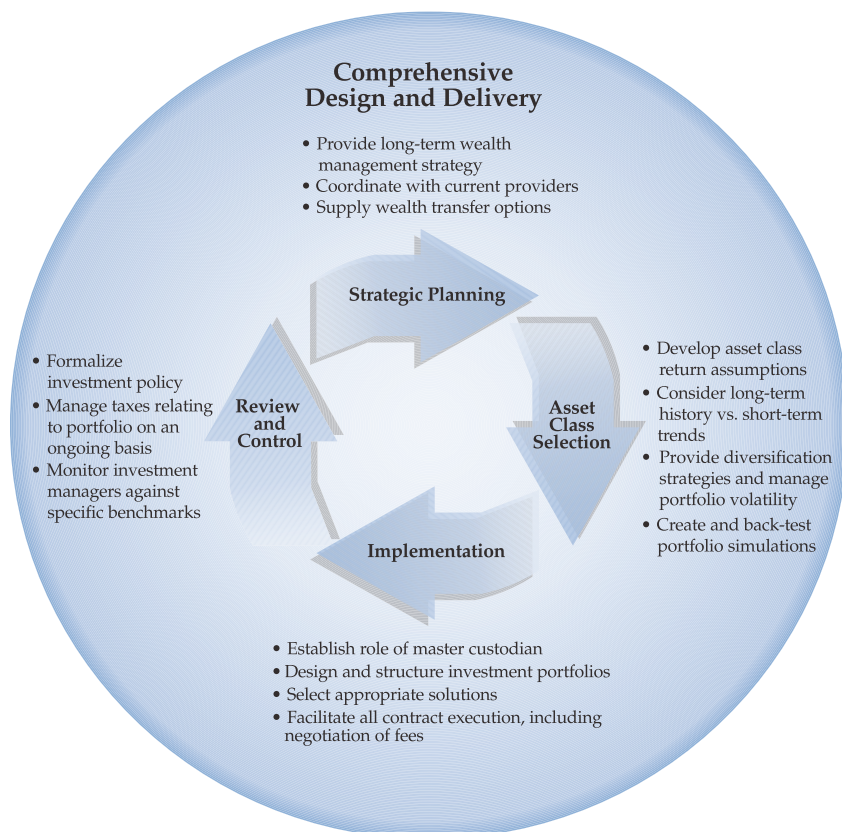


INVESTMENT ADVISORY THAT ACCOMMODATES YOUR COMPLEX PORTFOLIO

The Harris myCFO Investment Advisory Services* team can expertly integrate key aspects of your financial life—tax, estate and investments. Working together, we design a completely customized plan based upon your unique situation.

Our Investment Advisory Service provides:

- A consolidated view of your investments without limiting you to one investment firm and its proprietary products;
- Achievement of concurrent financial objectives such as investment diversification, tax minimization, wealth transfer to children and wealth sharing through philanthropic efforts;
- Assistance in managing your investments held with multiple money managers and brokers;
- After-tax performance measurements at the account, entity and family level.



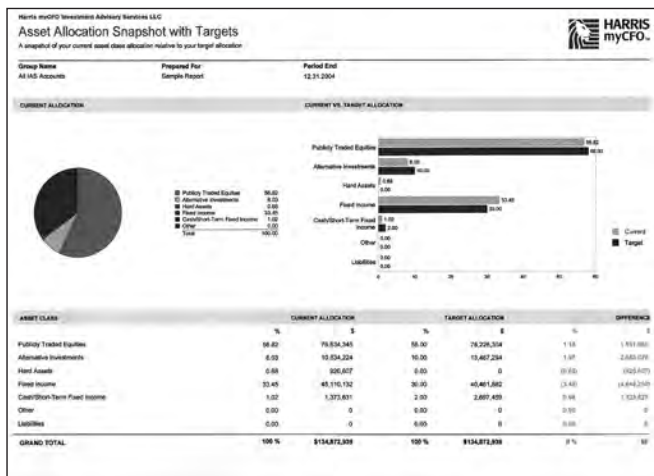
GIVING YOU A CLEARER PICTURE OF YOUR WEALTH

Our robust technology platform delivers comprehensive reports that encompass your entire wealth management strategy. You enjoy an at-a-glance view of how every facet of your financial picture is performing, both individually and relative to your overall plan.

Even more importantly, our platform enables you to customize your reporting to address the specific profile of your financial positions, including:

- Accounts and legal entities
- Alternative investments
- Exchange-traded securities
- Expense management
- Hard assets
- Multigenerational reports
- Multiple custodians
- Partnerships

Sample Report — Asset Allocation



WITH SPECIALIZED SERVICES THAT SET US APART

FAMILY EDUCATION

From one-on-one meetings to structured family seminars, we are dedicated to providing information and resources for educating family members on the responsibilities of wealth.

ESTATE AND TRUST SERVICES

Our estate and trust professionals can help you plan for the orderly and efficient transfer of wealth to family members, philanthropic organizations and other beneficiaries. Working together, we can help you utilize tax-efficient strategies for wealth accumulation, preservation and distribution so that you can create a legacy that provides for your family and maintains your values and vision across future generations.

RISK MANAGEMENT

Harris myCFO can provide detailed recommendations to protect your family and assets from unnecessary risks. Our risk management specialists will assess your life, disability, personal liability and major asset insurance strategies. They can design a plan to help you reduce estate taxes, protect and preserve assets, support charitable causes and maintain the lifestyle that you desire for yourself and your family.

PHILANTHROPIC PLANNING

Private philanthropy should be a celebration of your life, vision, values and passions. Our goal is to ensure that you and your family benefit from the satisfaction that comes with effective philanthropy.

We can help you identify the values you wish to perpetuate, and then translate these values into an effective, long-term philanthropic strategy. Our advice and administrative support will enhance your philanthropic efforts on an ongoing basis. Harris myCFO services include helping you to establish and manage many different types of philanthropic entities such as private family foundations, charitable trusts, donor-advised funds and venture philanthropy.





PART OF BMO FINANCIAL GROUP

Harris myCFO is part of BMO Financial Group (NYSE, TSX: BMO), one of the largest diversified financial services providers in North America. BMO Financial Group was founded in 1817 and has more than \$280 billion in assets and over 34,000 employees worldwide.

BMO Financial Group offers a full range of wealth management products and services, including investment management, trust and estate services, and private banking. Our highly trained professionals are dedicated to serving the needs of affluent clients to accumulate, protect and grow their financial assets.

FOR WEALTHY FAMILIES WHO DEMAND THE BEST

Harris myCFO is the ideal advisory solution for affluent individuals and families who desire a complete wealth management plan. One that is built upon objectivity, accountability and innovative solutions provided on a fee-only basis. Our approach is also designed for those with existing family offices who may want access to top talent or resources for specific services—such as investment advisory, sophisticated reporting, tax planning and more.

Working with Harris myCFO is about finding a more efficient way to manage your wealth. It is about bringing clarity and simplicity to your life and having everything you need in one place. It is about having “my Comprehensive Family Office.”

We welcome the opportunity to get to know you better, in order to give you greater control over your finances and more time to focus on the priorities in your life.

SIX REASONS TO CONSIDER OUTSOURCING YOUR FAMILY OFFICE SERVICES

You may find that outsourcing various family office functions gives you even greater control over the services offered to your family. It can also give you more time to focus on the higher priorities in your life. Here are six reasons to consider using a corporate family office:

1. ATTRACTING AND RETAINING THE BEST TALENT

Family office specialists generally provide tax and estate planning advice, investment management, philanthropy management and personal services to the family. As a single family office, you must compete in the marketplace against large firms to attract and retain the top practitioners which can be an expensive and time-consuming activity.

2. THE COMPLEXITY OF TODAY'S REGULATIONS

Once your family office becomes an operating business, it is subject to state and federal regulations. Improper management could result in negative publicity and possible legal action.

3. WEARING TOO MANY HATS

Appointing a family member to lead a family office can create challenges when you consider family dynamics and raise the risk that at any given time, someone within the family will be upset or feel slighted. A corporate family office acts in the best interests of the entire family.

4. THE TECHNOLOGY TO MAKE SMART DECISIONS

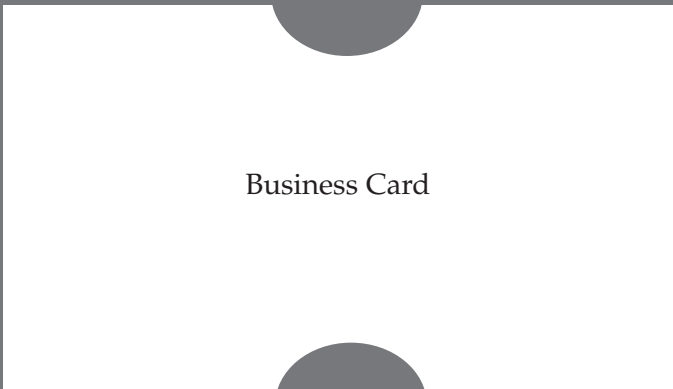
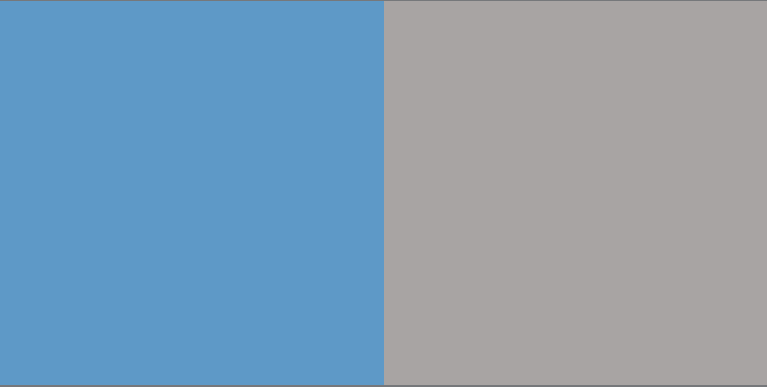
Having the right technology to support the complex financial structures of wealthy families presents a serious challenge for a single family office. Corporate family offices spend hundreds of thousands of dollars per year on leading-edge software, business continuity protection, and data security.

5. DEPTH OF INTELLECTUAL TALENT—BENCH STRENGTH

Outsourcing to a corporate family office that serves many families increases the likelihood that there will be a number of experts to draw upon for highly specialized issues that your family may have.

6. THE RIGHT CHECKS AND BALANCES

A corporate family office is likely to have detailed review processes in place—regulatory audits, financial audits, procedural audits, managerial risk assessments, etc. A well-managed corporate multifamily office will also have a transparent fee structure. It will refuse referral fees or commissions for recommending outside services to avoid conflicts of interest or it will credit these commissions to the client's account.



FOR MORE INFORMATION PLEASE CONTACT
1-877-MYCFO11

harrismycfo.com

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