

# The BMO Insurance Advanced Markets Team

The Advanced Markets Team can help you package individual and corporate insurance solutions for your high net worth clients.



**Pierre Ghorbanian**, Vice-President, Advanced Markets

Pierre has spent more than 20 years serving advisors across Canada. Pierre has an extensive background in financial and estate planning strategies including generational wealth transfer, corporate owned life insurance strategies, insurance leveraging, and

retirement funding strategies. He has been an associate member of CALU, a member of STEP Canada, and a member of Advocis. Pierre has also written and published a number of articles on insurance planning matters.

**Professional Designations:**

CFP (Certified Financial Planner) and TEP (Trust & Estate Practitioner). In addition, Pierre is a graduate of the University of Guelph (Bachelor of Commerce - Honours) and Dalhousie University (MBA - Financial Services).



**Daniel Balofsky**, Manager, Life Insurance and Annuity Taxation

Daniel has been involved with accounting and taxation issues in the life insurance industry for over a decade. In addition to his career in public accounting, he has held positions writing professional commentary on Canadian taxation,

designing tax software, and serving as a senior economist with the Ontario Ministry of Finance. Daniel has represented the industry as part of the CLHIA's policyholder tax working group, and his analysis and commentary has appeared in financial publications including *Tax Topics*, *Insurance Planning*, and *Firm of the Future*.

**Professional Designations:**

Chartered Professional Accountant (CPA), Chartered Accountant (CA), Chartered Life Underwriter (CLU), and Bachelor of Business Administration (BBA).



**Suzanne Désy**, Director, Tax & Estate Planning, Advanced Markets

Suzanne works to identify insurance solutions to integrate into clients' estate plans to make them more effective. She also provides technical support relating to taxation, concepts, and alternative ways to structure insurance solutions to best meet

the clients' needs. Suzanne also makes presentations on advanced marketing related matters and tax and estate planning for our distribution partners and professional groups or associations.

Suzanne is a notary by profession and a member of the *Chambre des notaires du Québec* as well as a tax specialist with over 20 years of experience in assisting clients with tax, estate, and insurance planning.

**Professional Designations:**

Bachelor of Legal Laws (LL.B.), *Diplôme de droit notarial* (D.D.N.), Trust and Estate Practitioner (TEP).



**Jackie Zhang**, Business Development Manager, Advanced Markets

Jackie is a seasoned insurance professional with close to a decade of experience in the life insurance industry. Jackie focuses on delivering advanced market strategies and high-quality advisor experiences across the country. Jackie represents BMO's suite of insurance

products, acting as a resource for product information and estate planning solutions. He specializes in generational wealth transfer and corporate owned life insurances strategies. Jackie is fluent in English, Mandarin, and Cantonese.

**Professional Designations:**

Certified Financial Planner (CFP). In addition, Jackie is a graduate of the University of British Columbia (Bachelor of Arts - Mathematics and Economics). He holds a full life insurance license in British Columbia.

## Let's connect

To connect with the Advanced Markets team, please call your Business Development Manager at the BMO Insurance regional sales office in your area, or call 1-877-742-5244.



**Ontario Region**  
1-800-608-7303

**Quebec - Atlantic Region**  
1-866-217-0514

**Western Region**  
1-877-877-1272



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