

# Working with your BMO financial professional

BMO provides a range of banking services focused on providing financial advice to a variety of clients, including businesses and business owners.

As entrepreneurs venture into a new business, they are often faced with many challenges. This may include managing day-to-day operations and finances, seeking additional opportunities for growth, staying on top of financial responsibilities, and ensuring sufficient funds for unexpected expenses, among many others. With their hectic schedules, entrepreneurs may benefit from working with a financial professional. Financial professionals can alleviate many of these difficulties by providing expert advice on financial tools, better management of finances, and additional connections to other professionals who can help.

There are many services that BMO can offer to business owners. As well as providing short and long-term loans, mortgages, leasing and other financial products, BMO can offer business-related services such as payroll deduction, term deposit receipts, cash management, insurance, electronic fund transfer and credit cards. Business banking also includes more general services, such as introducing clients to one another, identifying economic trends and forecasts, providing information relating to specific industries and explaining financial regulations and requirements. A financial professional can act as a main pillar of support and advice for an entrepreneur, smoothing the transition into a new venture.

A strong relationship between a business owner and their financial professional can play a big part in the financial success of a company. When looking to establish a new relationship with a financial professional, consider their previous experience with your industry and how well their educational materials resonate with you. Being able to establish and maintain a good relationship will help your business in the long run.

When you have selected the financial professional that you want to work with, the focus shifts to maintaining that relationship. The keys to this relationship are building trust and keeping an open line of communication.

**There are a few things that make this easier:****Having a business plan****Making frequent progress reports  
to your financial professional****Scheduling meetings regularly****Keeping track of loan  
repayment deadlines**

For a business owner, a financial professional can be the difference between good or poor financial health for the company. Please reach out to your BMO financial professional to see how they can help your business grow.

---

**BMO  Wealth Management****We're here to help.™**

BMO Wealth Management provides this publication for informational purposes only and it is not and should not be construed as professional advice to any individual. The information contained in this publication is based on material believed to be reliable at the time of publication, but BMO Wealth Management cannot guarantee the information is accurate or complete. Individuals should contact their BMO representative for professional advice regarding their personal circumstances and/or financial position. The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments 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 Wealth Management is a brand name that refers to Bank of Montreal and certain of its affiliates in providing wealth management products and services. Not all products and services are offered by all legal entities within BMO Wealth Management.

BMO Private Banking is part of BMO Wealth Management. Banking services are offered through Bank of Montreal. Investment management services are offered through BMO Private Investment Counsel Inc., an indirect subsidiary of Bank of Montreal. Estate, trust, planning and custodial services are offered through BMO Trust Company, a wholly owned subsidiary of Bank of Montreal.

BMO Nesbitt Burns Inc. provides comprehensive investment services and is a wholly owned subsidiary of Bank of Montreal. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. All insurance products and advice are offered through BMO Estate Insurance Advisory Services Inc. by licensed life insurance agents, and, in Quebec, by financial security advisors.

® "BMO (M-bar Roundel symbol)" is a registered trademark of Bank of Montreal, used under licence.

All rights are reserved. No part of this publication may be reproduced in any form, or referred to in any other publication, without the express written permission of BMO Wealth Management.