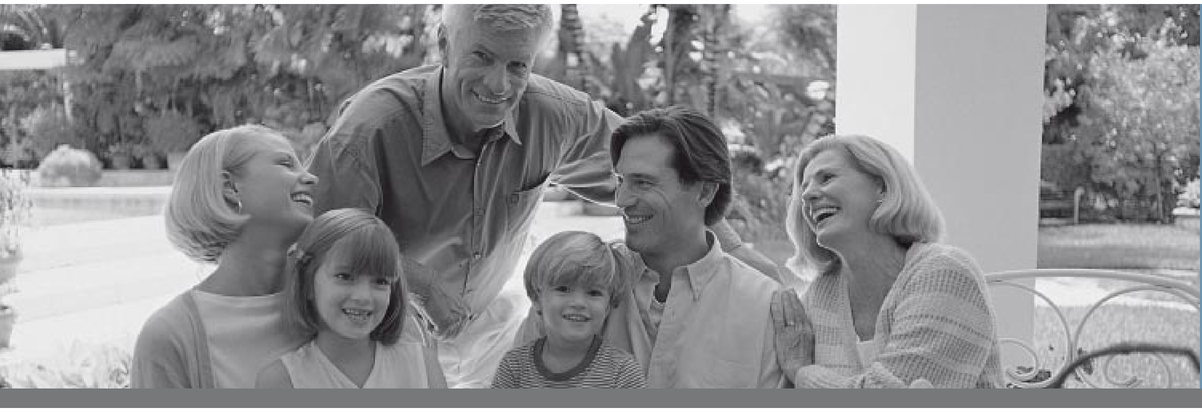
myCFO



THE NEXT STEP
IN SIMPLIFYING
YOUR INCREASINGLY
COMPLEX LIFE

HARRIS PRIVATE BANK™

A fully

integrated,

comprehensive

family

office.

myCFO

The next step in simplifying your increasingly complex life

As someone with significant wealth, you may feel at times that your life is becoming overly complicated and pressured by the demands of managing your finances, in addition to guiding a business or being keenly involved in family and philanthropic activities.

At Harris myCFO, our role is to manage this complexity for you — giving you greater balance, more control over your finances and more time to focus on the priorities of your life. We do this with a uniquely flexible and integrated approach to wealth management. One that gives you the guidance and services of a comprehensive family office — along with the freedom to use your own trusted advisors and other best-in-class service providers. It is all delivered with a level of personalized service and attention that is unsurpassed in the industry.

myCFO is designed to meet all of the financial and investment needs of wealthy individuals and their families under one roof — regardless of the complexity or variety of your financial objectives.

myCFO is the next step for affluent individuals who would rather free up their most precious asset — time — for the things they value most in life.

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SUCCESS BRINGS UNIQUE CHALLENGES

At your level of financial success, managing your personal finances can become similar to running a business, with all of the associated responsibilities.

In the past, you might have established a family office, which can be a long, complicated and expensive process. Or perhaps you hired individual advisors — investment counselors, accountants, lawyers, and tax specialists — to handle various aspects of your wealth management strategy.

Often this type of arrangement does not ensure that all of your advisors are working together seamlessly toward mutually agreed upon objectives. And since many of these advisors are commissioned directly and independently, it is more challenging to know whether your financial interests are being well served.

In addition, you may find that you no longer have the time or the inclination to coordinate a multi-disciplinary group of personal advisors. Or to ensure that the overall integrity of your wealth management plan is being respected.

HOW myCFO SERVES YOU

A SINGLE POINT OF CONTACT

myCFO provides you with a single point of contact, your Client Service Director, who supervises the delivery of services from a highly experienced, multi-disciplinary team of specialists.

AN OBJECTIVE APPROACH

myCFO sits on your side of the table. It is our job to identify products and services that meet your goals. We do not receive commissions, bonuses or incentives from other firms for referring their services.

BEST-IN-CLASS SOLUTIONS

myCFO gives you the flexibility to build a team of specialists, coordinated by myCFO, that can include the best professional talent for every aspect of your wealth management strategy.

FREEDOM TO USE YOUR ADVISORS

myCFO recognizes that you may have relationships with other financial institutions and advisors. So we coordinate your overall wealth management plan in collaboration with these trusted specialists.

A SOPHISTICATED SOLUTION FOR SOPHISTICATED NEEDS

myCFO takes a different approach, one that functions as a fully integrated, comprehensive family office.

We start by working with you to identify your individual needs and develop a comprehensive wealth management strategy. We then bring together a consortium of advisors — all leaders in their respective fields — along with an open architecture, to create, execute and manage a comprehensive integrated financial strategy custom-tailored to your individual goals and preferences.

myCFO acts as your advocate in selecting best-in-class products and service providers and monitoring their performance to ensure that your interests are always represented.

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WHO WILL BENEFIT FROM myCFO

If your need for advice has changed — either through entrepreneurial success, inheritance or the sale of a business — you may not have a complete plan in place to deal with these financial gains. We have a team of dedicated professionals who can oversee your entire financial situation, so you can stay focused on your business and family interests.

Some of our clients are newly wealthy — entrepreneurs, for example — who have founded successful companies and now need to diversify, plan for taxes, implement investment strategies and manage their increasingly complex financial lives.

Other clients come to us after inheriting significant wealth, or, increasingly, in anticipation of such an event. We also have a number of more established clients — leaders in various industries including manufacturing, technology, venture capital, financial services, entertainment and sports.

PERSONALIZED SERVICE FROM SEASONED PROFESSIONALS

Our approach centers around a dedicated Client Service Director who collaborates with you and draws upon the expertise of a supporting team of specialists. These specialized advisors work with your Client Service Director to structure and execute a plan that meets the objectives of your wealth management strategy.

myCFO's Client Service Directors are recognized leaders in wealth management. They are preeminent investment advisors and many have backgrounds in accounting and law. All have decades of experience working with the specific issues faced by wealthy individuals and families.

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ADDRESSING THE TOTALITY OF YOUR LIFE

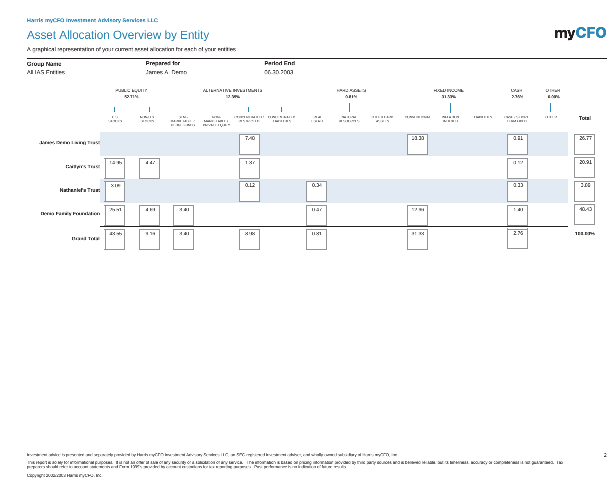
myCFO streamlines your life by creating an integrated, 360-degree view of your complete personal and financial landscape. By providing this total financial picture, we can help you identify opportunities for achieving your goals and potential obstacles that may stand in your way. We are able to provide a complete advisory solution, or work with your existing advisors as a unified team, operating as your primary point of contact for all of your needs, including:

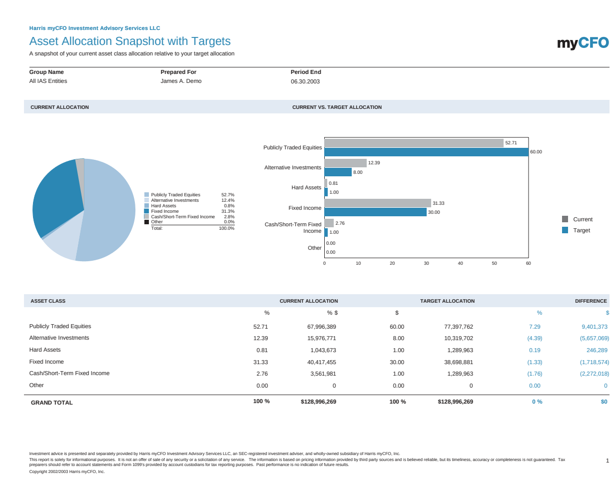
WITH ADVANCED TECHNOLOGY TO GIVE YOU A COMPLETE VIEW

Many traditional reporting programs provide account and transaction information.

myCFO's technology platform delivers comprehensive reports that mirror your entire wealth management strategy. We provide an at–a-glance overview of how each facet of your financial picture is performing, individually and relative to your overall plan.

Even more importantly, myCFO's advanced technology platform enables you to customize your reporting to fit the specific profile of your financial positions, expense management, accounts and legal entities. You will find that it provides a timely view of all aspects of your wealth in an easy-to-understand format.





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PART OF HARRIS PRIVATE BANK

myCFO is part of the Harris Private Bank, the complete wealth management solution for the affluent. As a client of Harris Private Bank, you have access to a broad range of customized services, including trust and estate administration, private banking and specialized lending.

For more than a century, the Harris organization has built its reputation on trust, experience and the highest level of personal service. myCFO and Harris Private Bank are part of the BMO Financial Group, one of North America's most diversified financial services firms.

FOR AFFLUENT INDIVIDUALS WHO DEMAND THE BEST

myCFO is the ideal destination for high-net-worth individuals and families who want a complete wealth management plan. It is a fee-based offering, founded on objectivity, accountability and best-in-class solutions.

myCFO is about finding a more efficient way to manage your significant wealth. It is about bringing clarity and simplicity to your complex financial life, and having everything you need in one place. It is about having "my Comprehensive Family Office".

With that in mind, we invite you to continue this discussion, allowing us to analyze and review your assets, structures and goals. Then we can identify planning opportunities and develop a specific proposal that fits your needs.

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FOR MORE INFORMATION CONTACT
1-877-MYCFO11

www.mycfo.com

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