



STOKER OSTLER WEALTH ADVISORS

Bringing Peace of Mind to Your Financial Life

STOKER
OSTLER

 HARRIS
MEMBER
HARRIS WEALTH ADVISORS



Managing your Needs Throughout your Financial Life

The Stoker Ostler approach to wealth management is grounded in a culture of serving the needs of the client first. We operate from an independent platform that allows our advisors to provide objective, unbiased advice on a fee-only basis, never locking you into proprietary products or services.

Our ultimate goal is to help our clients in their pursuit to live free from financial worry, now and throughout their lives. We communicate with you regularly and approach the management of your wealth proactively so that you can relax and feel confident that your financial life is taken care of.

We care about our clients as people and we take seriously our fiduciary responsibility for managing their assets. We pride ourselves on the many close relationships of trust we have earned over the years, many spanning more than a generation.

Wealth and Life Come Together

Your family's financial well-being is about more than wealth protection. You want to ensure that you have the means to enjoy your lives today and provide for those you care about, without worry, now and in the future.

Wealth planning at Stoker Ostler examines every aspect of your financial life, not just your investments. Our advisors take the time to understand what matters most to you and work closely with you to create a comprehensive strategy for achieving your goals.



Wealth Planning

Stoker Ostler's wealth advisory approach is a combination of personal financial planning and investment advisory. We believe that when it comes to planning your financial future, understanding your goals in life is fundamental to determining how we will get there.

We want to get to know you and your family's unique story – your needs, goals, challenges and values. Whether you are saving for retirement, planning college savings for your children or grandchildren, protecting your assets for the future or ensuring adequate income in retirement, we will help you to determine which wealth planning strategies are right for you.

A Comprehensive Team-based Approach

We approach wealth planning by assembling a team of specialists who will work closely with you and your other advisors, such as your accountant and attorneys, to design a unique long-term plan based on your priorities, goals, resources and commitments. We provide you with a clear view of your entire wealth management picture and develop an investment strategy designed to provide lifelong security and peace of mind.

Your wealth plan will cover a wide range of topics that may include:

- Retirement planning
- Portfolio management
- Cash flow analysis
- Debt management
- Tax planning
- Asset allocation
- Diversification strategies
- Management of financial needs
- Estate planning

Stoker Ostler is a member of the Harris Private Bank family. BMO Harris has been providing comprehensive wealth management services to individuals and families for over 100 years, and is a member of BMO Financial Group, one of North America's leading financial institutions.

About Stoker Ostler

Founded in 1997, Stoker Ostler specializes in managing investments and providing financial planning for affluent individuals and families, small-to-medium sized institutions and non-profit organizations. Stoker Ostler became a member of BMO Harris in 2009, providing our advisors and their clients with access to a greater array of financial resources and services to meet their needs.

About Harris Private Bank

Harris Private Bank, a member of BMO Financial Group, has been serving the Arizona market for more than 30 years, offering a comprehensive range of wealth management services to meet the unique financial needs of its clients. Through integrated teams of experienced financial professionals, Harris Private Bank helps its clients realize their financial and lifestyle goals with solutions that are custom tailored and delivered with the highest level of personalized service.

Harris Private Bank offers a full range of wealth management services, including:

- **Private banking** to help you manage your deposit and credit needs
- **Family office services** – from bill payment and income tax planning to financial reporting and philanthropy for affluent families and individuals
- **Trust and estate services**, including individual retirement trusts, trust administration and estate administration
- **Harris enCircle®** – support in attending to the needs of aging family members as they become more dependent, including bill payment, tax coordination, investment management and guidance on care management

Call to arrange a meeting with a Stoker Ostler advisor to begin exploring your wealth planning needs:

Arizona: 480-890-8088

Utah: 801-579-0888

Visit our website at **stokerostler.com** to access our client questionnaire. It details the type of information we will need to develop a financial plan that meets your needs. It's a good way to start thinking about your financial goals as you prepare for our first meeting.

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BMO Harris and Harris Private Bank are trade names used by various subsidiary financial service providers of BMO Financial Corp. Banking products and services offered through Harris Private Bank are provided by BMO Harris Bank N.A. and its bank affiliates. Member FDIC.

Estate planning requires legal assistance which Harris myCFO, Inc., BMO Harris Bank N.A. and their affiliates do not provide. Please consult with your legal advisor. Trustee services are only provided by BMO Harris Bank N.A.

Through Harris enCircle[®], BMO Harris does not engage in rendering care management services, advice or tax preparation.

Trust services are provided by BMO Harris Bank N.A.; consult state law to verify fiduciary capabilities.

Not all products and services are available in every state and/or location.

Investment products: **ARE NOT FDIC INSURED – MAY LOSE VALUE – CARRY NO BANK GUARANTEE.**

Stoker Ostler Wealth Advisors and Harris Private Bank are part of BMO Financial Group.

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