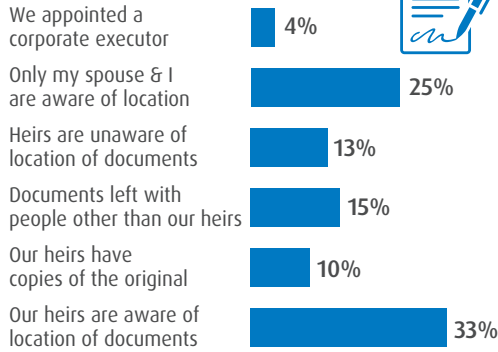


Estate planning for complex family dynamics

Today, the modern family comes in many different shapes and sizes; this diversity is having an impact on family relationships and the way families interact when addressing estate planning.

Sharing details of location of Wills and Powers of Attorney with heirs.

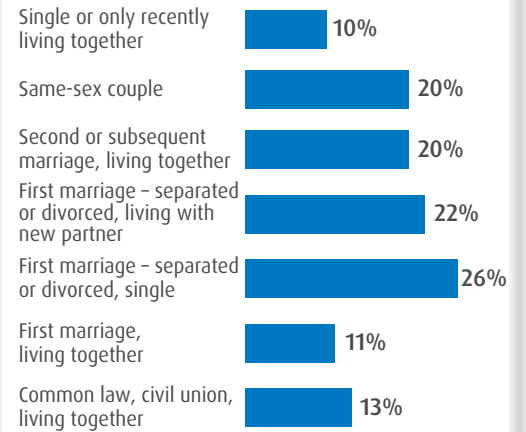


In the United States, **4.7%** of all children under the age of 18 are stepchildren.



More than 4,165,000 children live in a home with a parent that is not their biological parent.

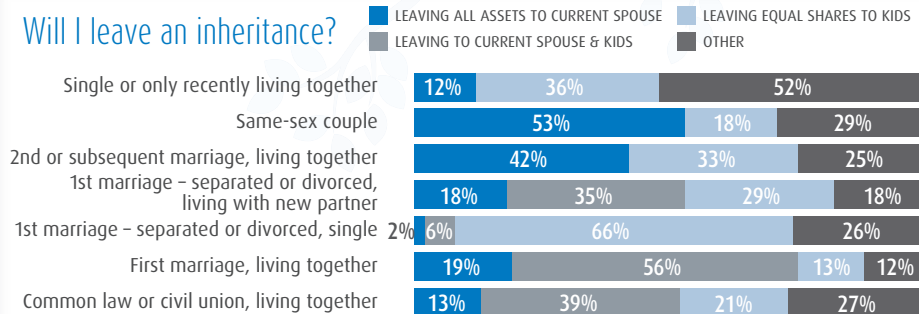
Arrangements made by parents or grandparents for daily living assistance in the future.



40%

have never discussed their estate intentions with their children

Will I leave an inheritance?



Legal marital status the United States in 2016



52% did not yet have a Will in place, and more so **56%** of those age 35-54.

Source: BMO Wealth Institute Report, Estate planning for complex family dynamics, March 2017. The foregoing summary is not based upon the factual situation of any specific taxpayer, is not intended to be tax advice to any taxpayer and is not intended to be relied upon. Taxpayers should consult tax advisors that are aware of their factual situations. BMO Global Asset Management does not offer tax advice. Contact your tax advisor. This information cannot be used by any taxpayer for the purpose of avoiding tax penalties that may be imposed on the taxpayer. This information is being used to support the promotion or marketing of the planning strategies discussed herein. BMO Financial Group and its affiliates do not provide legal or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors. Estate planning requires legal assistance which BMO Financial Group and its affiliates do not provide. You should discuss your particular estate-planning situation with a qualified attorney. BMO Wealth Institute, a unit of BMO Financial Group, provides this commentary to clients for informational purposes only. The comments included in this document are general in nature and should not be construed as legal, tax or financial advice to any party. Particular investments or financial plans should be evaluated relative to each individual, and professional advice should be obtained with respect to any circumstance.

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