The Di Rocco Keenan Wealth Advisory Group

JUNE 2025

Summer is here, and love is in the air. We are in prime wedding season! We love hearing your family stories and shared pictures of bridal showers and weddings…please keep them coming. In some situations, we've worked with clients through the birth of their children right through to their nuptials. Time flies!

For many families, this season also brings thoughtful planning and important conversations, especially when it comes to protecting legacies. Canada's marriage laws are well-intentioned, but they may not reflect the nuances of complex family wealth structures. i.e. private companies, family trusts or multi-generational real estate holdings.

Marriage contracts (also known as pre-nups or cohabitation agreements) aren't about planning for failure. They are about ensuring clarity, protection, and peace of mind. Here are a few reasons to consider a marriage contract this wedding season:

1. A marriage contract defines what is shared, and what remains personal – keeping everyone's expectations clear from day one. This is important for those with family businesses, or when there are gifting/inheritance intentions.
2. Today's families are more diverse than ever. I.e. Blended families, international ties, and cohabitation prior to marriage. A contract can reflect children from previous relationships and existing property or trust interests.
3. Whether a family business or real estate portfolio in trust, these assets are often intended to serve future generations. A contract helps ensure business interests remain protected, income from trust or family holdings are clearly accounted for or to avoid confusion about ownership/entitlement during a separation.

Need guidance? Please reach out to our team.

Lianne and Jamie

Now's the time to switch your documents to paperless on Gateway !

At BMO Private Wealth, we're committed to making real progress in addressing climate change. For the second year in a row, we've partnered with Tree Canada, a national non-profit organization dedicated to planting and nurturing trees in rural and urban environments.

Until the end of October, for each account that you switch to Electronic Delivery for your documents on BMO Nesbitt Burns Gateway, BMO Private Wealth will plant one tree and Tree Canada will match each tree planted with an additional tree. You can make the change directly on your Gateway account under your document delivery preferences. Get in touch with us for any help in setting this up!

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