

# Robert Kavcic

Senior Economist and Director | BMO Capital Markets

Robert has been with the Bank of Montreal since 2006. He plays a key role in analyzing economic, fiscal and real estate trends in Canada. Robert regularly contributes to various department publications and is the main author of the Provincial Monitor and the sought-after Global Equity Weekly. He is a frequent commentator on economic and financial trends in the media, and a regular advisor on economic issues to Canadian policymakers.

Before joining BMO, Robert worked in the Research department at the Bank of Canada. Robert holds an Honours Bachelor of Arts degree in Economics from the University of Western Ontario, and a Master's degree in Economics from Carleton University.



# Tara Di Rosa

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Tara Di Rosa is a partner with EY's International Transfer Pricing Services practice in Canada located in Toronto and is the Canadian Transfer Pricing Market leader.

Tara has over 21 years of transfer pricing experience, including: tax planning, documentation, permanent establishments, withholding taxes, tax audits, Competent Authority resolutions and APAs. Tara has extensive experience in a number of industries including, but not limited to, manufacturing, technology, automotive, food, chemicals, pharmaceuticals, mining, and retail.

She is also experienced with planning and cross-border studies involving intercompany provision of services, purchase/sale and/or licensing of intangible property, purchase and/or sale of tangible goods, leasing of equipment, and intercompany financing including intercompany loans, guarantees, and credit rating sensitivities. She assists clients with the practical development of intercompany transfer pricing policies and the preparation of relevant analyses and documentation. Tara also regularly presents at various conferences including the Tax Executives Institute ("TEI").

