



Consolidating your investments with CIBC Wood Gundy could be one of the best ways to manage your money more effectively. Here are some compelling reasons why:

Benefit of One-to-One Expertise - You don't have three family doctors and four dentists to look after your personal health care needs. Why behave differently where your financial health is concerned? By consolidating your investments, you enable your CIBC Wood Gundy Investment Advisor to get the complete picture of your portfolio. Asset allocation is enhanced when all assets are known.

Excellent investment choice, flexibility and returns - Markets change rapidly. When your investments are parceled out across a variety of accounts at a number of institutions, you reduce the flexibility to respond quickly to emerging opportunities because it takes time to make decisions and take action. If all your investments are held with a single source, the response time is minimized.

Fewer Reports Equals Better Understanding of Results - Few people invest just so they can wade through reams of investment statements and reports. If you want a comprehensive grasp of how your investments are doing, it's easier when you get one report from one organization, instead of many reports from various sources.

Easier Financial Planning and Administration - Financial planning can be complex. If you have multiple financial advisors, it can get more complicated as you, or your beneficiaries, work out the details of planning and/or administering taxes or your estate. Whether you're trying to simplify matters upfront or alleviate the additional burden on your heirs from having to wade through several separate portfolios, relying on your CIBC Wood Gundy Investment Advisor for investment advice can be advantageous. Including a CIBC Wood Gundy Estate Planning Specialist (Financial Security Advisor in Quebec) as a member of the team will provide the special expertise you may need, for estate planning purposes.

Virtual Access to All Your Account Information - Your CIBC Wood Gundy Investment Advisor will always be the main point of contact for investment advice and action. However, CIBC Wood Gundy Online also supports you 24 hours a day, seven days a week. The password-protected portion of our client website (www.cibcwoodgundy.com) will provide you with access to your account information, research and more. When your investments are consolidated with one source, you can view all your information from one website with fewer passwords to remember. Call one of the Investments Advisors listed on this website about getting expertise that's one to one and all the advantages it has to offer.