CIBC PRIVATE WEALTH

REMY INVESTMENT GROUP

WHAT'S YOUR STORY?

Message From Petra

"Your wealth is precious, but your time is priceless. We can manage both, so you can live your best life."

Petra Remy

Petra In the Community

Petra's insatiable curiosity has led her down many new paths so it's not surprising that she is somewhat of a pioneer. Her master's thesis broke ground in its inclusion of qualitative as well as quantitative data, now a fundamental part of the scientific critique in many areas of science. The same broad thinking led her to responsible investing, building portfolios by including an environmental, social, and governance (ESG) overlay to invest consciously while mitigating risks for her clients. For her, building relationships is key to her success and yours. Stories are so important because her approach is much more than just numbers, and her clients are all seen as individuals. The numbers are still there – steady positive returns in keeping with the fluxes of the market – supporting your story with the stability of sound finances. Bringing more than 25 years of experience in financial management, she is passionate about working with people, helping them to have a better life through solid wealth strategies. Through her leadership, her team continues to provide the excellent results her clients have come to expect.

Fun Facts

On a personal note, Petra is a dynamic individual and enjoys many interests and activities. Biking, hiking, skiing, camping, the outdoors and nature call to her, another reason why environmental screening is so important to her. She is also a lifelong learner and teacher who loves sharing her knowledge and fun with her grandchildren.

Integrity

If you have chosen to work with me, you aren't just a client; you are family. I will always have your best interests in mind, financial or otherwise.

Transparency

I firmly believe fees, costs, and expectations should be understood at the outset. My goal is to ensure you feel confident and informed at all times.

Accountability

When you place your trust in me, you can rest easy knowing I own my actions and take responsibility for them, no matter what the outcomes are.

Confidence

It takes confidence to help you make healthy financial decisions; I've worked hard to gain it through 25 years of experience and continued education.

Your Why

It has been proven that humans relate best through stories and building relationships is key to our giving you peace of mind about your investments, your future, and your legacy. By learning your story, we can enhance your experience of life by partnering with you and designing your investment portfolio to reflect your values and recognize your commitment to your family, your business, and your community.

Our commitment to you is reflected in our accountability to making the world a better place. Sustainable investing (SI) involves identifying and integrating the non-financial risks posed by environmental, social, and corporate governance (ESG) issues. Building your portfolio around SI gives you well performing investments in companies who are concerned about their carbon footprint. The result is a threefold peace of mind: finances to give you the kind of life you want; care for the earth and its future; and our client-centred service that is only a phone call or email away whenever you have questions or concerns.

Weaving your financial well-being is our story

Would it be valuable to get clarity around your goals for the future and put it on paper?

Would it be valuable to get organized in all six areas?

What is the probability of success in reaching ALL of your goals with your current planning? 40-60-80 percent?

Would it be valuable to have a coordinated team of professionals to help you in all areas of your financial plan?

Would it be valuable to get clarity around your legacy and put your estate on one page?

Clarity

Confidence

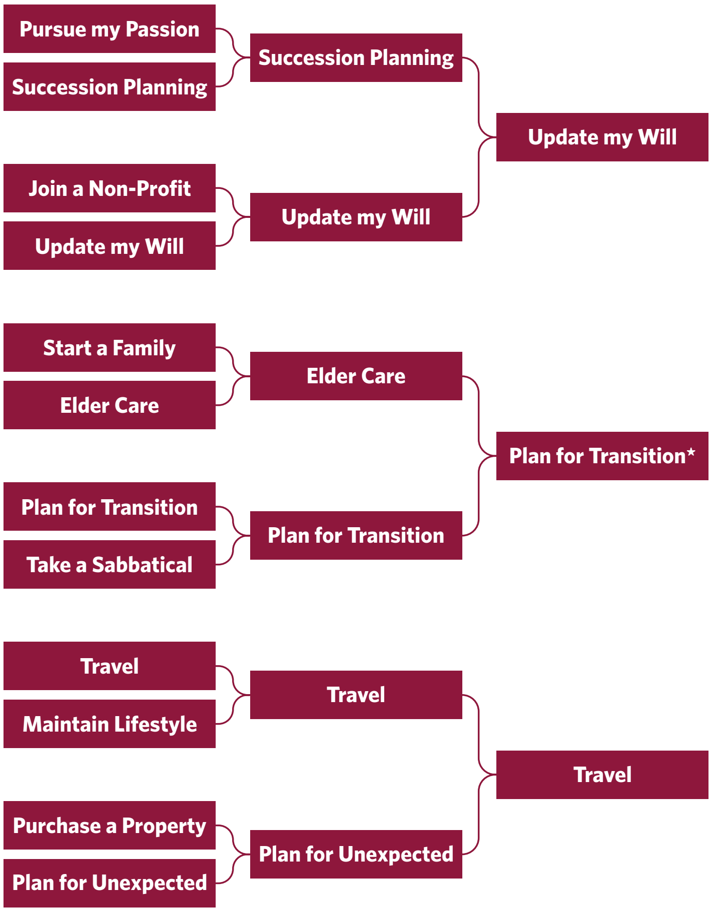
Control

We hear the complicated stories of high net worth individuals; we would be glad to hear your story and complete a complimentary financial assessment.

What's Your Story?

Personal to You

We at the Remy Investment Group are dedicated to your overall well being, of which finances play a great part. We help you and your family create stories that last a lifetime and beyond. First, we address your wants and needs by participating in a needs and wants activity.



*At the Remy Investment Group we don't believe that people retire; rather, they transition into active lifestyles where work is optional and live out their dreams and passions

What's Your Story?

Humans relate and remember best through stories. By learning your story, we can enhance your experience of life and partner with you as we design your investment portfolio to reflect your values and recognize your commitments. Every family we serve is unique, whether it be age, risk tolerance, financial know-how, and, of course, in their own experience of life. The Remy Investment Group looks forward to getting to know you and helping you write the financial part of your story so that the rest of your story can be what you envision it to be. Weaving your financial well being is our most cherished story.

Your 6 Steps to Financial Planning

Financial Planning

Your financial plan helps determine your goals and a road map to achieve them. Our team can take the worry out of creating your dynamic plan and has the expertise to turn that map into a GPS, leading you and keeping you on track as you move toward your goals. When your priorities change, it only takes a small recalculation and you are back on your way.

1 What's your story?

The financial planning process begins by evaluating where you are with your finances today.

2 A financial plan

A financial plan should reflect your personal story – how you see your life playing out, the things that are important to you - both now, and in the future. In order for a financial plan to be effective, your story needs to correlate with your financial picture.

3 Financial strategies

In developing your story and your plan, identify financial strategies that serve you - for example, the availability of emergency funds versus monies that are invested & not immediately accessible.

4 What if?

Consider the "what ifs." In other words – if a situation occurs, how could this potentially impact your financial picture?

5 Action it

Action your strategies and plan.

6 Review it

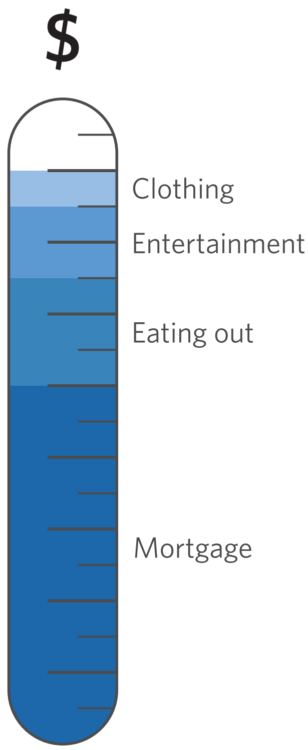
Typically a financial plan changes every five years; however your plan should be revisited every year, providing you with the assurance that you're "on track."

Your Needs

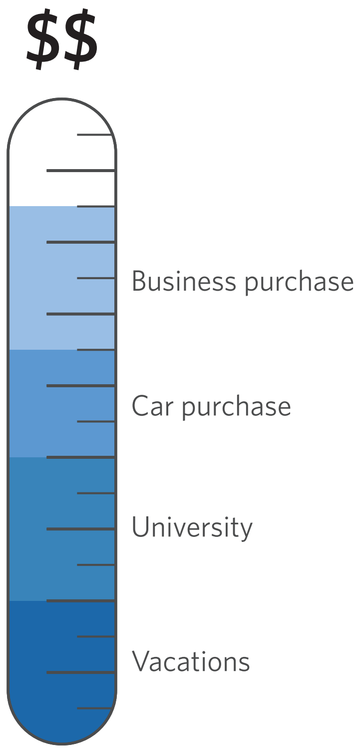
Life is Busy

Demands on your time can add up and consume valuable hours and energy. The Remy Investment Group manages your finances so they align with your unique position in life, giving you more time to spend with those you love, enjoying the things you like, doing what brings you joy and fulfillment. Your wealth is precious, but your time is priceless.

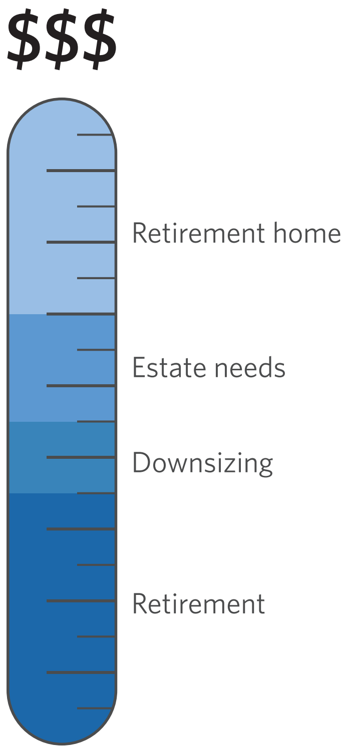
Short Term
(<1 YEAR)



Medium Term
(1-5 YEARS)



Long Term
(5+ YEARS)



Progress Update

Global Trip of a Lifetime

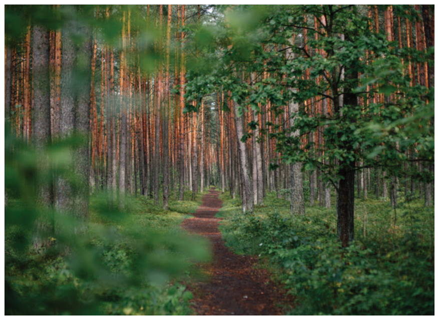
1. September 2023 - $20,000
2. Start in Australia (excited & stoked)
3. **On track to accomplish +**

Canmore Cabin

1. January 1, 2025 - $1,600,000 CAD
2. **Adjust track; increase savings and discuss CAD funds**

Complete Transition

1. June 2030, $11,000 a month until age 80; $8000 a month to age 100
2. **Adjust track for inflation**



Action Plan

Trip of a Lifetime

- [ ] Maximize savings through tax-free savings on a monthly basis
- [ ] Build an emergency fund of $15,000
- [ ] Fund your vacation with additional tax-saving strategies
- [ ] Specific portfolio recommendations

Canmore Cabin

- [ ] Invest monthly into non-registered investments
- [ ] Look into estate planning and summer home
- [ ] Adjust for CAD fluctuations
- [ ] Specific portfolio recommendations

Lifestyle & Transition

- [ ] Adjust asset mix and project to transition (retirement)
- [ ] Plan transition income cash flow for lifetime
- [ ] Maximize tax savings through tax planning checklist
- [ ] Ensure risks are covered in the event you don't make it to transition age

We are transition planning professionals and do our best to hear your story. We provide expert advice, and our experience fits best with:

- Investors over the age of 40 who are interested in sustainable investing and want to be confident in knowing that they can make work optional.
- Those who are transitioning out of the work force.
- Investors with a valuation of $500,000+ (excluding real estate or business evaluations).
- Diligent savers.
- People who want more time to focus on life, instead of money management.

The Three Step Process to Start Your New Story

1. Getting to Know Each Other
We will schedule a 30-minute call to see if we can meet your lifestyle needs.

2. What's Your Story?
We will meet for 1-1.5-hours in a one-on-one meeting so we can learn your story and your vision for the next chapters.

3. Progress Update & Recommendations
With your story completed, we will meet again to review our findings and make recommendations.

Remember, it's your story! We are just here to help you achieve your vision, whether that means addressing estate planning or implications, of strategically building your investment portfolio.

For your own customized strategic plan, reach out:

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