



WOOD GUNDY

Our focus is to simplify your life

CIBC PRIVATE WEALTH

The Omell Financial Group

Your Wealth Plan

Sample Client



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The Implementation Schedule

- 2022
 - ✓ Tax preparation sent to Accountant
 - ✓ US and Canadian
 - ✓ Rental Income reconciliation
 - ✓ RRIF withdrawal
 - ✓ Estate planning coordination
 - ✓ Private Banking Introduction
 - ✓ Tax-loss harvesting
 - ✓ RESP funding for grandchildren
 - ✓ Income funding
 - ✓ TFSA contribution
- 2023
 - ✓ Tax preparation sent to Accountant
 - ✓ RESP funding for grandchildren
 - ✓ Cashflow needs and planning update
 - ✓ RRIF withdrawal
 - ✓ TFSA contribution
- 2024
 - Tax preparation sent to Accountant
 - Cashflow needs and planning update
 - RRIF withdrawal
 - TFSA contribution



Portfolio Structure - Corporate

Asset Value

Account Title	Account	Type	Cash	Bonds	Alternative	Equities	Total Value	Canadian	US	Int'l	Total
IPP Accounts											
		IPP Investment Account	498	115,638	-	-	116,136	116,136	-	-	116,136
		SGA - Global Equity Grow th (\$USD)	20,171	-	-	696,206	716,377	17,200	416,977	282,200	716,377
		Walter Scott - Global Equity Grow th (\$USD)	10,196	-	-	355,018	365,214	-	218,153	147,062	365,214
		Beutel Goodman - Canadian Equity Income	20,449	-	-	432,376	452,825	331,340	82,636	38,850	452,825
		CAM - Flexible Yield Bond Pool (Hedged)	222	78,513	-	-	78,735	78,735	-	-	78,735
		CC&L - Canadian Equity Income	8,848	-	-	136,630	145,478	140,287	-	5,191	145,478
Sub-Total for IPP Accounts							1,874,766				
Corporate Accounts											
		Corporate Investment Account (\$CAD)	1,567	90,526	-	37,766	129,860	129,860	-	-	129,860
		Triasima - Canadian All-Cap Equity	13,865	-	-	109,551	123,416	123,416	-	-	123,416
		Walter Scott - Global Equity Grow th (\$USD)	21,379	-	-	659,571	680,950	-	407,623	273,327	680,950
		SGA - Global Equity Grow th (\$USD)	5,245	-	-	187,467	192,712	4,607	113,137	74,968	192,712
		CAM - Flexible Yield Bond Pool (Hedged)	594	121,199	-	-	121,793	121,793	-	-	121,793
Sub-Total for Corporate Accounts							1,248,732				
Grand Total for All Accounts			420,288	2,168,502	25,406	5,979,892	8,594,088	4,319,114	2,591,010	1,683,965	8,594,088
			5%	25%	0%	70%	100%	50%	30%	20%	100%

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Refer to your official statements to determine which positions are eligible for CIPF protection or held in segregation. Calculations/projections are based on a number of assumptions; actual results may differ.

Yields/rates are as of the date of this report unless otherwise noted. CIBC Wood Gundy is a division of CIBC World Markets Inc., a subsidiary of CIBC.

Portfolio Structure - Personal

Asset Value

Account Title	Account	Type	Cash	Bonds	Alternative	Equities	Total Value	Canadian	US	Int'l	Total
Registered Accounts											
		RRIF Account	1,478	148,220	-	-	149,698	142,893	3,779	3,026	149,698
		CAM - Flexible Yield Bond Pool (Hedged)	-	73,698	-	-	73,698	73,698	-	-	73,698
		Beutel Goodman - Canadian Equity Income	14,242	-	-	621,818	636,060	461,203	119,044	55,813	636,060
Sub-Total for Registered Accounts							859,456				
Non-Registered Accounts											
		Master Investment Account (\$CAD)	116,962	455,619	-	15,286	587,867	587,867	-	-	587,867
		Master Investment Account (\$USD)	36,223	-	-	23,407	59,630	-	59,630	-	59,630
		CC&L - Canadian Equity Income	6,909	-	-	106,069	112,978	108,988	-	3,990	112,978
		Walter Scott - Global Equity Grow th (\$USD)	9,058	-	-	541,494	550,552	-	326,291	224,261	550,552
		SGA - Global Equity Grow th (\$USD)	12,046	-	-	474,185	486,231	11,671	285,552	189,008	486,231
		CAM - Flexible Yield Bond Pool (Hedged)	2,585	391,292	-	-	393,877	393,877	-	-	393,877
Sub-Total for Non-Registered Accounts							2,191,134				
Grand Total for All Accounts			420,288	2,168,502	25,406	5,979,892	8,594,088	4,319,114	2,591,010	1,683,965	8,594,088
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Portfolio Structure - Personal

Asset Value

Account Title	Account	Type	Cash	Bonds	Alternatives	Equities	Total Value	Canadian	US	Int'l	Total
		Investment Account (\$CAD)	52,377	407,765	-	-	460,141	460,141	-	-	460,141
		Investment Account (\$USD)	6,746	-	-	-	6,746	-	6,746	-	6,746
		CC&L - Canadian Equity Income	16,773	-	-	252,854	269,627	256,825	-	12,802	269,627
		Beutel Goodman - Canadian Equity Income	3,207	-	-	427,957	431,164	310,577	81,842	38,745	431,164
		CAM - Global Infrastructure Fund (CN)	192	-	23,439	-	23,631	2,241	9,066	12,324	23,631
		SGA - Global Equity Growth (\$USD)	9,624	-	-	329,605	339,229	8,088	199,332	131,809	339,229
		Walter Scott - Global Equity Growth (\$USD)	13,178	-	-	386,922	400,100	-	239,408	160,692	400,100
		Triasima - Canadian All-Cap Equity	10,306	-	-	113,501	123,807	123,807	-	-	123,807
		CAM - Flexible Yield Bond Pool (Hedged)	1,768	267,569	-	-	269,337	269,337	-	-	269,337
Sub-Total for Non-Registered Accounts							2,323,783				
TFSA Account											
		TFSA - ICS Total Solution Growth	3,579	18,464	1,967	72,208	96,217	44,525	21,794	29,898	96,217
Sub-Total for TFSA Account							96,217				
Grand Total for All Accounts			420,288	2,168,502	25,406	5,979,892	8,594,088	4,319,114	2,591,010	1,683,965	8,594,088
			5%	25%	0%	70%	100%	50%	30%	20%	100%

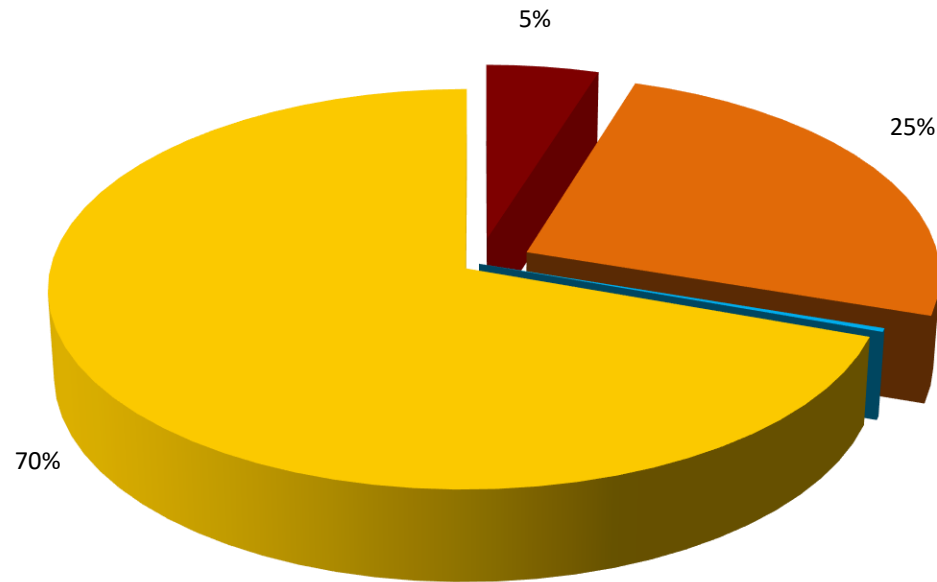
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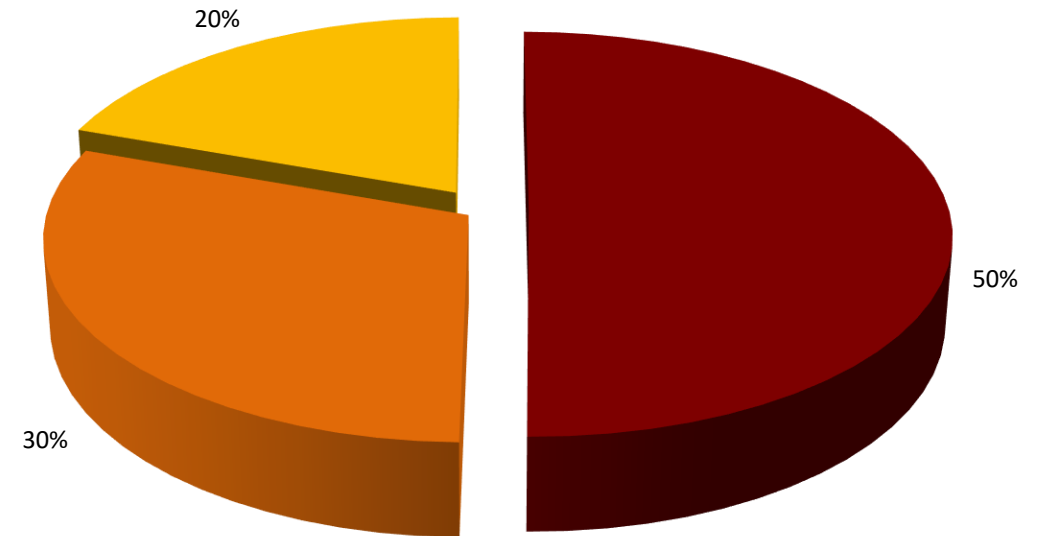
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Asset Allocation



■ Cash ■ Bonds ■ Alternatives ■ Equities

Geographic Allocation



■ Canadian ■ US ■ Int'l

Portfolio Performance 2019 - YTD

	YTD	2022	2021	2020	2019
Starting Value	\$ 8,266,100.39	\$ 9,422,244.60	\$ 8,237,048.55	\$ 8,551,710.38	\$ 7,981,720.26
Inflows	\$ 6,500.00	\$ 407,038.69	\$ 439,040.00	\$ -	\$ 437.85
Outflows	-\$ 65,000.00	-\$ 518,205.25	-\$ 248,327.02	-\$ 417,603.45	-\$ 387,756.50
Net Change	-\$ 58,500.00	-\$ 111,166.56	\$ 190,712.98	-\$ 417,603.45	-\$ 387,318.65
Total Portfolio Gain	\$ 435,309.25	-\$ 892,909.97	\$ 1,159,926.48	\$ 339,863.69	\$ 1,142,477.96
Income	\$ 60,760.43	\$ 224,927.31	\$ 229,578.34	\$ 262,429.20	\$ 356,493.59
Interest	\$ 2,191.26	\$ 3,248.87	\$ 581.41	\$ 1,735.92	\$ 5,199.77
Dividends	\$ 58,569.17	\$ 221,678.43	\$ 228,996.92	\$ 260,693.28	\$ 351,293.82
Change in Accrued Income	\$ 1,146.44	-\$ 1,295.91	\$ 2,421.74	-\$ 3,416.23	-\$ 3,507.92
Change in Position Value	\$ 373,402.38	-\$ 1,116,541.37	\$ 927,926.40	\$ 80,850.72	\$ 789,492.29
Investment Management Costs	-\$ 38,897.09	-\$ 150,894.64	-\$ 165,000.05	-\$ 135,890.46	-\$ 149,229.53
Ending Value	\$ 8,602,487.31	\$ 8,266,100.39	\$ 9,422,244.60	\$ 8,237,048.55	\$ 8,551,710.38
Std. Deviation	3.834%	11.481%	6.318%	14.497%	4.652%
Time Weighted Return	4.807%	-11.390%	11.875%	2.836%	12.645%

Historical Performance

Your performance reporting started in 2006 at CIBC Wood Gundy. Back then you had \$2,206,903 in total deposits and we helped grow your wealth to \$8,602,487 by April 2023.

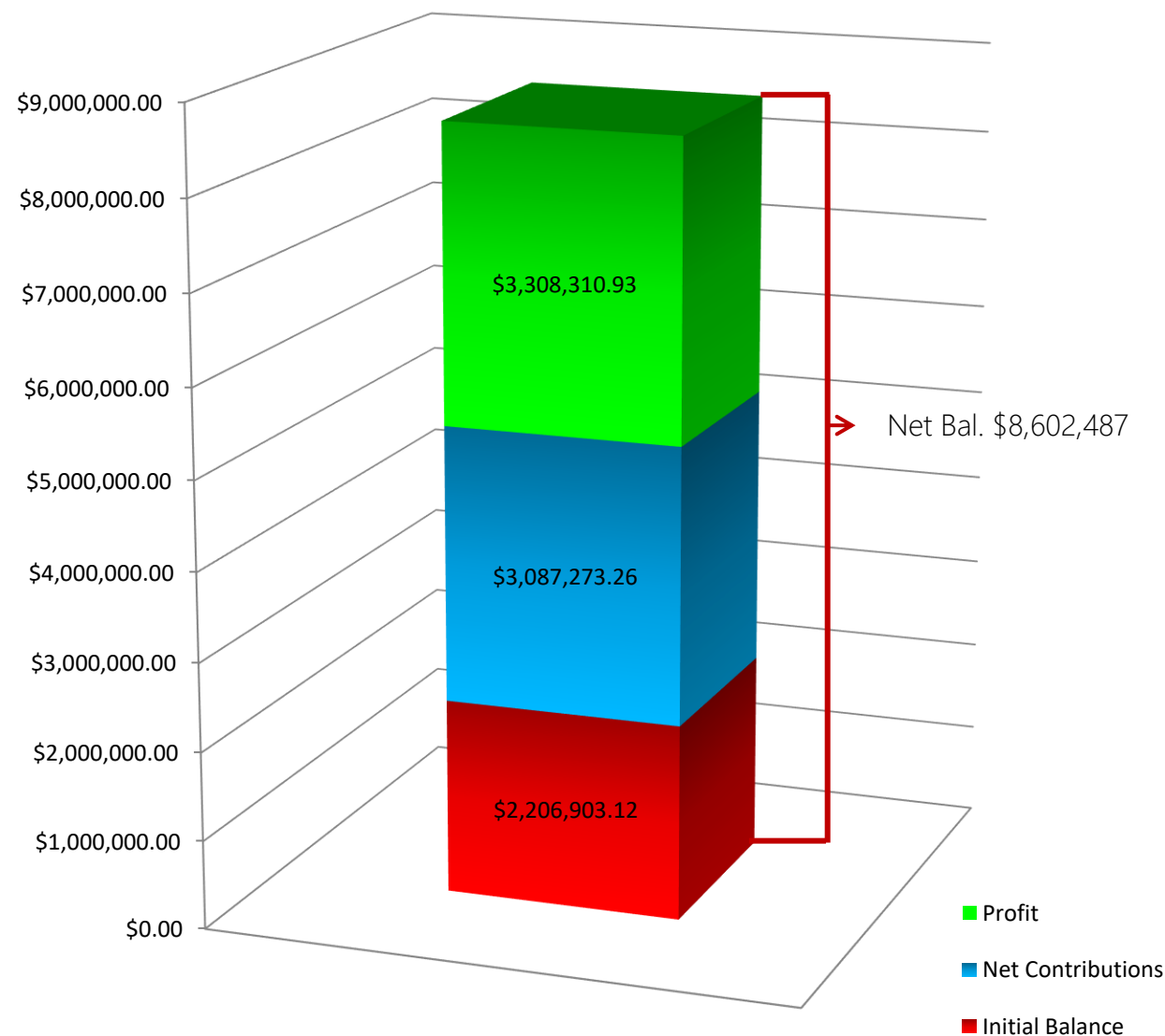
Your net contributions over 17 years totaled \$3,087,273 and growth plus income from investments totaled \$3,308,311.

Please note that figures shown are net of costs.



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Balance Breakdown 2006-YTD



Your Withdrawal Plan & Portfolio Recommendations



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Your Withdrawal Plan

- You are currently receiving the following regularly scheduled withdrawals from your portfolio:
 - At mid-month, you receive \$14,000 from your corporate investment accounts.
 - At mid-month, you receive \$6,000 from your personal accounts.

Your Corporate Investment Accounts

- In your corporate investment account(s), you currently have \$205,000 in PIMCO.
- We will need to look at refunding your HISA High Interest Savings position to refund your monthly outbounds, which is currently coming from PIMCO.

Your Personal Accounts

- In your personal investment account(s), you currently have \$CAD 110,000 of HISA.
 - You also have \$CAD 456,000 of PIMCO in your personal investment accounts.
- Your minimum payment for 2023 from your RRIF account is \$41,663.73
- We contributed \$6,500 to your TFSA on February 9th, 2023.

Today we reviewed:

1. Your portfolio performance
2. Recommended portfolio changes
3. Your cash flow needs



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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns, including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed. Their values change frequently, and past performance may not be repeated.

Contact Us

If you have any questions after the review, please contact us at

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