CIBC

CIBC PRIVATE WEALTH
WOOD GUNDY

REMY INVESTMENT GROUP

What's your story?

## Our clients are not accounts, and your portfolio is so much more than a set of numbers.

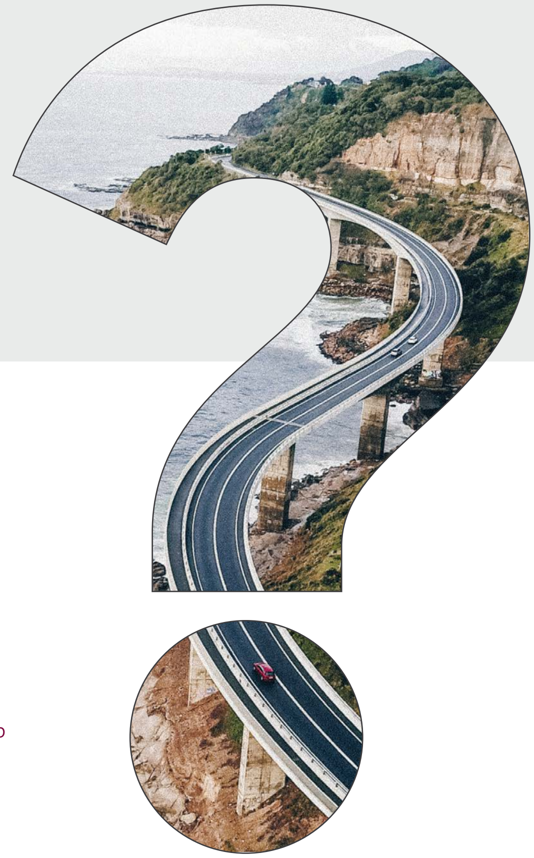
At Remy Investment Group, your customized financial plan will be tailored to your lifestyle and profession.

A comprehensive discovery process and regular reviews accurately capture all the essential details, so we can allocate your wealth for optimal growth, and help you write your story.

PETRA REMY, ACE, MA, CFP
Investment Advisor

I look forward to getting to know you.

# While you steer your career or business, who's steering your finances?



Changes in the financial world happen fast. Filtering through the noise and anticipating market fluctuations is a job that no hard-working professional has time for. While you dedicate your time to professional growth in your field, the Remy Investment Group will stay at the front lines of your financial plan, and help you reach sustainable growth with a complete wealth management strategy.

*"Piecemeal solutions are not effective for managing wealth."*

– Remy Investment Group

Financial management has become increasingly complex. With so many different aspects of personal and professional finance to manage, it is essential to have a full team of experts handling the specialized details of your tax, estate, investment, retirement, and cash flow considerations. At Remy Investment Group, we see how all the smaller pieces of your finances fit into the larger picture, and we build a specialized team around that picture. Think of us as the quarterbacks of your financial needs. We'll handle the coordination of your finances and investments, and ensure you always have access to your strategic plan, so you have more time to do the things you love, with less on your mind. Don't wait for crisis to strike before implementing a wealth management strategy. A customized strategy from the Remy Investment Group will prepare you for any obstacles, and help you navigate the complexities of spending, saving, growing, and investing your earnings.

**We see how all the smaller pieces of your finances fit into the larger picture.**

## 6 Steps to Financial Planning

1. "What's your story?" The financial planning process begins by evaluating where you're at with your finances today.
2. 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. 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 and not immediately accessible.
4. Consider the "what ifs." In other words – if a situation occurs, how could this potentially impact your financial picture.
5. Action your strategies and plan.
6. 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".

# A step by step strategy.

## 1. Responsible Investing

**You don't need to risk your future on unstable investments.** Remy's focus on responsible investments means your portfolio has an added layer of risk mitigation based on the incorporation of environmental, social, and corporate governance factors. That's true peace of mind you will find with Remy Investment Group.

## 2. Transition Strategies

**It's never too soon to start strategizing for the next stage in life.** Planning ahead means that when it comes time to transition your business, move into retirement, or leave behind a legacy, you and your family will be comfortable living life in the moment.

## 3. Investment Strategies

**Our portfolios are diversified. What does that mean?** It means we work with you to build an investment portfolio that is resilient in any market, based on your investment objectives and time horizon.

## 4. Estate Management

**Your legacy is what you leave behind.** Dealing with loss is difficult, and there are many questions and considerations you don't want to leave for your family. We ask the difficult questions now, so you know your loved ones will have time to heal during an emotional time, and financial stability for generations to come. Do your loved ones know your intentions, or will they battle over your estate when you're gone?

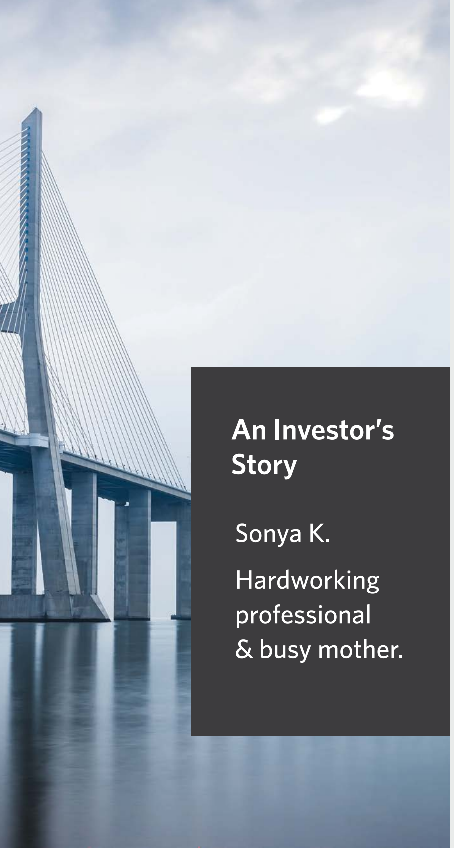
## 5. Tax Strategies

**We are always mindful of the many avenues available to enhance your investments and save you money.** Forward-thinking approaches to tax considerations often mean long-term savings. We can help you implement tax strategies in coordination with your accountant, and explain them in detail so you know exactly what to expect and when. Is your portfolio tax efficient?

## 6. Genuine Communications

**We are real people talking to real people.** Are you tired of talking to someone new every time you call, or not having your call returned in a timely fashion? We are always available to answer questions, offer real-time advice, and help you navigate challenges.

Our business is built on trust, and trust is found in the details. You will always know that the level of care and attention in our client relationships is equal to the level of care and attention we dedicate to our investment portfolios and wealth management strategies on a daily basis.



## An Investor's Story

Sonya K.

Hardworking professional & busy mother.

Between a demanding career and time spent with her daughters, Sonya K. didn't have time to manage her financial needs and coordinate her investments. She knew it was time to begin estate planning but wasn't sure where to start. In particular, she wanted to know her teenage daughter, Beth – who'd been diagnosed with severe autism at an early age – would have a high standard of care and support throughout her lifetime.

Sonya needed to bridge the gap between managing her financial planning and investments, and realizing her long-term financial goals. What Sonya needed was a comprehensive team of specialists to spearhead this financial journey so she could spend more time doing the things her and her daughters enjoyed doing. She wanted to address the items weighing most heavily on her mind, including tax-efficiency, estate planning and succession planning. A key priority was to learn more about the tools and resources available for Sonya and customize her financial plans to accommodate for these future costs. For Sonya, the greatest gift of a wealth management plan was a tangible course of action that would deliver the peace of mind in knowing her children would be cared for.

Our approach to wealth management planning is to learn your story and then provide you with a financial plan that considers all the unique aspects of your life. At Remy Investment Group we understand that every client has their own personal story… what's yours?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Petra has over 20 years experience in financial management developing financial plans to meet the needs of her clients. She believes in the core attributes of wealth management, ESG and financial strategy. Petra has a passion for working with people and is guided by the financial process to create strategies tailored to her clients' needs. Using her team management skills she works to ensure the team continues to provide the excellent results clients have come to expect.