




CIBC FAMILY OFFICE

Create your legacy for generations to come





Our mission is to assist you in creating a lasting legacy for you, your family and for generations to come.

As a bank for business owners and affluent families, we understand the importance of a coordinated approach to addressing our client's unique needs and complexities through every step of the journey. By integrating our CIBC Commercial Banking and Wealth Management teams across North America, we help ensure a smooth transition of your wealth within your family enterprise.

Susan Rimmer

SEVP and Group Head, Commercial Banking and Wealth Management



Experience a multi-faceted approach

The world is more complex than ever. As a result, you may find you're navigating numerous investment options, tax and legal considerations, technological developments and risk considerations. Also, the definitions of "family", "home" and even "success" are evolving, which may make it difficult for you to remain objective and in control when it comes to your wealth.

CIBC Family Office seeks to guide you and your family through these challenges and opportunities. We can help you organize and understand the intricacies of wealth ownership, with a focus on your current and future goals.

We work in close collaboration with experts from across CIBC, as well as your external advisors, to provide a bespoke and elevated experience to you, our most important clients. You can count on us for expert guidance in these four key areas.

1. **Stewardship**
2. **Personal Financial Management**
3. **Family Enterprise Advisory And Succession Planning**
4. **Institutional Investment Management**



STEWARDSHIP

Trust in our stewardship

Our tenured, credentialed advisors have extensive experience in building, customizing and stewarding solutions from across CIBC, to meet the needs of your family enterprise. Our advisors have numerous administrative and technical responsibilities but, above all, they seek to nurture a long-term, multi-generational relationship founded on trust.

We earn that trust by working closely with you and your family. We listen to your needs, and then work with CIBC and external experts to offer objective and transparent advice and solutions.

Our Family Office stewards seek to work closely with your other advisors in the fields of investments, tax structuring, legal advisory, family counselling and more. We welcome a close and collaborative relationship to help ensure all elements of your wealth plan are aligned.

CIBC Family Office also supports your next generation by working with them to articulate their own values, vision and wealth purposes. Whether one-on-one or through educational events, we help them develop their financial skills across cash management, credit, investments and planning. Our aim is to prepare them to manage and flourish in your family enterprise.



PERSONAL FINANCIAL MANAGEMENT

Turn the personal over to a professional

Your personal banking experience should be as unique as you are. Whether you need a simple bank account or a complex lending facility, our Private Banking team works closely with you, your family and your CIBC and external advisors to meet your needs.

Cash management services

- A dedicated and tenured team to assist with your day-to-day banking needs
- Facilitate distributions between entities
- Tailored, multi-currency deposit solutions for personal and non-personal funds
- Customizable solutions to meet interest rate and foreign exchange objectives
- Access to Private Banking services across North America and the Caribbean

Credit and lending

- Seasoned credit specialists and a dedicated risk team to meet your non-standard and complex credit needs
- Front- and back-end insurance lending
- Customizable pricing structures
- Single stock, yacht and airplane lending
- Multi-currency credit solutions across North America

Confidentiality

- High level of privacy and discretion in all transactions and family interactions

Navigate a unique ecosystem

Each family enterprise is its own unique ecosystem, but they all have one common characteristic—the overlap of family, ownership and business issues. If you want your wealth to continue to benefit multiple generations, our experts will take a broader approach to address any planning issues that are critical to your family enterprise continuity. We can consult on these five pillars.

Business Succession

Whether you've identified a successor for your business, or have already transitioned it to the next generation, we support entrepreneurial families for the benefit of the family and the continuity of the business. We can guide you with successor identification and timelines, enterprise valuation, and a full or partial monetization depending on the path you choose.

Family Governance

The future of any family enterprise depends largely on effective communication, the ability to make quality decisions and maintaining family harmony. Our experts offer a framework to help you better organize decision making as an entrepreneurial family.

Family Legacy

Family wealth is often more than just money. We will help you define, reflect on and express what wealth really means to your family. Our experts can assist your family with defining its vision and values, evolving a healthy wealth culture and developing the rising generation.

Family Risk Management

Economic crises are not the only threat to an entrepreneurial family. Our experts adopt a forward-looking risk management approach to help you identify and proactively mitigate risks. We do this through asset protection, trusts, insurance, tax and estate planning, while taking into account cyber security, fraud and reputational risk.

Strategic Philanthropy

Success for some families includes achieving a sense of fulfillment by supporting the causes they hold dear. We work with you to provide a strategic approach to your philanthropic goals; this way your capital is allocated purposefully and in line with your family's vision for a positive impact.



INSTITUTIONAL INVESTMENT MANAGEMENT

Benefit from expert asset allocation

The investment world has become larger and more complex. Products are increasingly sophisticated and lacking in transparency, due diligence and monitoring are complicated, and the global geopolitical environment is changing rapidly.

CIBC Family Office cuts through these noises by offering you unique access to our institutional due diligence capabilities and global money managers, as well as our expertise in designing appropriately diversified portfolios. We commit to providing you with objectivity, expertise and significant scale in resourcing the structures and managers that best meet the goals, risk tolerance and time horizon of your family enterprise. We continue to monitor and recommend the appropriate strategies based on our unbiased discussions with you and, where required, your external advisors.

Our investment process

Develop a holistic, comprehensive investment policy

- Gain a robust understanding of needs, objectives and constraints
- Develop a goals-based institutional asset allocation plan

Leverage our independent institutional investment management team of over 60 professionals

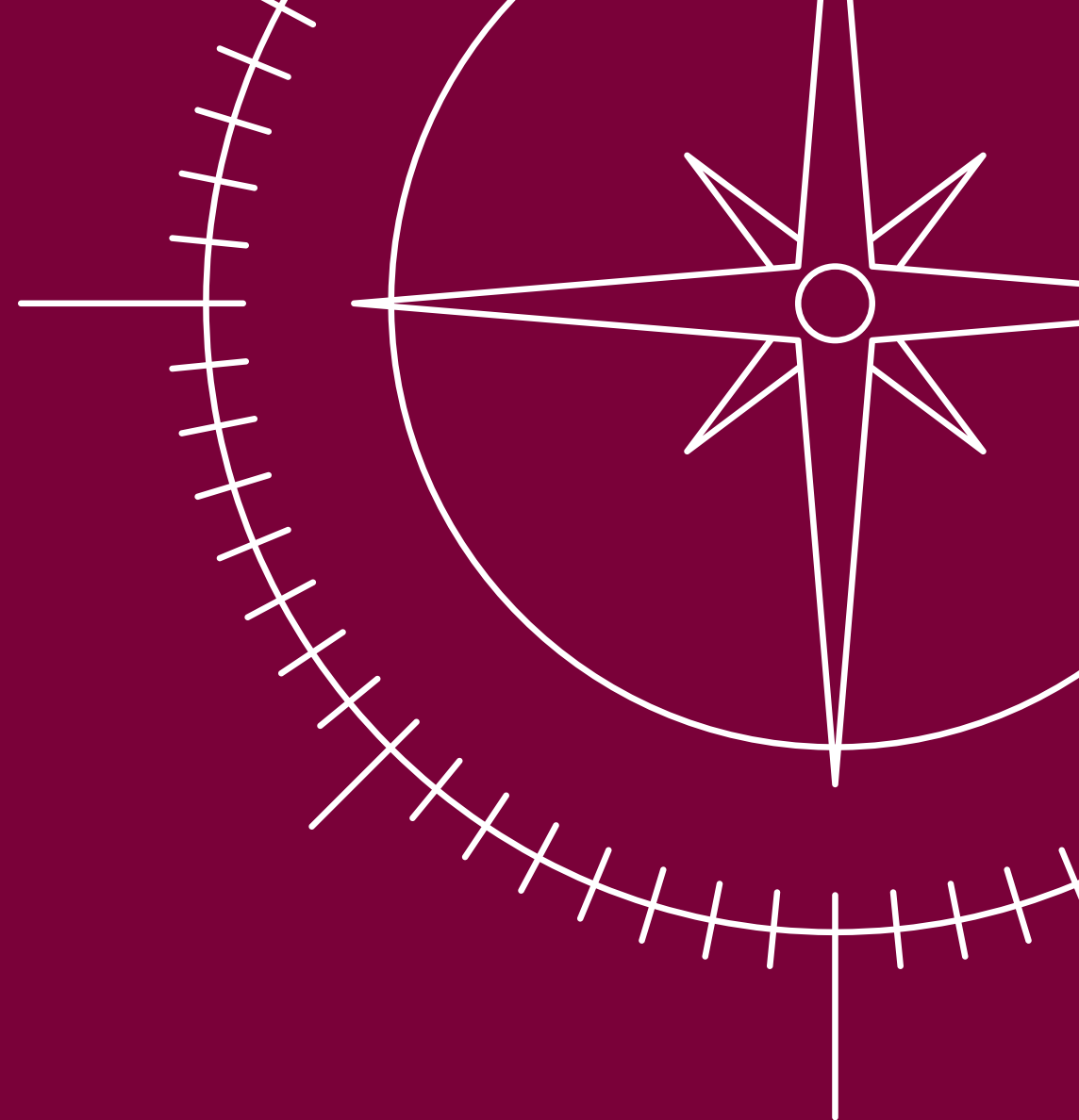
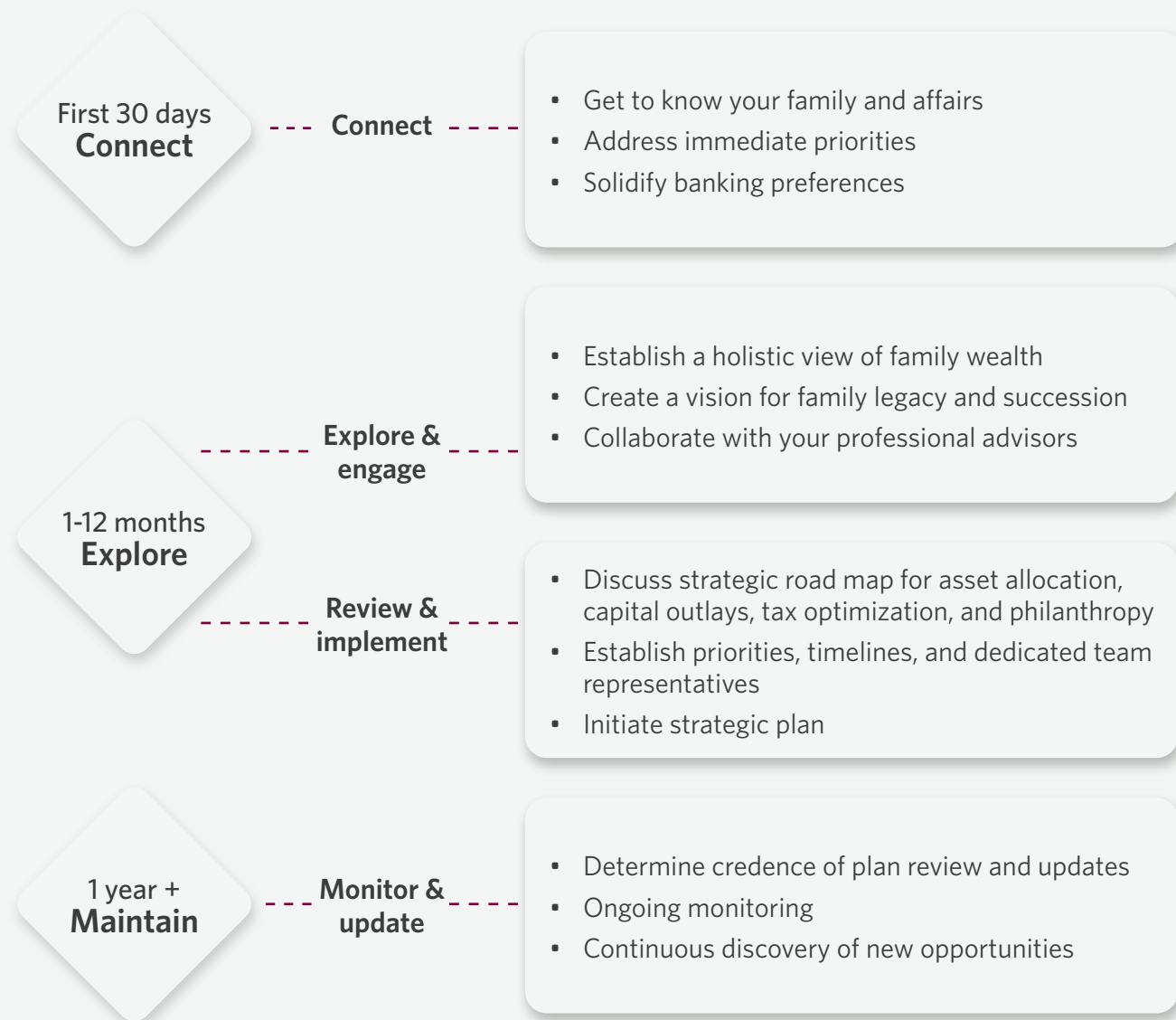
- Gain access to dedicated expertise in the areas of manager research, trading and beta management, operational due diligence and investment policy guidelines
- Benefit from the institutional scale, pricing power and breadth of CIBC Global Asset Management with over \$380B in Assets under Management¹

- Gain access to specialized investment talent from around the world through our open architecture investment platform
- Diversify by asset class, investment style, market capitalization and geographical emphasis in traditional and alternative investments
- Rigorous ongoing monitoring and oversight of investment managers

Develop innovative capital markets solutions

- Custom designed structured notes
- Prime brokerage services
- Access to alternative investments

Your story is unique and important to us. CIBC Family Office is committed to working with you, listening to you and putting in place a road map that will help your family enterprise achieve its goals.



¹ Based on Canadian Asset Management's \$268 billion of assets under management includes \$50 billion in multi-asset and notional currency overlay mandates and \$45 billion in 3rd party sub-advised assets and US Asset Management's assets under management of \$125 billion (as at September 30, 2025). All figures expressed are in CAD.

"CIBC Family Office" consists of services provided by CIBC and certain of its subsidiaries through CIBC Private Banking, which provides solutions from CIBC Investor Services Inc. and CIBC Asset Management Inc.; CIBC Trust Corporation; and CIBC Wood Gundy, a division of CIBC World Markets Inc. ("WMI"). CIBC Family Office services are available to qualified individuals. Insurance services are only available through CIBC Wood Gundy Financial Services Inc. and in Quebec, CIBC Wood Gundy Financial Services (Quebec) Inc. The CIBC logo is a trademark of CIBC. "Wood Gundy" is a registered trademark of CIBC World Markets Inc.

01/26 Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors. If you are currently a CIBC Wood Gundy client, please contact your Investment Advisor.