



PRIVATE WEALTH  
MANAGEMENT

CIBC WOOD GUNDY



# Integrated Wealth Management "The Focus Is On You"

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## TEAM INTRODUCTIONS



### **Jake Brumby, B.Comm., CFA**

First Vice-President, Portfolio Manager, Investment Advisor  
jake.brumby@cibc.ca | 250 361-2228

Jake will be your “personal CFO” quarterbacking the entire process for you. Jake has worked in the financial industry since 1998. Prior to joining CIBC Wood Gundy, he served as the Chief Investment Officer for another financial institution. As a discretionary Portfolio Manager, Jake devotes his time to pursuing strong risk adjusted returns on investments. Jake is available to discuss investment strategies, individual positions, market updates and meet with you to review your portfolios. Jake, a Victoria native, has a diploma in finance, a Bachelor of Commerce and holds the Chartered Financial Analyst designation (CFA).



### **David Brumby**

Associate Investment Advisor  
david.brumby@cibc.ca | 250 361-2260

David joined CIBC Wood Gundy following a successful 10-year career in Commercial Real Estate. David will be focused on delivering long-term capital appreciation combined with a reasonable risk-adjusted income stream for his clients. David was born in Victoria and following a 10-year professional hockey career, happily settled back in Victoria and began his professional working career.



### **Brian Smith, BA, (BA)**

Associate Investment Advisor  
brian.smith@cibc.ca | 250 361-2205

Brian has been an investor for 35 years and an Investment Advisor since 1995. He joined CIBC Wood Gundy in 2005 and served as Vice-President and Investment Advisor from 2006 until 2011. While his formal background is in Business Management and Accounting, he has enjoyed successful careers in the private sector, including a wide range of real estate investment and management positions. Brian’s clients have benefited from this diverse background and he continues to focus on client service and advice respecting investment, retirement and estate planning matters.



### **Jane Trites, B.Comm., CIM, FCSI**

Financial Associate  
jane.trites@cibc.ca | 250 361-2294

Jane worked in the financial services industry for over 15 years before joining CIBC Wood Gundy in 2008. Jane works closely with Jake and Brian to ensure your needs are met to the highest expectation and she is fully licensed to execute all transactions. Jane holds both a Bachelor of Business Administration and a Bachelor of Commerce from the University of Ottawa. She is a Fellow of the Canadian Securities Institute, has her Canadian Investment Management designation and holds a Life Insurance License.



### **Wendy Ramlochan, BAH**

Administrative Associate  
wendy.ramlochan@cibc.ca | 250 361-2218

Wendy has worked in the financial industry for more than 20 years and most recently served as an Administrative Assistant with another full-service investment firm. Wendy works closely with Jane, and is responsible for many of the various administrative duties that are provided to our clients, including opening accounts, updating and maintaining account documentation, processing transfer requests and withdrawals, and assisting with taxation documentation inquiries. She holds an Honours Bachelor in History of Art from the University of Victoria, and has recently become licensed by the Canadian Securities Institute.

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# INTEGRATED WEALTH MANAGEMENT

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## INTEGRATED WEALTH MANAGEMENT PROCESS

Our team of advisors will work with you to develop a comprehensive wealth management plan with a flexible framework, in order to maximize your financial resources for your long-term financial future. It's a process of identifying your goals, needs, objectives and life dreams, then helping to turn them into a reality. Once we have discovered and developed a plan that fits you and your family, we quarterback with a team of experts to identify a plan and deliver the targeted solutions to help you realize your goals and dreams.



### Discovery

Identify what is important to you and is there a fit?

### Develop

Build a roadmap to address what's important to you and fill any gaps.

### Implement

Strategy selection, sample portfolios and structuring your investments.

### Ongoing Delivery

Team introductions, client engagement and goal-based reporting.



## WHY INTEGRATED WEALTH MANAGEMENT WORKS

### Experienced Team of Experts

Jake and his team bring a wealth of experience to the process. We coordinate with accountants, lawyers, estate specialists and others to ensure your financial matters are well thought out and follow a plan targeted to your personal situation.

### Defined, Disciplined Process

We have developed a process to make sure what is important to you, from lifestyle to legacy, is our focus. We develop and implement a personalized roadmap to ensure we address all of your needs.

### Partnership with CIBC World Markets

Access to a combination of fundamental, quantitative and technical analysis assists us in remaining current on important economic and market developments and helps to capitalize on investment opportunities. The market is presented from different angles to identify important developments at the macro, sector, company and asset-class level to drive timely and profitable investment solutions.

### Service Model

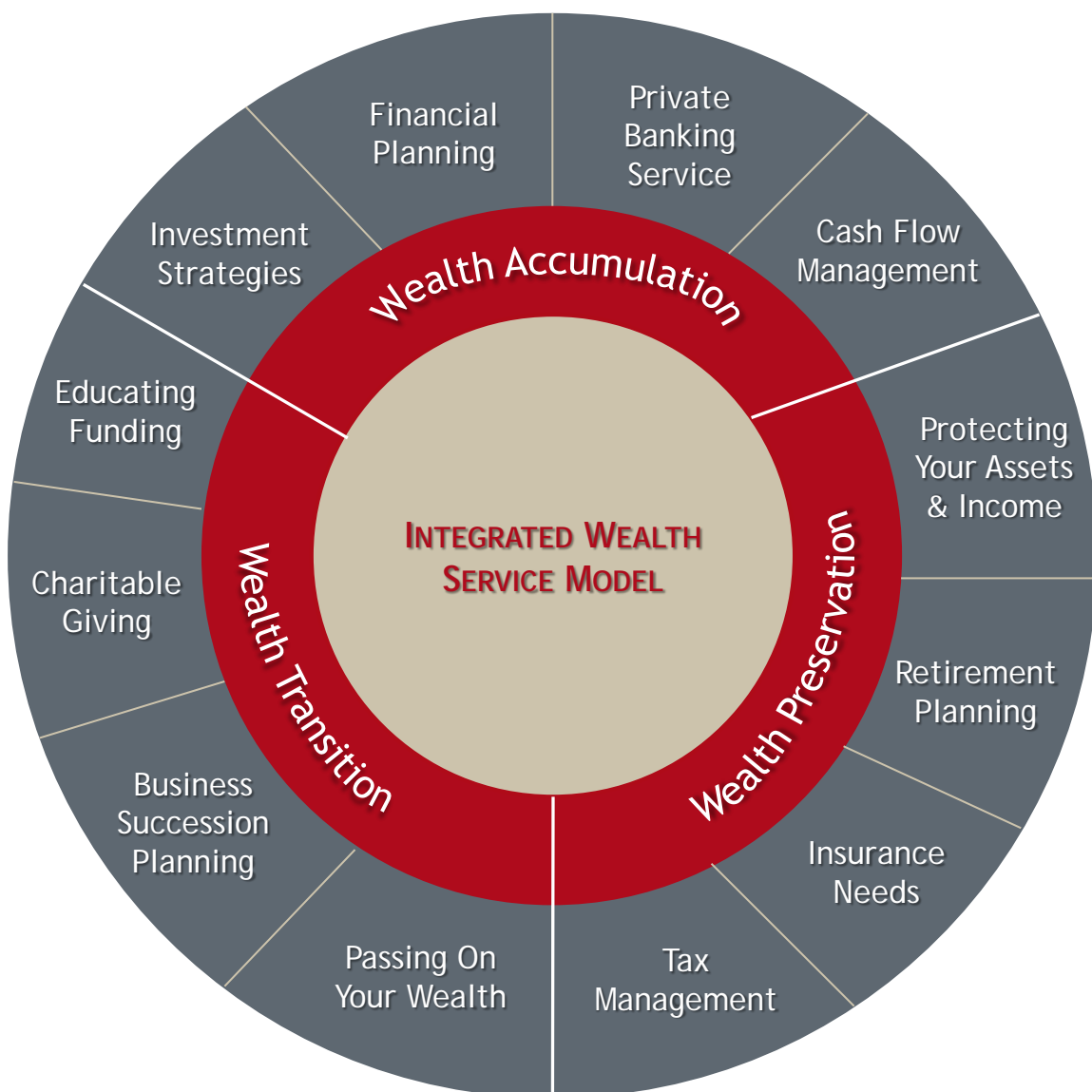
Our well-defined service model has countless benefits for our clients. We commit to continually monitoring the process and our client service model is flexible to suit your personal needs and provide consistency you can rely on.

### Stability

CIBC Wood Gundy is one of the largest full-service investment firms in Canada, providing quality advice to Canadians since 1905. CIBC was named Best Wealth Management Provider in Canada for 2014 by World Finance, a leading U.K. based financial magazine.



## INTEGRATED WEALTH SERVICE MODEL



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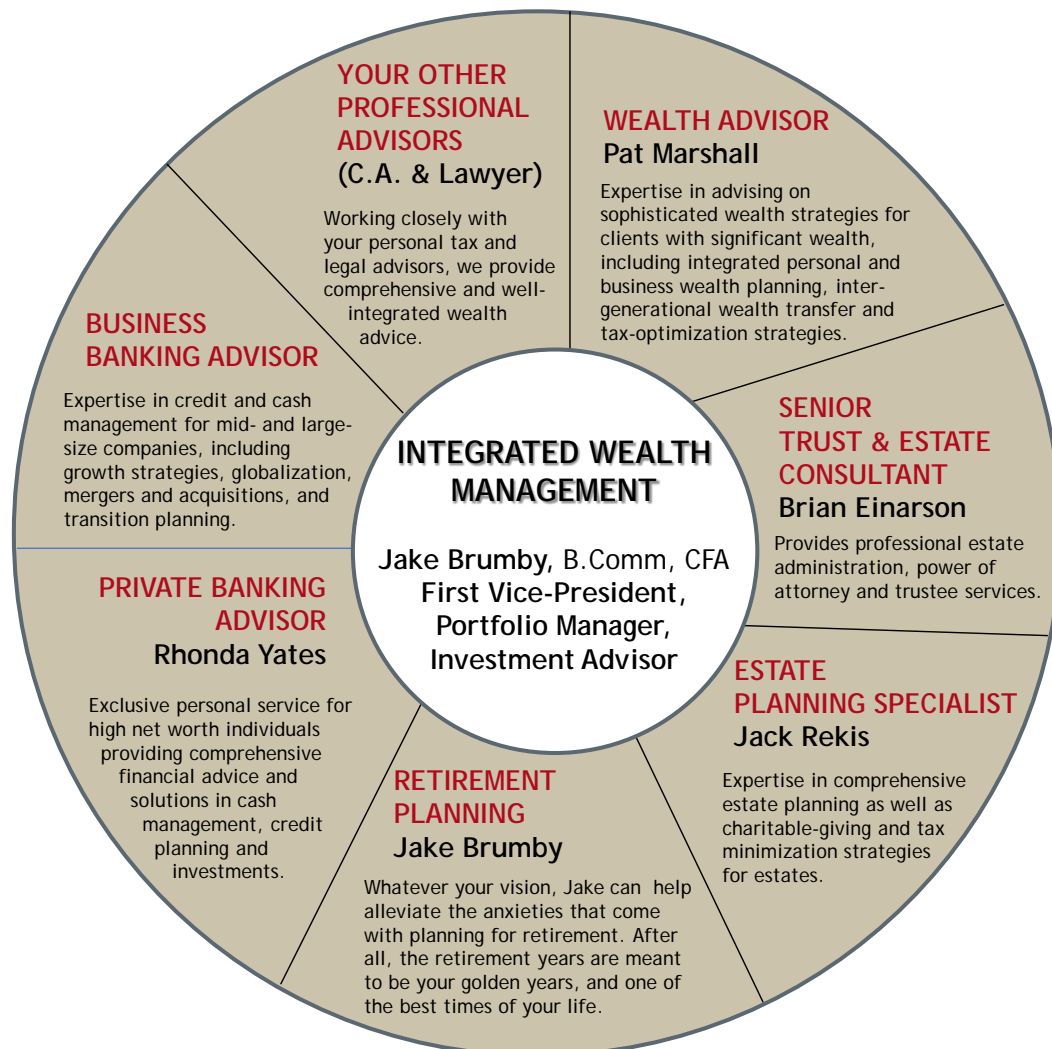
## WEALTH MANAGEMENT ROADMAP







## INTEGRATED WEALTH MANAGEMENT



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# **YOUR PERSONALIZED INVESTMENT PROCESS**

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## STRUCTURING YOUR INVESTMENTS

### Types of Discretionary Managed Portfolios

#### *The Dividend Value Portfolio (DVD):*

- Objective to provide moderate growth over time and moderate consistent income
- Focuses on three key components: dividends, value and discipline
- A sound strategy with the goal of preserving wealth with moderate growth over time

#### *The High Income Portfolio (HIP):*

- Objective of predictable income streams and capital preservation with moderate growth over long term
- A sound strategy with the goal of meeting current income requirements while preserving and growing wealth

#### *Investment Consulting Service (ICS):*

- Access to a wide range of managers with diverse investment strategies.
- Covers all major asset classes and investment styles including international and global equity

#### *Portfolio Partner Models:*

- Select between North American Growth and Global Growth
- Compliments the other managed portfolios

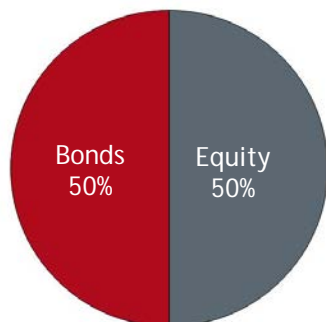
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## STRATEGY SELECTION

Before any execution towards a strategy, we have to ensure that we have chosen the correct one. We first have to establish your investment objectives and risk tolerances. These are two key components in developing the right strategy for you. We must take into consideration your personal preferences, financial goals, personal background and your personal tolerance for investment risk.

Based on your preferences, we will then establish an asset allocation that best suits your needs. Our benchmark for each portfolio model is illustrated as follows:

### Conservative



#### Income & Growth

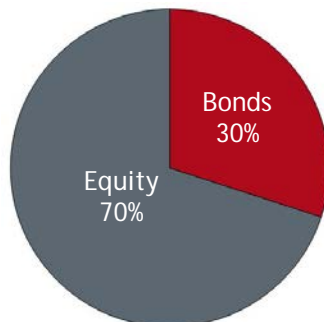
##### Investment Objective

Primary investment objective is to achieve a balance between bonds for current income and stocks for growth of principal and dividends.

##### Risk Profile

- Dividends and interest constitute an important part of total return.
- Despite balanced nature of portfolio, investor is willing to assume a lower measure of risk.

### Moderate



#### Long-Term Growth

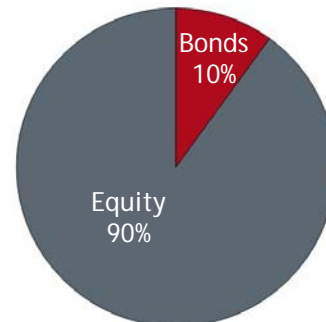
##### Investment Objective

More emphasis on growth and less on income.

##### Risk Profile

- Investor willing to accept some interim price volatility.
- Equities represent dominant part of portfolio.

### Growth



#### Aggressive Growth

##### Investment Objective

Primary investment objective is to achieve above-average capital growth over the long term.

##### Risk Profile

- Income generation is not a concern.
- Investor is willing to take increased risk in order to realize above-average returns.





## SAMPLE PORTFOLIO

**Scenario:** Husband and wife, both aged 40 with 3 children; 12, 10 and 8. The couple plan to retire in 20 yrs. Their overall strategy is long-term growth with the need for income after retirement. Their timeframe for the Registered Education Savings Plan (RESP) is 5-10 years.

Current investments include:

Retirement Savings Plan (RSP) - \$300,000

Investments (non-registered) - \$50,000

Tax-Free Savings Account (TFSA) - \$52,000

Registered Education Savings Plan (RESP - family) - \$46,000

Both RSP and Non-Registered Investments - invested into High Income Portfolio:

Category	Allocation \$	Allocation %
Cash	\$25,000	5%
Fixed Income	\$125,000	25%
Canadian Equity	\$225,000	45%
U.S. Equity	\$125,000	25%
<b>TOTAL:</b>	<b>\$500,000</b>	<b>100%</b>

TFSA and RESP would be on the portfolio partner program under the growth model.

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# SERVICES BEYOND INVESTING

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## CLIENT SERVICE EXPECTATIONS

- We will regularly schedule in-person client meetings and phone reviews, where we will review your financial and business matters. Your customized plan will be reviewed to determine if there have been any life changes that need to be addressed.
- We will work with other professionals, such as tax experts, legal representatives, real estate brokers and commercial and investment bankers to serve all of your needs.
- Articles of interest and market updates will be emailed to you.
- You will have opportunities to attend various exclusive client events and events where you can invite friends and family.

*We have full disclosure on our fee structure.*

## CONTACTING THE TEAM

<b>Jake Brumby</b> - First Vice-President, Portfolio Manager	jake.brumby@cibc.ca	250 361-2228
<b>David Brumby</b> - Associate Investment Advisor	david.brumby@cibc.ca	250 361-2260
<b>Brian Smith</b> - Associate Investment Advisor	brian.smith@cibc.ca	250 361-2205

Questions regarding integrated wealth management solutions respecting:

- Investment strategies and individual positions
- Market research
- Portfolio reviews
- Update on the market
- Financial, Insurance and Estate Planning
- Your financial roadmap

<b>Jane Trites</b> - Financial Associate	jane.trites@cibc.ca	250 361-2294
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Questions regarding all your Advisor-Managed account(s) respecting:

- Questions about securities or trades in your Advisor-Managed account
- Execution of equity, fixed income and mutual funds trades
- Year-end summary reports
- Liaison with your tax specialist (income tax season)

<b>Wendy Ramlochan</b> - Administrative Associate	wendy.ramlochan@cibc.ca	250 361-2218
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Administrative questions regarding all your account(s) respecting:

- Setting up new accounts
- Maintaining and updating client files
- Requesting transfers
- Processing contributions, deposits and fund withdrawals
- Registered Retirement Income Funds (RRIF) payments
- Co-coordinating appointments

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## GIVING BACK TO OUR COMMUNITY

Through CIBC Miracle Day, Jake Brumby's team actively supported our local communities through the following organizations:

- Victoria General Hospital & Victoria General Hospital
- Help Fill A Dream Foundation
- KidSport - Greater Victoria
- Kaleidoscope - Theatre for Young People
- Victoria Youth Empowerment Society

### CIBC MIRACLE DAY

Jake Brumby and his team are proud supporters of Miracle Day. This year our own team raised and donated \$142,000 to various children's charities through CIBC Miracle Day, one of Canada's largest single-day corporate fundraising events devoted to children.



### VICTORIA FOUNDATION & VICTORIA GENERAL HOSPITAL

Our biggest donation went to the Victoria General Hospital to purchase a Pediatric Ventilator. We were very excited to present this cheque in January along-side some of the Victoria Royals Hockey Team Members.

To learn more: <https://victoriafoundation.bc.ca>



### HELP FILL A DREAM FOUNDATION

Help Fill A Dream provides hope, help and happiness for Vancouver Island and the Gulf Islands' children under the age of 19 with life-threatening conditions by fulfilling their Dreams, improving their Quality of Life and assisting their families with care and financial support.

To learn more, visit:  
<https://www.helpfilladream.com/>



### VICTORIA YOUTH EMPOWERMENT SOCIETY

An organization committed to helping kids get off the streets. In support, our team was the Presenting Sponsor at last year's *Souper Bowls of Hope* event.

For more information or to get involved:  
<http://www.vyes.ca/>  
<http://souperbowls.com/>





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## KIDSPORT GREATER VICTORIA

A non-profit organization that provides financial assistance for kids to participate in various organized sports. In support, our team was the presenting sponsor to Victoria's first "Pizza Pigout" fundraiser in support of *KidSport*.

To know more:  
<http://www.kidsportcanada.ca>



## KALEIDOSCOPE THEATRE FOR YOUNG PEOPLE

Our team donated funds to purchase tickets to *Peter Pan: The Pantomime* performance during the Holiday Season for lower income families.

For more information:  
<http://kaleidoscope.bc.ca/>



## PRIVATE WEALTH MANAGEMENT

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