CIBC

CIBC PRIVATE WEALTH

THE O'NEILL TEAM

CLARITY, ALIGNMENT, CONFIDENCE

Patrick O'Neill, *Senior Portfolio Manager, Senior Wealth Advisor*
Jane Amann, *Senior Associate Wealth Advisor*
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Advocates for Your Family Wealth

The O'Neill Team at CIBC Private Wealth offers an uncommon perspective to wealth creation and preservation for affluent Canadian families through our unique program - the Family Wealth Advocate™. Equipped with a conservative, value-based investment approach and superb client service, we provide orchestrated financial guidance and administration for our client families.

Our services include:

- Robust financial planning
- Strategic wealth management
- Tax-efficient income solutions
- Legacy planning

We align the vision and values of our families and coordinate strategies that leverage our expertise and that of an inter-disciplinary panel of internal and external experts to provide premier financial counsel and management.

A private family wealth advocate is not for everyone. If your family has $2-10 million in net worth and you want to consider engaging a professional, boutique financial services group that specializes in serving the needs of wealthy families, The O'Neill Team may be right for you.

Our Valued Clients

Medical Professionals

During the time when you are in the "growth" stage of financial planning, our team can help you build and protect your wealth, while preserving capital for the long term. We can also assist with tax-efficient investment strategies to benefit you while working and through retirement.

Entrepreneurs and business owners

We work with our CIBC partners to provide advisory services to private companies. As a business owner, we can help guide you if you are looking to sell your business as part of your succession plan, or sell a portion of the business to generate cash and diversify your personal wealth.

Multi-generational families

Our team provides focus and efficiency to your family's wealth planning and asset management needs in partnership of our CIBC tax, insurance and estate planning specialists.

Retirees

If you're a retiree, generating and securing income is likely key for you. We will review income sources and provide a sound retirement plan, while helping to protect your financial security and legacy.

Our Wealth Management Philosophy

The reality is, we will continue to have bull and bear market cycles. Below illustrates our principle beliefs that guide our recommendations for our clients' long-term consistent financial success.

01 Tax-Smart Investing

Strategically managing investments and financial decisions with the goal of minimizing tax liabilities and maximizing after-tax returns.

02 Aligned with the Plan

Developing a comprehensive financial strategy and ensuring that all investment decisions, actions and behaviours are consistent with that plan.

03 Objectivity

Removing personal biases, emotions and external influences to ensure that strategies and recommendations are aligned with your best interests.

04 Costs Matter

Recognizing the importance of costs allows us to make informed decisions, optimize investment performance, and maximize the value of our portfolios.

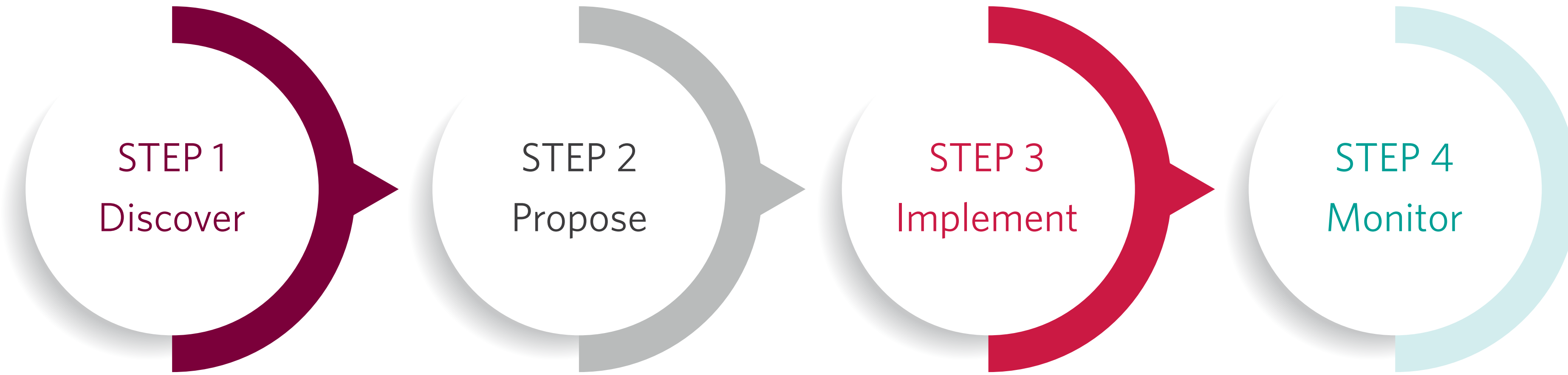
05 Manage Risks

By proactively identifying, assessing and mitigating various types of risks, our team assists you to protect your financial assets and pursue your long-term financial goals with confidence.

06 Financial Behaviour

We help cultivate positive financial behaviour, enabling you to develop the discipline, knowledge and mindset necessary for successful wealth management.

Our Process



We uncover your story and what makes you unique

- Your goals and preferences
- Your personal situation, interest and challenges
- Your tolerance for risk

We work with you to create a financial plan

- Identify priorities
- Discuss key issues
- Outline the recommendations
- Introduce our experts

Initiate your personalized roadmap

- Prioritize and implement recommendations and strategies set out in financial plan
- Review client statement, online access and servicing needs

Monitor progress on your financial goals

- Review your personal situation, interests and challenges to assess changes in priorities and goals
- Review accomplishments
- Make recommendations

Meet our Team

Patrick O'Neill, CIM®, FCSI, CIWM

Senior Portfolio Manager, Senior Wealth Advisor

Patrick specializes in strategic wealth management for business owners, medical professionals and high-net worth families. As an investment advisor, he focuses on conservative investment management, risk mitigation, and the use of tax-aware solutions with clients to meet their goals.

Born and raised in London, Patrick graduated from the University of Western Ontario with concurrent degrees in Economics and Political Science. He joined CIBC Wood Gundy in January 1994. Throughout his career, Patrick has successfully completed many industry courses to go on and become a Chartered Investment Manager, Fellow of CSI, and Certified International Wealth Manager.

Outside of the office, Patrick is passionate about giving back to the community and has volunteered with the Diocese of Huron, London Community Foundation, St. Joseph's Hospital, Operation Walk Canada & The London Hunt & Country Club. Patrick is the very proud father of two young adults, Grayson and Lily, and is happily married to Andra.

Jane Amann, CPA, CA, CFP, CIM

Senior Associate Investment Advisor

Jane is dedicated to the personal and financial wellbeing of our clients. She focuses on understanding their values, dreams and goals to provide them with dedicated advice and tools to help navigate the complex and dynamic world of finance. In addition, she creates long-term, personalized financial plans while overseeing the portfolio design.

A lifelong learner, Jane earned her Chartered Accountant (CPA, CA) designation in 1992. She has completed her Certified Financial Planning designation (CFP), her insurance license, and the Certified Investment Manager designation. Having also obtained the award winning Applied Behavioral Financial certification from the Investment Management Consultants Association (IMCA), Jane has thoroughly enjoyed applying her years of experience and knowledge to help clients and their families pursue their own financial success.

Outside of her client relationships, Jane lovingly supports her husband Dr. Justin Amann and their two daughters, Heather and Rachel. Together they strive to maximize their family time together through local theatre productions, cycling and exploring new surroundings.

Meet our Team (continued)

Kelly Lyon

Administrative Associate

Kelly is the first line of contact as an administrative associate. Among her key tasks, she is responsible for maintaining client documentation, ensuring investment orders have correctly been processed each day and helps facilitate all client transactions.

With over 30 years of experience in the banking and customer service industry, we congratulate Kelly on being with our firm since 1998. She has successfully completed extensive administrative training and is a licensed Investment Representative.

In her free time, Kelly enjoys cooking and entertaining with her family and friends. She is happily married to her husband, Todd, and are very proud parents to their son, Sam, and daughter, Jill.

Kristina Chow

Administrative Associate

Kristina is responsible for all aspects of our client engagement through Marketing Initiatives such as client seminars, guest speaker events and review meetings. She also commits her time to business and client reporting and analyses.

Born and raised in London, Kristina graduated from Huron University College with a degree in French Language and Literature. After successfully completing the Canadian Securities Course (CSC) and the Conduct and Practices Handbook (CPH), Kristina is an Investment Representative.

When she is away from the office, Kristina enjoys travelling, playing tennis, skiing and is always on the hunt for her next delicious meal.

Strength and Experience of the CIBC group of companies

CIBC

Providing financial solutions to 11 million clients in Canada, the US and globally

Personal Banking | Business Banking | Commercial Banking | Wealth Management | Capital Markets

CIBC Private Wealth

Providing comprehensive wealth solutions for high net worth clients

Wood Gundy | Private Banking | Private Investment Counsel | Trust

The O' Neill Team

Structuring, preserving and optimizing your wealth

Wealth Strategies
Disciplined investment management
Sound stewardship

The O'Neill Team

Our success is based on trust, respect and valued relationships with our clients. We are committed to **making your ambitions a reality**.

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