



CIBC PRIVATE WEALTH
WOOD GUNDY

LONGVIEW WEALTH MANAGEMENT

Wealth with perspective.

There is a fine balance between preserving capital and growing it responsibly. It takes discretion, insight and a sense of proportion.

A disciplined approach to preserving, protecting and growing wealth.



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WHO WE ARE

At **Longview Wealth Management**, we have no such thing as a typical client. There are, however, typical strategic objectives that our clients ask us to meet. Those strategic objectives are:

1. To assist clients in achieving their financial goals while staying within a carefully defined and mutually agreed level of risk tolerance.
2. To apply suitable risk strategies to meet clients' long-term financial needs.

While these expectations are fundamental for those wishing to protect and grow their wealth, the methods we deploy to realize them are anything but. Especially it is fair to add, in times like these.

Our success reflects our ability to think clearly, anticipate challenges, and navigate uncertainty with decisiveness and a steady hand. And we do not do it alone.

Clients of Longview Wealth Management enjoy the support of a wide range of research and portfolio advisory services provided by CIBC Wood Gundy.

Impressive though our internal and external resources are, the only certainty is that the future will not look like the past and there is only a single sure antidote to the unexpected.

Constant vigilance.



We like to be able to sleep well at night and believe our clients should enjoy a similar privilege.

WEALTH MANAGEMENT IN PRINCIPLE

Every client is unique. But certain things remain constant, fundamental, and unalterable. Our investment principles are among them. These principles are:

Asset allocation

Asset allocation plays an important role in portfolio performance, making the right mix essential to managing risk and return. It is an ongoing process, and you play a central role in defining your portfolio's risk tolerance and return objectives. This is not something we determine unilaterally; it is a continuing conversation shaped by your goals, priorities, and changing circumstances.

Risk return tradeoff

We like to be able to sleep at night and believe that our clients should enjoy a similar privilege. Through careful consultation, we align your portfolio with your objectives and risk tolerance.

Diversification

A careful mix of asset classes, such as fixed income, equities, and cash can help reduce risk and potentially improve returns. Diversification helps limit the impact of market fluctuations and can help support portfolio performance.



Asset allocation plays an important role in portfolio performance.

WEALTH MANAGEMENT IN PRACTICE

Applying these principles in practice enables us to help create the conditions for long-term investment stability and growth.

Portfolio balance

By combining an asset mix of fixed income, equities and cash, we can help build a portfolio balance that enables our clients to tolerate volatility even during periods of market decline.

Portfolio stability

When appropriate we build stability into your portfolio with fixed-income investments designed to help cushion the impact of market volatility.

Portfolio opportunities

Major shifts in capital markets represent opportunities to adjust and rebalance a portfolio. Periods of over or under-valuation of either bonds or equities are windows of opportunity to rebalance a portfolio within agreed tolerances.

Wealth Accumulation, Preservation and Transition



OUR WEALTH MANAGEMENT PROCESS

All too often in wealth and investment management circles, the promise of a “personal approach” is a catch phrase, not a working reality. We are very different. So different, that we have adopted a rigorous three-part process covering every aspect of the establishment, analysis and day-to-day management of our client relationships.

Discovery

We use a defined discovery process to establish a detailed understanding of client assets, resources, and expectations, both immediate and long term. This consultative exercise is exhaustive and will inevitably include a discussion of issues that encompass larger family and estate planning considerations. Forensic and profoundly analytical, we believe that our approach offers no better way to ensure the seamless management of your wealth.

Development

The recommendations we develop are, as a result, scrupulous in terms of reflecting individual client needs. They are, where appropriate and with your permission, based on consultations with your existing external advisors, such as your accountant and lawyer.

Delivery

The delivery of our solutions and recommendations follows, at a minimum, a pre-determined schedule of quarterly personal meetings. That said, it is not unusual for changes in circumstances and the need to reassess various aspects of portfolio performance, to necessitate far more frequent consultations. Personal client contact is something we welcome and encourage, rather than avoid.



"The single biggest problem in communication is the illusion that it has taken place."

- *George Bernard Shaw*

At Longview Wealth Management, we try to never make this mistake. We listen.

Investment Policy Statement

At Longview Wealth Management, our discovery, development and delivery process concludes with the presentation of a detailed document.

It is the end result of an exhaustive personal consultation and analytical process and reflects a deep degree of communication between you and Longview Wealth Management.

Called the Investment Policy Statement, this document includes your personal investment profile and a summary of your financial and investment goals.

It incorporates the guiding principles and practices that will drive the investment and portfolio strategy we adopt on your behalf. And it details the means we plan to employ to help you achieve your wealth objectives.

While not inflexible, and naturally subject to modification based on changing circumstances, your Investment Policy Statement is a roadmap designed to help you get where you want to go.

A woman with short blonde hair, wearing a red tank top, grey pants, and a backpack, is walking on a wooden bridge. She is smiling and looking towards the camera. The bridge is made of dark wood and has a railing. In the background, there are large, rugged mountains under a clear blue sky. The foreground shows some greenery and a valley.

Let me tell you
about the very rich.
The rich are different
from you and me.

– *The Rich Boy,*
F. Scott Fitzgerald

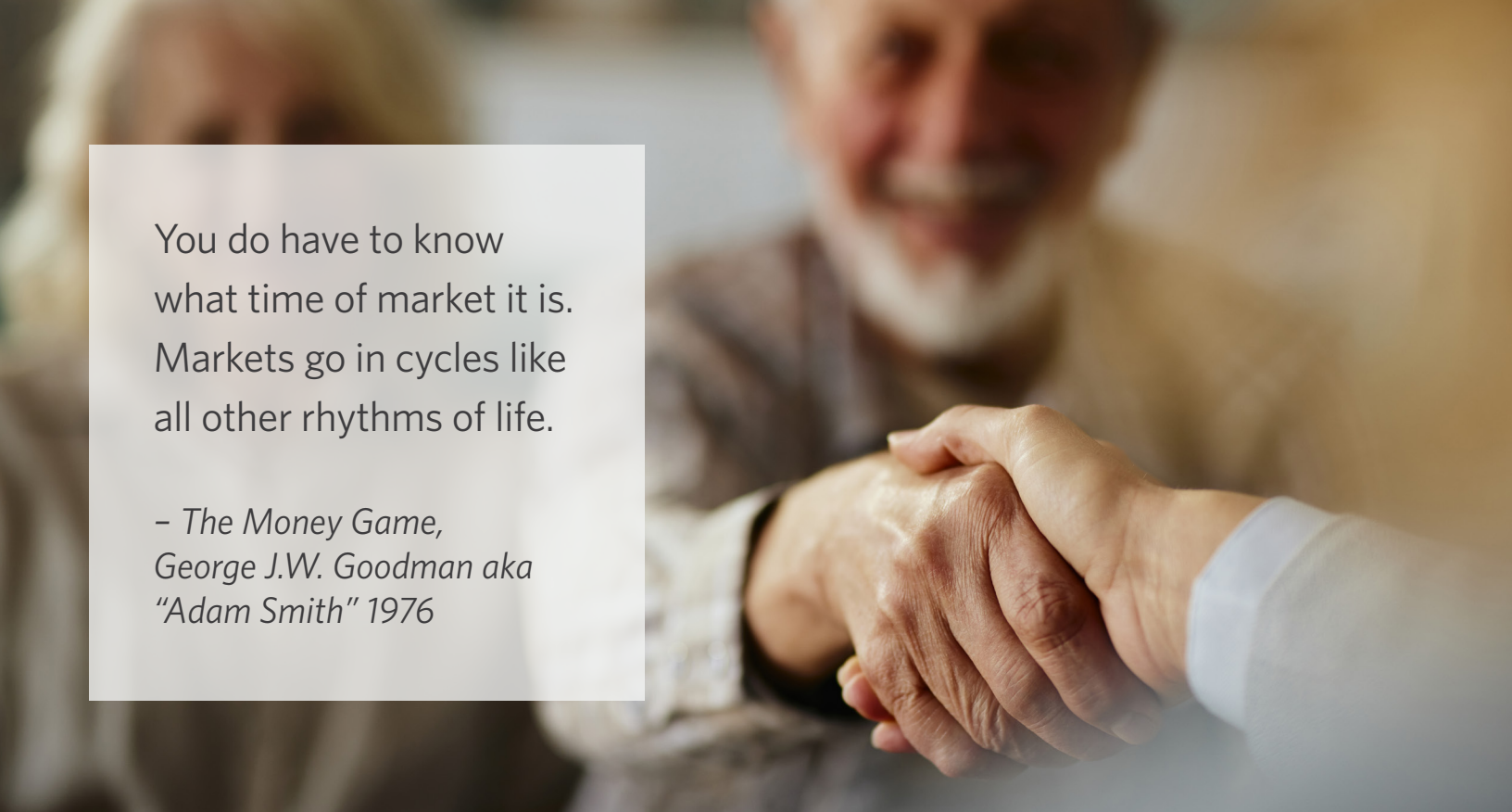
We appreciate the insight this quotation offers. Though often debated, it reflects an important truth: significant wealth brings unique opportunities, responsibilities, and complexities.

At Longview Wealth Management, our role is not simply to help clients build wealth, but to help them make the most of what they have already achieved. We focus on preserving, managing, and growing wealth in a way that reflects each client's goals, priorities, and long-term vision.

We are not miracle workers, but we are systematic. We deploy client assets in a broadly diversified manner in order to protect and grow your capital while helping you achieve your financial goals. Put another way, we bring discipline to the investment process.

Avoiding wealth management mistakes sounds negative and defensive, but we offer no apologies for our commitment to caution. Caution often means moving counter to the crowd, which is typically influenced by the financial media. Financial media commentary is often shaped by short-term market movements and conflicting opinions. Rather than react to the noise, we focus on your investment objectives using disciplined research, and long-term thinking.

We have another, more important, responsibility at Longview Wealth Management. It is to deliver a successful and stress-free investing experience. That makes it easier to focus on the long term.



You do have to know
what time of market it is.
Markets go in cycles like
all other rhythms of life.

– *The Money Game*,
George J.W. Goodman aka
“Adam Smith” 1976

How We Do What We Do

Managing portfolio asset mix carefully through business and market cycles is the cornerstone of our approach. This requires the ongoing assessment and rebalancing of a portfolio as the investment environment changes.

Our asset allocation decisions and securities selections rely in large part upon input from two specific methodologies. The first is cyclic, to determine timeliness. The second is quantitative, to determine valuations. Additional qualitative inputs are considered based upon our collective judgment.

Leveraging our understanding of the cyclical nature of markets, we employ a unique and proven discipline that uses a cyclic methodology to screen and measure a global database of over 100 years of price history for financial instruments trading in all principal global markets.

Successfully managing an appropriate asset allocation on an ongoing basis requires understanding what stage of the business cycle is being discounted in securities valuations, whether they are bonds, stocks or commodities.

To aid in identifying potential value, we employ quantitative analysis to evaluate financial data and detect emerging opportunities where earnings growth may lead to increases in share prices. We also utilize a quantitative research service that provides analysis to screen investment candidates.

Taken together, this approach helps us make more informed investment decisions in support of your long-term financial objectives.

To Learn More, Please Reach Out

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