The Stan Clark Financial Team

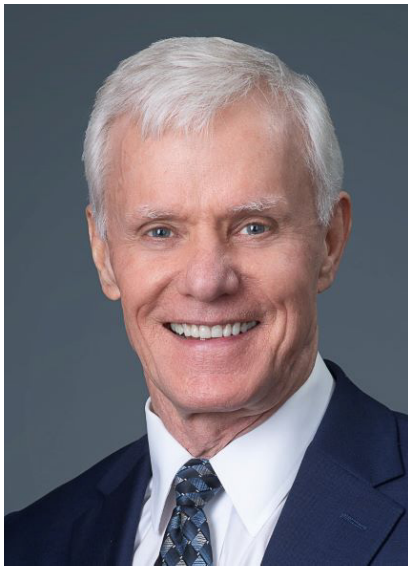
Our Team

Specialists in financial and estate planning, investment research, portfolio management and client service.

Stan Clark, over several years, has developed a unique team-based approach that enables us to provide the highest level of financial advice and service to professionals, business owners, retirees and their families. Clients benefit from all the resources of CIBC Wood Gundy and from direct access to the team's experienced, highly trained professionals specializing in the areas of financial and estate planning, investment research, portfolio management and outstanding client service.

Stan has personally invited each member to join the team based on their intelligence, their integrity and compassion for others, as well as their education, experience and demonstrated desire to excel. Team members have post-secondary training in business, accounting, finance and economics. Several members hold the highest-level professional designations in portfolio management and financial and estate planning. Collectively, the Stan Clark Financial Team has over 170 years of investment and financial planning experience. Those years have all been with CIBC Wood Gundy, further demonstrating our stability and commitment to serving our clients.

Investment research and financial planning



Stan Clark
Portfolio Manager
Senior Wealth Advisor

Stan has direct responsibility for the team and oversees all areas of financial planning, investment selection and investment management.

You will work directly with Stan in setting the overall strategy and direction of your investments and financial plans.

Experience and credentials

Stan's experience, education and training for more than 40 years has focused on investing, personal finances, economics and business. He has provided financial advice to affluent individuals since 1987.

- MBA, Stanford University
- CFA (Chartered Financial Analyst)
- CFP (Certified Financial Planner)
- PM (Portfolio Manager)
- BSA, Agricultural Economics & Business, University of Manitoba

Outside of work, Stan tries to do something active every day. To keep up with this goal, he's played hockey regularly since he was a kid and enjoys snowboarding through trees and also down steep, powdered runs. Stan supplements his active lifestyle with golfing, biking and water-skiing.

Stan is married to Joanne and they have two daughters, two sons-in-law and two grandchildren.

Michael Chu
Portfolio Manager
Senior Wealth Advisor

Michael is our specialist in investment research and information technology. He works with Elaine, Heather, Jocelyn, Tom and Stan to verify strategy buys and sells. Michael is also available if you have in-depth questions about the specific investments selected for your accounts.

Experience and credentials

- CFA (Chartered Financial Analyst)
- CFP (Certified Financial Planner)
- PM (Portfolio Manager)
- BBA, Simon Fraser University, specializing in Finance and Management Information System
- Michael has been with CIBC Wood Gundy since 1996

Michael was born in Hong Kong and came to Canada when he was about one. When he's not at work, he enjoys being active in sports such as biking, hockey and volleyball. Michael says if he wasn't in finance, he'd be in the high-tech industry.

Investment research and financial planning (cont.)

Sylvia Ellis
Senior Estate Planning Advisor

Sylvia is our specialist in financial planning, estate planning and insurance. She provides support to Elaine, Heather, Jocelyn, Tom and Stan in projecting and planning your overall financial affairs. Sylvia is also available to work directly with you on any unusual or complex financial planning or estate planning needs.

Experience and credentials

- TEP (Trust and Estate Practitioner)
- CLU (Chartered Life Underwriter)
- CHS (Certified Health Insurance Specialist)
- Sylvia has been with CIBC Wood Gundy since 1995

Sylvia is half Austrian and half Japanese, which provided an interesting upbringing – growing up between schnitzel and sushi! She has a cute little dog named Kobe, who often visits the office to bond with the team. Sylvia and her husband enjoy travelling and attending plays, concerts and sporting events.

Tom Cowans
Portfolio Manager
Wealth Advisor

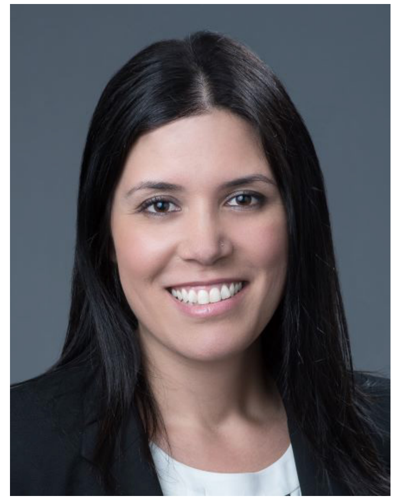
Tom is a specialist in investment research, portfolio management and financial planning. He works with Mike, Stan, Elaine, Heather, Jocelyn and Sylvia to help evaluate investments and in projecting and planning your overall financial affairs.

Experience and credentials

- CFA (Chartered Financial Analyst)
- CFP (Certified Financial Planner)
- PM (Portfolio Manager)
- BA in Economics and Statistics, University of Exeter, England
- Tom has been with CIBC Wood Gundy since 2013

Tom was born and raised in England and immigrated to Canada in 2012. He is married with a son and a daughter. When not spending time with his family, Tom also likes to stay active and enjoys cycling, running, hiking and skiing.

Planning and investment management

Elaine Loo
Portfolio Manager
Wealth Advisor

Jocelyn Johansson
Associate Portfolio Manager
Wealth Advisor

Heather Guzak
Wealth Advisor

Elaine, Jocelyn and Heather are responsible for your financial planning and for the day-to-day monitoring and maintenance of your investment portfolios. One of them is assigned to every family and is your first point of contact for most questions or requests. They work closely with each other, Stan, Michael, Tom and Sylvia to develop your overall financial plan and to ensure your portfolio has the best investments to meet your goals.

All three are fully qualified Wealth Advisors and have earned the Chartered Investment Manager designation in addition to completing the Canadian Securities Course and Conduct and Practices Handbook through the Canadian Securities Institute.

Elaine has a Bachelor of Commerce degree from the University of British Columbia and has earned the CFA (Chartered Financial Analyst) and CFP (Certified Financial Planner) designations and is a licensed Portfolio Manager (PM). Elaine has been with CIBC Wood Gundy since 1997.

Elaine and her husband have a second job – keeping up with their two sons! Elaine's favourite travel destinations are Hawaii and the Caribbean, where she savours relaxing on a hot, sunny beach.

Jocelyn has a Bachelor of Arts: Sociology degree from the University of Western Ontario, a Diploma in Financial Management from the British Columbia Institute of Technology and has earned the PFP (Personal Financial Planner) designation and is a licensed Associate Portfolio Manager (APM). Jocelyn has been with CIBC Wood Gundy since 2005.

Jocelyn was born and raised in North Vancouver, where she still lives. She started her favourite sport, skiing, when she was just 2½ years old – and still skis as much as she can. Jocelyn also enjoys hiking, playing soccer and socializing with family and friends. She's married with two rambunctious sons and an even more rambunctious yellow lab!

Heather has a Bachelor of Arts: Political Science and International Relations degree from the University of British Columbia and has earned the PFP (Personal Financial Planner) designation. Heather has been with CIBC Wood Gundy since 2006.

Heather is part British and part Myanmar, which may explain her love for spicy food! She is married with two young children. When her busy lifestyle allows some spare time, you can find Heather sneaking in a workout at the gym.

Client Service

Meghan Jones
Client Associate

Anna Mercado
Administrative Assistant

Meghan manages and oversees all the operational aspects of client portfolios. This includes opening of new accounts, maintaining documentation on existing accounts and also transfers of assets into and out of client accounts.

Meghan has a Bachelor of Arts: Economics and Environmental Studies degree from the University of Victoria. She started with CIBC Wood Gundy in March 2013.

Meghan was born and raised in Vancouver and now resides in New Westminster. She enjoys hiking and wake surfing in the summer and skiing in the winter. Meghan and her husband, Adam, enjoy cooking, travelling, and attending local music and art shows.

Anna handles the administrative duties for the team. This includes documentation, transfers and other client requests. Anna has a HCA (Health Care Assistant) Certificate and worked in the healthcare industry before moving to finance. She started with Wood Gundy in 2022.

Anna was born in Vancouver but now lives in Port Coquitlam with her husband and two children. Summer is her favourite season as it reminds her of the heat in Mexico which is where her family was originally from. She enjoys reading, watching movies, camping, riding motorcycles and travelling, especially to Mexico to visit family. She is fluent in English, Spanish and French.

Education and professional designations

We are proud of the Stan Clark Financial Team's experience and credentials. The following is a summary and description of the expertise our clients have working directly for them:

Four CFAs: Chartered Financial Analyst

First awarded in 1963, the CFA charter has become known as the designation of professional excellence within the global investment community. Around the world, employers and investors recognize the CFA designation as the definitive standard for measuring competence and integrity in the fields of portfolio management and investment analysis.

Three CIMs: Chartered Investment Manager

The CIM is the highest level investment management designation awarded by the Canadian Securities Institute. Designed to qualify advisors to conduct discretionary portfolio management, it requires the successful completion of the Canadian Securities Course, Investment Management Techniques and the Portfolio Management Techniques courses.

Seven post-secondary graduates in Business, Finance and Economics

Post-secondary programs that focus on various areas of business management, such as economics, accounting, finance and financial planning, statistics, business strategy, organizational development and general management.

Four CFPs: Certified Financial Planner

The CFP is a financial planning designation administered by the Financial Planner Standards Council of Canada (FPSC). Its licensees must complete an approved educational program and the CFP licensing exam, have two years' experience in a financial planning related position and adhere to the council's Code of Ethics.

Three PFPs: Personal Financial Planner

PFP is a financial planning designation administered by the Canadian Securities Institute, and accredited by the American National Standards Institute, which ensures that PFP professionals meet the highest standards of competence and professionalism.

One CLU: Certified Life Underwriter

The CLU is Canada's premier wealth transfer and estate planning designation. A CLU designation gives the skills to provide professional advice in all areas of wealth transfer and estate planning for individuals, business owners and professionals.

One CHS: Certified Health Insurance Specialist

A CHS is a professional financial advisor specializing in living benefits, including income replacement and risk management solutions for individuals, business owners and professionals.

One TEP: Trust and Estate Practitioner

TEP is an internationally recognized designation awarded by the Society of Trust and Estate Practitioners (STEP). TEP professionals must pass a series of examinations to demonstrate their skill and knowledge in the area of Trust.

For more information...

To learn more about CIBC Wood Gundy, Stan Clark, the Stan Clark Financial Team and the many ways we can help manage your wealth, please call (604) 641-4361 or toll free at 1 (800) 661-9442.

You can also reach us by email at StanClarkFinancialTeam@cibc.ca or visit us online at www.stanclark.ca.

CIBC WOOD GUNDY | The Stan Clark Financial Team
Where planning, investing and behavioral finance meet

Phone: 604 641-4361 | Toll-free: 1 800 661-9442 | Fax: 604 608-5211 | Email: stanclarkfinancialteam@cibc.ca | www.stanclark.ca