CIBC

CIBC PRIVATE WEALTH

WOOD GUNDY

ADVISOR MANAGED ACCOUNT

Choose freedom

Imagine being free from the concerns and ongoing decisions that come with managing your investments. With more time, you can concentrate on what matters most to you.

With a **CIBC Wood Gundy Advisor Managed Account**, you engage an expert to take care of your wealth. You work with a portfolio manager to create a customized portfolio of investments based on your unique needs. Then you delegate the day-to-day decisions to your portfolio manager. This is discretionary money management and it is how you choose freedom.

Place your wealth in good hands

CIBC Wood Gundy portfolio managers act without bias and in your best interest. When considering portfolio manager candidates, CIBC Wood Gundy seeks advisors with extensive experience and a thorough knowledge of market and economic conditions. Our portfolio managers are held to the highest of industry standards.

Your skilled CIBC Wood Gundy portfolio manager actively monitors and manages your investments. By developing the ideal combination of securities based on your needs, risk tolerance and time horizon, your portfolio manager aims to maximize your returns.

A dedicated consultant and oversight team continually monitor our portfolio managers to ensure they consistently provide outstanding service and expertise.

> "Your skilled CIBC Wood Gundy portfolio manager actively monitors and manages your investments."

Your goals, front and centre

A personalized portfolio needs to be designed and built to address your growth and income requirements. It needs to consider your tax situation and your unique desires, all within your risk tolerance and time horizon. If you have considerable investable assets, a CIBC Wood Gundy Advisor Managed Account is an ideal solution and includes the following framework.

1

Your **investment policy statement** guides your portfolio manager in making appropriate investment decisions on your behalf. Any changes to your portfolio must fall within the guidelines set out in your statement.

- Your statement takes into account your performance expectations, income requirements, tax situation, risk tolerance and time horizon.

2

Your portfolio manager **rebalances** your portfolio as needed. Decisions are based on economic and market conditions, as well as any changes to your personal situation. Your portfolio manager also relies on a host of resources:

- CIBC Wood Gundy Investment Strategy Group
- CIBC Capital Markets
- CIBC Economic Research
- CIBC Asset Management – Investment Management Research team

3

Your portfolio manager continuously **monitors** your investments and makes adjustments when necessary.

- Our Discretionary Investment Management Oversight team reviews your portfolio on both a daily and monthly basis; the terms set out in your Investment Policy Statement act as the anchor for all reviews.

4

You receive top-notch **quarterly portfolio reviews**, reserved only for our most distinguished clients. Our comprehensive reporting integrates your portfolio information into a simplified statement outlining:

- Your current asset allocation
- Your account performance compared to market indices
- Your statement of positions and investment holding details

A portfolio designed exclusively for you

By working with us, you can expect attention, guidance and the delivery of investment solutions that meet your unique needs. Having a CIBC Wood Gundy Advisor Managed Account offers you these benefits:

- **More time to focus on the important things in your life:** With an expert managing the day-to-day investment decisions, you can concentrate on what matters most to you.
- **Tailored to you and your needs:** Your portfolio manager constructs a suitable investment strategy that goes hand-in-hand with your goals, risk tolerance and time horizon.
- **A clear picture of your portfolio of investments:** You know exactly which securities are held in your portfolio, so you can easily track your progress to your goals.
- **Competitive fee structure:** An all-inclusive fee provides you with tailored services including financial advice, portfolio development and reviews, trade execution and comprehensive reporting.
- **The option to exclude specific investments:** You decide. For instance, if you are passionate about responsible investing, you can exclude companies that do not meet your environmental, social and governance standards.
- **Greater control over tax considerations:** Your portfolio manager identifies the most tax-efficient manner to build your portfolio.

"Your portfolio manager continuously monitors your investments and makes adjustments when necessary."

"You know exactly which securities are held in your portfolio, so you can easily track your progress to your goals."

AN INTEGRATED WEALTH MANAGEMENT APPROACH

Enjoy customized services and solutions to meet all of your personal, family and business financial needs through an integrated approach encompassing private banking, wealth planning, investment management and estate and trust strategies.

Private Banking

Experience sophisticated banking expertise and services that deliver your unique financial vision and strategy.

- Full-service banking with a dedicated team
- Multi-currency credit solutions
- Cash and liquidity solutions
- Cross-border banking solutions
- Financial fluency for the next generation

Wealth Planning

Access specialized expertise to structure, preserve and optimize your wealth.

- Retirement and cash flow planning
- Tax and estate advisory
- Strategic philanthropy
- Business succession and family enterprise planning
- Planning for multi-generational wealth transfer

Investment Management

Benefit from rigour and discipline through market cycles with a suite of investment solutions aligned to your goals.

- Discretionary / Managed portfolios
- Full-service investment advisory
- Exclusive and customized Capital Markets solutions
- Cross-border investment counsel
- Self-directed investing

Estate and Trust

Access solutions for some of life's most significant decisions and shape your lasting legacy.

- Professional executor and trust administration
- Executor and power of attorney appointments
- Agent for estate, trust and power of attorney
- Insurance counsel and solutions

Backed by a global leader

When you engage with our team, you benefit from the strength and experience of the CIBC group of companies. A leading Canadian-based global financial institution, CIBC has been helping families prosper and businesses grow for over 150 years.

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