CIBC

WOOD GUNDY

INVESTMENT CONSULTING SERVICE

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A tailored investment service for you

We want to help you build the future of your dreams. To achieve this, you need to collaborate with trusted professionals who can offer you suitable investments to meet your needs. This is at the core of **CIBC Wood Gundy Investment Consulting Service (ICS)—**an exclusive investment platform.

ICS is a discretionary, separately managed account program.
This means that while you maintain control over your investment portfolio, professional investment managers make the day-to-day investment decisions on your behalf. You hold all stocks, bonds, cash and other investment securities in your name in one or more separate accounts.

A key benefit of ICS is having the freedom to focus on what matters to you most while our carefully selected experts manage your wealth. Explore the benefits and features of ICS to see how it aligns with your wealth goals.

Enjoy unique benefits and features

With ICS, you can access a wide array of institutional quality investment managers, diverse strategies, asset classes and investment styles.

You can also choose from a curated selection of mutual funds, pooled funds and exchange-traded funds. We combine the expertise of numerous CIBC groups to help grow and preserve your wealth.

Enjoy several benefits when you invest with ICS.

Personalization – Your CIBC Wood Gundy advisor develops a portfolio of investment strategies based on your objectives, risk tolerance and time horizon. Since you own the individual securities, you can apply reasonable constraints on your portfolio to restrict certain investments or exposure types.

Professional management – Access the talent of investment management professionals from around the world who are usually only available to institutional investors. To ensure that consistent, high-quality investment decisions are made for you, we partner with institutional-quality firms that use time-tested, rigorous research processes.

Transparency – You know what you own through comprehensive account performance information, fee summaries and trade reporting. You also enjoy enhanced tax reporting with annual fee summaries to help with your tax filing. Fees may be tax deductible for non-registered accounts.

Your expert partner—CIBC Wood Gundy advisor

Your CIBC Wood Gundy advisor's expertise and support are at the heart of ICS. Your advisor helps you to articulate what is most important to you. As your consultant, your advisor will:

- Get to know you and your loved ones, your aspirations and goals
- Determine your customized asset allocation, tailored to your unique circumstances
- Identify the investment managers and strategies that fit with your investment objectives
- Provide regular meetings and ongoing reviews of your accounts to ensure they meet your evolving needs
- Access CIBC partners who offer banking, complex credit, estate planning, business succession expertise, and more

Researching and engaging top investment managers

CIBC Asset Management investment management research team

When you invest with ICS, we take over the tasks that can be time-consuming and daunting for individual investors. Our dedicated Investment Management Research team is responsible for identifying, selecting and monitoring investment firms from around the globe.

Our team uses a proprietary investment research process. Finding skilled and stable firms is at the core of our approach. The process* involves key elements that emphasize objectivity and discipline, including:

- Organization
- Research
- Investment Staff
- Idea Generation
- Decision Making
- Security Selection
- Sell Discipline
- Portfolio Construction

Our rigorous oversight and monitoring processes help ensure each investment manager and strategy we offer is of the highest standard.

Building your investment portfolio

Your CIBC Wood Gundy advisor takes the time to get to know all about you. Together, you identify what's most important to you and your loved ones, your objectives, your risk tolerance and your time horizon. This collaborative relationship is a key part of our four-step process.

1 **Developing your personalized investment plan**

You work with your advisor to develop a personalized plan that addresses your needs, risk tolerance and time horizon.

2 **Determining your asset allocation**

It's important to determine the portion of your portfolio that should be invested in each asset class. To do this, your advisor:

- Assesses the historical performance and relationships of various asset classes
- Analyzes the behaviour of each asset class
- Forecasts how each asset class will likely behave over the long term

So you can see where you're going, your advisor gives you a proposal outlining your investment guidelines, optimal asset allocation and investment manager recommendations.

3 **Selecting investment managers**

Your profile determines everything else. Your advisor recommends the investment managers whose philosophies and styles complement your goals. You also receive detailed background information on each manager in your proposal.

4 **Ongoing monitoring and reporting**

You expect qualified expertise. To ensure specific standards are met, our CIBC Asset Management Investment Management Research team uses quantitative and qualitative criteria to continuously evaluate the investment managers.

We will remove any investment manager that doesn't consistently meet our requirements.

You receive a Quarterly Portfolio Review— reserved for only our most prestigious services—so that you can easily monitor your investments. Your report integrates all your portfolio information into one easy-to-follow statement. It includes your current asset allocation, account performance compared to market indices, statement of positions and a commentary from each investment manager. You and your advisor will also revisit your personalized investment plan on an ongoing basis to make any necessary adjustments as your needs change.

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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