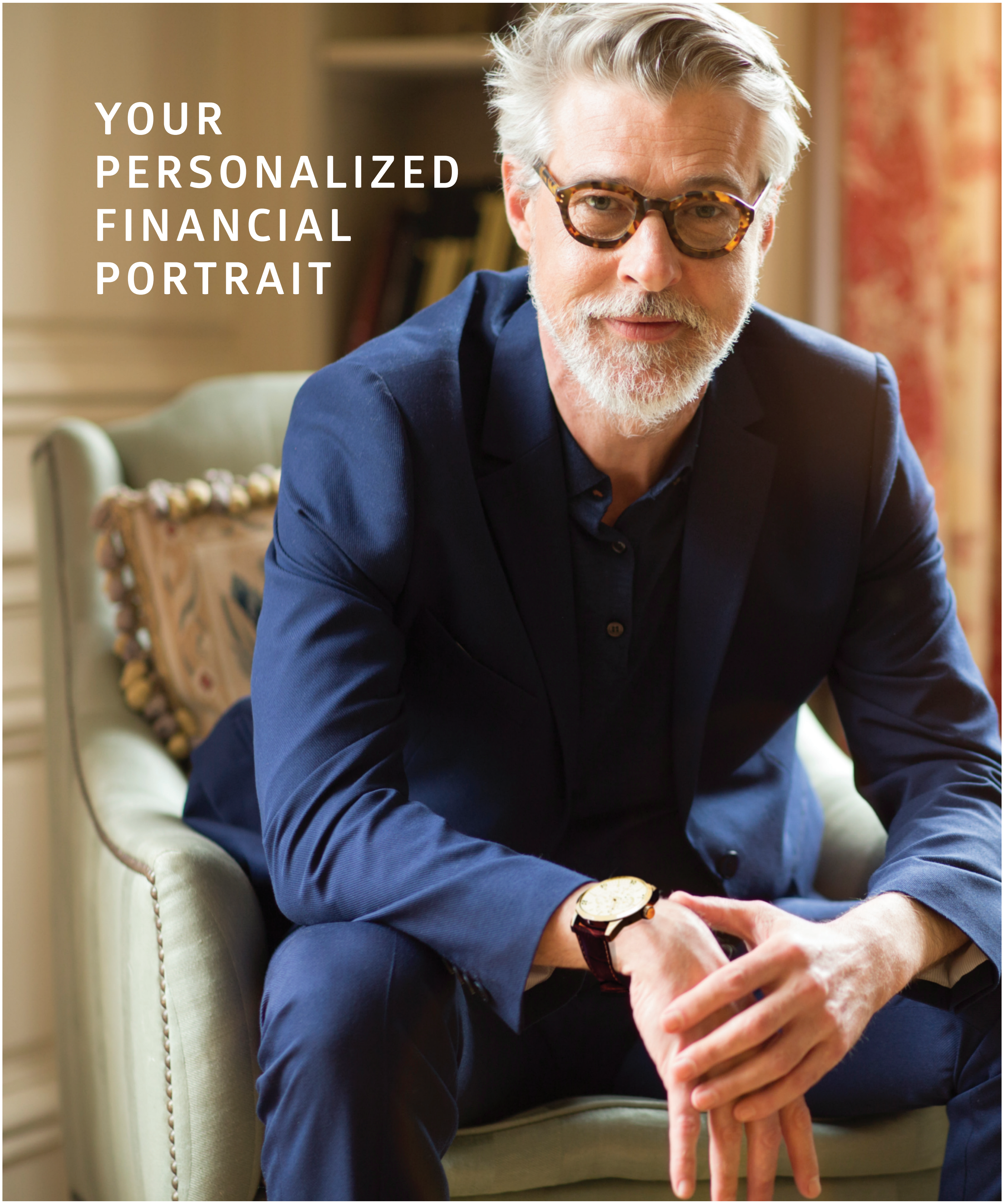
PRIVATE WEALTH
MANAGEMENT

YOUR PERSONALIZED FINANCIAL PORTRAIT



WE OFFER YOU
AN INTEGRATED
WEALTH MANAGEMENT
APPROACH THAT
ENCOMPASSES
FOUR KEY PILLARS
TO ADDRESS YOUR
PERSONAL AND
BUSINESS NEEDS

PRIVATE BANKING
AND TRUST SERVICES

INVESTMENT
MANAGEMENT

WEALTH
STRATEGIES

STEWARDSHIP

A FINANCIAL PORTRAIT THAT CAPTURES THE REAL YOU

YOUR WEALTH AND ASPIRATIONS ARE UNIQUE AND COMMAND A PERSONALIZED APPROACH

Your success means you require increasingly sophisticated and coordinated attention. You want to be sure you make the best financial decisions for you and your family. Our solutions, which are rooted in expertise, professionalism and exclusive service, can help address your challenges and define your unique goals.

At CIBC Private Wealth Management, we take a comprehensive approach to managing, building and protecting your wealth. Together, we develop a plan that takes into account who you are today, and what you want for your family and wealth tomorrow, before making recommendations.

You deserve a focused, personalized approach and we deliver what is representative of you, your goals and your values—a financial portrait that captures the real you.

Our services are especially beneficial for successful Canadians including:

- **Business Owners:** helping you with day-to-day and longer-term business and wealth planning
- **Executives and Professionals:** offering you tax-efficient ways to protect your earnings and grow your assets
- **Individuals and Families:** helping you protect your wealth now and for future generations

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.

TAILORED PRIVATE BANKING AND TRUST SERVICES

Your private banking team offers expertise to help deliver your financial vision. You and your dedicated private banker collaborate to determine the banking and trust solutions that best fit your goals.

- **Full-service Banking** — From simple, day-to-day banking transactions to complex credit needs, at CIBC Private Banking, we offer you an easy-to-use range of services, both online or in branch. We customize our comprehensive suite of solutions to fit your personal circumstances.
- **Bespoke Lending** — Our CIBC Private Banking and exclusive credit management teams provide flexible advice and options to address your specific and potentially complex borrowing needs.
- **Partner Capital Loan Program** — We offer preferred lending rates through CIBC loan programs to firms, which assists your firm's partners in meeting their capital contribution requirements.
- **Cash and Liquidity Management** — Whether you undertake routine transactions, manage large or irregular cash flows or require multi-currency solutions, we can assist. Your private banker and our credit management team work closely with you to develop holistic borrowing strategies. We can assist you in meeting your goals in the most complementary and tax-efficient manner possible.
- **Estate and Trust Services** — We offer you freedom of choice, prudent investment strategies and a strong compliance culture. We provide expertise in estate and trust administration, property and investment management, and trust and estate tax services. Our trust and estate advisors help to protect and soundly manage your assets.

INVESTMENT MANAGEMENT

FLEXIBLE INVESTMENT SOLUTIONS

Your investment advisory team follows a disciplined approach through all market cycles, personal milestones and the full evolution of your wealth. Our investment management team, in partnership with your advisor, offers several options to help you meet your wealth goals.

- **Discretionary/Managed Portfolios** — Your team is comprised of dedicated investment professionals who employ a thorough, systematic and objective process to identify the highest-quality investment managers and offerings.
- **Full-service Investment Advisory** — Our CIBC Wood Gundy investment advisors offer a broad range of full-service wealth management strategies, including: financial and estate planning, asset management, structured/alternative investments, traditional bonds and equities, and corporate business solutions.
- **Custom Capital Markets Solutions** — We provide a wide array of products and services across securities, credit and investment banking for corporate and retail clients—in Canada and across key markets worldwide.
- **Monetization of Concentrated Positions** — We advise you on diversification and hedging strategies for your concentrated assets as well as help you manage your tax liability. The overall goal is to optimize your portfolio's value.
- **Customized Portfolio Solutions** — Our investment counsellors at CIBC Private Investment Counsel work with you to develop a customized portfolio. Together, we identify investments that fit your needs and investor profile from an array of CIBC segregated portfolios and pooled funds.
- **Self-directed Investing** — Through CIBC Investor's Edge online platform, you can access a personalized suite of exclusive services, empowering you to invest and manage your portfolio with confidence. You receive personalized service from your one-on-one relationship with a dedicated and knowledgeable representative.

WEALTH
STRATEGIES

WEALTH IS ABOUT MORE THAN MONEY

It is essential to structure your investments to meet your goals and preserve your wealth to optimize asset growth. Our team is skilled at navigating these opportunities. Working with your other advisors, your team of wealth strategists counsels you on sophisticated tax strategies and how to structure your estate. We conduct extensive analysis to help you protect your wealth in any situation.

- **Discovery, Analysis and Best Practices** — Our wealth strategists work with you to determine your short- and long-term financial needs and objectives. We then construct a customized financial plan.
- **Sophisticated Wealth Planning and Structuring** — Our comprehensive planning process addresses your complex financial needs—including credit, investments and trust services.
- **Corporate and Personal Tax Integration** — We review your current situation and deliver integrated solutions to reduce your personal tax burden, and, if applicable, that of your business.
- **Estate Preservation** — We are experts in estate planning, charitable giving and tax-minimization strategies. By planning ahead, your legacy is transferred to your heirs in a way that recognizes your wishes and values.
- **Insurance Counsel** — We develop tax-efficient strategies to help protect you and your family. This includes personal planning, access to capital/private lending, as well as business continuity and succession planning.
- **Cross-border Strategies** — Together with your tax and legal advisors, we can help you navigate the varied tax and residency requirements if you reside or do business in another country. We also offer cross-border execution on your financial requirements.

TRANSITION PLANNING WHEN YOU NEED IT

Stepping away from a successful business or career requires thoughtful and proactive planning. Your advisory team assists with some of life's most significant decisions including succession, inheritance, strategic philanthropy and legacy planning.

- **Business Succession and Transition Planning** — It is important that you have a succession plan in place for when you are ready to retire or unable to work. We work with you to create a detailed plan that will help you to maximize your business's value and make all stakeholders satisfied with the outcome.
- **Multi-generational Family Wealth Consultancy** — Your estate plan is fluid and changes as your family and/or business grows. We provide ongoing guidance on the best approaches to deal with changes to your situation and goals.
- **Financial Fluency for Younger Generations** — Our team helps guide your young family members with sound education on how to manage their finances through a potential wealth transfer or business transition.
- **Strategic Philanthropy, Foundations and Legacy Advisory** — Your legacy may include a commitment to organizations that are meaningful to you. Consider our *Giving Back* program. It can help you support the causes that matter to you and achieve your philanthropic goals in a more strategic and tax-efficient way.

YOUR SUCCESS, FRONT AND CENTRE

At CIBC Private Wealth Management, our multi-faceted approach provides bespoke solutions to meet all your personal and business goals at every stage of your life.

Your wealth and aspirations are unique and command a personalized approach.

cibcprivatewealth.com | 1-866-220-4504

CIBC PRIVATE WEALTH MANAGEMENT

DISCOVER A FINANCIAL PORTRAIT THAT CAPTURES THE REAL YOU

PRIVATE BANKING AND TRUST SERVICES

Personalized services and a dedicated banking team

WEALTH STRATEGIES

A deep understanding of your unique financial needs and concerns

INVESTMENT MANAGEMENT

Sophisticated investment solutions to grow your wealth

STEWARDSHIP

Ongoing guidance for you and your family