



When it comes to meeting the unique needs of entrepreneurs, you may not be aware of the breadth of services offered by CIBC Wood Gundy. By combining CIBC Wood Gundy's expertise with that of the CIBC group of companies, we can offer you a complete financial solution that encompasses all of your financial needs. CIBC Wood Gundy Investment Advisors have access to an established network of Estate Planning Specialists (Financial Security Advisor in Québec) who are well versed in the relevant areas of taxation and estate planning. In today's market, the sophisticated client appreciates a holistic solution.

NEW BUSINESS LIFE CYCLE

Business Profile

- Started business within the last five years, or contemplating start-up
- Have, or are in need of, credit for the business
- Typically one or two employees and the business owner is a key person

Financial Objectives

- Raise capital for the business
- Set up a financial "safety net" for contingencies
- Establish a business plan

CIBC Wood Gundy Solutions	Estate Planning Solutions
Business/Financial Planning	Critical Illness & Disability Insurance
Brokerage Account	Term Insurance
Asset Advantage Account (AAA) [®]	Wills and Power of Attorney
Benefits of Incorporation	

DEVELOPING BUSINESS LIFE CYCLE

Business Profile

- Business is six to ten years old
- Increasing cash and assets, while decreasing debt
- Less profits are going back into the business
- May have other shareholders

Financial Objectives

- Wealth accumulation, protection, diversification in the business
- Minimizing tax
- Retaining key employees and setting up employee benefits

CIBC Wood Gundy Solutions	Estate Planning Solutions
Investment Solutions	Key Person Insurance
Employee Benefits – Capital Accumulation Plans	Shareholder's Agreement
Health and Welfare Trusts	



GROWING BUSINESS LIFE CYCLE

Business Profile

- Business is ten to fifteen years old
- Increasing cash and assets, while decreasing debt
- Able to retain earnings for reinvestment into the business
- May have key employees and executives

Financial Objectives

- Retaining executives through executive benefits
- Minimizing tax
- Estate planning
- Financial and retirement planning
- Financing business expansion

CIBC Wood Gundy Solutions	Estate Planning Solutions
Individual Pension Plans	Corporate Estate Bond
Retirement Compensation Agreements	Buy/Sell Agreements
Investment Solutions	Family Trust
Financial And Retirement Planning	

MATURE BUSINESS LIFE CYCLE

Business Profile

- Business is at least 15 years old
- Business has more cash and assets, and little or no debt
- Profits do not need to be reinvested in the business
- May have some outside shareholders
- Business owner's children may be involved

Financial Objectives

- Wealth preservation and distribution
- Business transition planning
- Estate equalization
- Tax minimization
- Sources of retirement income

CIBC Wood Gundy Solutions	Estate Planning Solutions
Transition Planning	Estate Freeze
Asset Allocation Rebalancing	Corporate Insured Annuity
Retirement Income Needs	Share Redemption Plan
Financial Planning	Charitable Giving

At CIBC Wood Gundy, our team of experts can guide you through the business planning process and develop a solution tailored specifically to you and your business. **To learn how these options may make your transition out of your business and into retirement a successful one, contact your CIBC Wood Gundy Investment Advisor today.**

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