



OUR SERVICE COMMITMENT TO YOU

The Curtis Financial Group believes that success in all matters comes from knowing what to expect, and committing to the actions that will raise the ability to meet those expectations.

We are committed to assisting you in designing and acting upon your wealth management goals - those highly personal ambitions that you want to achieve through the development of a wealth integration plan.

We are committed to providing the best possible investment advice to you, governed by your needs and risk tolerances. Specifically, we commit to the following:

Professional Investment Advice

- Develop and update a written Investment Policy Statement for you that describes investment objectives, time horizon, constraints and risk profile.
- Discretionary or non-discretionary portfolio management, including the setting of your asset allocation mix, developing a portfolio to meet your needs, selecting and monitoring strategies and securities appropriate to you.
- Adherence to an investment approach focused on long-term capital preservation (after-inflation and after-tax) and prudent growth where appropriate.
- Ongoing assessment of the investment managers and securities we choose for you on a regular basis and the continual search for better solutions where possible.
- Re-balance your portfolio to your unique asset allocation and risk profile as required.

Wealth Integration Planning

- Develop, on request, wealth integration solutions that link your lifestyle goals to your financial resources including areas such as cash flow needs, tax minimization, and estate and charitable planning.
- Access to the full expertise of our firm's retirement, estate and tax planning specialists.
- Update and monitor the progress of your wealth integration solutions including administering insurance policies and safekeeping of wills and powers of attorney.

Consistent Reporting

- We mail confirmations of each transaction as well as quarterly statements for your accounts.
- Above regulatory requirements, we send annual investment performance reviews showing your consolidated rates of return historically, current asset mix and all securities in your accounts.
- To assist you at tax time, we send taxation reporting that provides annual income and expense summaries, transactions summaries and capital gains and loss summaries.

Order Execution And Portfolio Administration

- We supervise and execute all trades in your portfolio. This includes advice on market liquidity, access to the resources of CIBC World Markets order desk offering volume pricing and access to initial public offerings.
- We record and maintain for you all security transactions including the receipt and recording of income and dividend payments, RRSP and RESP contributions, administer and report on registered plans to the Canadian Revenue Agency.
- We provide cash management services - tax installment payments, deposit and withdrawal services, and we process bank transfers.

Communication And Service

- We provide, as needed, comments on unusual events that may have a significant effect on you, through e-mail and hard copy.
- As requested, we will send CIBC Wood Gundy research and commentary.
- We arrange access for you to CIBC Wood Gundy Online, including the firm's research and commentary.
- We will meet with you in person or on the telephone on a schedule as agreed.
- We will assess the progress of your wealth integration solutions once a year.
- All voicemails will be returned within 24 hours; and all e-mails will be acknowledged the same day they are received, on a best efforts basis.

Integration With Other Professionals

- We will work with your accountants; lawyers and other professionals to integrate our efforts on your behalf should you desire. We can also introduce you to our own circle of professionals should you desire.
- We provide advice to family members and friends on request.

Professional Development

- We will continually upgrade our skills to provide you with the level of professional ability you should expect.
- Patrick is a Fellow of the Canadian Securities Institute, and a Portfolio Manager. His credentials include the Canadian Securities Course, Conduct and Practices Course, Canadian Options Course, Professional Financial Planning designation, Canadian Investment Manager designation, the Energy Markets Risk Management Course and the Technical Analysis Course. He is also licensed to provide you with life, disability, and critical illness insurance, as well as a variety of other insurance related products.

CIBC Wood Gundy is a division of CIBC World Markets Inc., a subsidiary of CIBC and a Member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada.

If you are currently a CIBC Wood Gundy client, please contact your Investment Advisor.

"CIBC Private Wealth Management" consists of services provided by CIBC and certain of its subsidiaries, through CIBC Private Banking; CIBC Private Investment Counsel, a division of CIBC Asset Management Inc. ("CAM"); CIBC Trust Corporation; and CIBC Wood Gundy, a division of CIBC World Markets Inc. ("WMI"). CIBC Private Banking provides solutions from CIBC Investor Services Inc. ("ISI"), CAM and credit products. CIBC World Markets Inc. and ISI are both Members of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada. CIBC Private Wealth Management services are available to qualified individuals. The CIBC logo and "CIBC Private Wealth Management" are registered trademarks of CIBC.

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