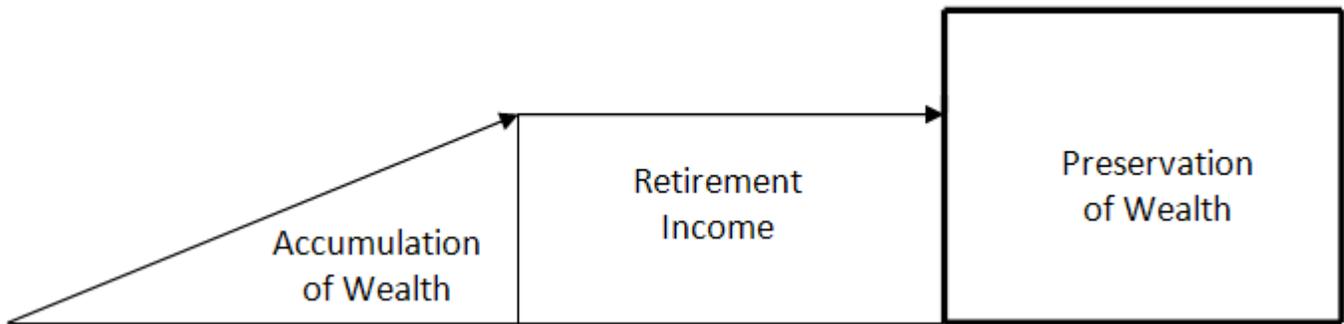




The stage of your wealth will often dictate the type of Financial Planning that you are doing with your CIBC Wood Gundy Investment Advisor. Each stage will offer different challenges as your focus shifts from Accumulation to Retirement and Retirement to Preservation. Our challenge is to get clients thinking about the risks that are present during each stage and ensure that our clients are prepared for the unknown.



Accumulation of Wealth: During your Accumulation of Wealth Stage your most important asset is your ability to earn income to provide for yourself, your family and save for retirement. Your biggest concern should be income protection in the event of death, disability, or a critical illness.

Retirement Income: During the Retirement Income phase your cash flow and tax planning will become front of mind. You've worked hard to retire and maintain a comfortable standard of living to enjoy your retirement years. Your main concern should be ensuring you have enough assets remaining to protect yourself from longevity risk and medical care related expenses.

Preservation of Wealth: The Preservation of Wealth stage is all about proper planning. Has your CIBC Wood Gundy Investment Advisor or your Accountant discussed any of the tax implications of your investments or assets when you pass away? A proper estate plan can ensure that you are minimizing your estate taxes and leaving more to your family and loved ones and less to the government. Our goal is to work with you, your CIBC Wood Gundy Investment Advisor and your trusted advisors to put a comprehensive plan in place with the goal of saving your heirs not just time, but money as well.

E&OE

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