



CIBC PRIVATE WEALTH

R&R INVESTMENT PARTNERS

# SIMPLIFY YOUR FINANCIAL LIFE



**CIBC Wood Gundy**  
**R&R Investment Partners**  
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***“Our mission is to simplify your financial life so you can live your life doing what you truly love”***

**R&R Investment Partners is a group of financial professionals that simplifies the financial lives of established investors. We provide complete wealth management services including financial planning and investment management that is fully integrated with your tax, estate and charitable needs. Our offering is personalized and fully independent while operating within the vast global resources of the CIBC group of companies.**

## Our focus

We coordinate all aspects of wealth management for our clients. This includes ensuring financial goals are clearly spelled out and a plan is put in place to achieve them.

We provide practical solutions for a family's most pressing financial issues and we deliver personal high-grade service including:

- A personal financial roadmap
- Customized reporting
- Regularly scheduled communication, according to your preferences
- Investment portfolios that focus on a client's needs
- The integration of experts in the areas of tax and estate planning to ensure your legacy

## Our approach

Our approach is independent, disciplined and transparent. Our focus is on helping our clients meet their financial goals. We are in tune with a client's goals and aspirations and why they have accumulated wealth in the first place and help them deal with the issues of disposition and multi-generational planning.

We like to think of our investment team as an “independent boutique” that has the benefit of leveraging the vast resources of the CIBC group of companies. Beyond personal investment management, and estate and legacy planning solutions, we deal extensively with private business owners in conjunction with our partners in corporate lending, business valuation and sale. Our expert partners in tax and estate planning help round out our complete offering.

Clients who seek us out are typically successful business owners and individuals who have accumulated and lived conservatively who want to be involved in charting the course for their financial well being, but do not want to be involved in the daily minutiae. Our clients are working or retired and engaged in many other aspects of their life. They enjoy the fact that they have a relationship with us where their goals are recognized and valued, communication is geared to their preferences, and they are respected as unique individuals.

## Our guiding principles

Successful goal focused investing is a result of implementing a well thought out plan that focuses on a family's personal priorities. It also involves having the emotional stability to stick to this well thought out plan, even when most investors become euphoric risk takers or fearful pessimists.

Focused goals and emotional stability, these are the pillars of successful investing.

Accordingly, a worthwhile investment plan includes a flexible financial roadmap, that identifies what an investor's goals are—both short-term and long-term. It should also include any tax considerations that are important to an investor and their wishes, if any, for a legacy.

We focus on these priorities as aspects we can control within the investment process, and do not attempt to forecast the market or gaze into a crystal ball. By executing asset mix and portfolio management decisions that are rational and systematic, superior investment results can be achieved and risk can be managed (*no one* can completely eliminate it).

We invest in our best ideas. We are not influenced by corporate “buy lists”, quarter-end window dressing or the latest hot trend. Our sights are set on preserving and growing capital for our clients, and helping them avoid the “big mistake”.

## R&R Investment Partners: Worry free wealth management and investment process

### Personal Asset Allocation: The Buckets

After an extensive discovery process with you about your goals and objectives, we develop a customized financial roadmap to act as a “blueprint” for achieving your goals.

We then select the proper mix of equities, bonds and cash that will meet your needs for income, portfolio stability and growth. Different strategies are utilized for each unique goal's time horizon:

- **Bucket 1:** Cash for immediate short-term goals
- **Bucket 2:** Conservative balanced strategies for intermediate goals
- **Bucket 3:** Growth oriented strategies for long-term goals

Generally speaking, equities will fulfill the growth requirements, while bonds and cash should be allocated to provide sufficient income needs for a three year time period. Obviously, this allocation can and will differ for investors depending on their stage of life, tax situation and other assets, such as real estate and business holdings.



## Worry Free Wealth Management

What makes us special to our clients?

- We're in tune with their goals and aspirations, both emotionally and financially
- We're independent, disciplined and fully transparent

What makes our portfolio management unique?

- We manage eight investment strategies, from conservative to more aggressive, that are unique to R&R Investment Partners.
- We select the strategy or strategies that fit your investment goals, tolerance for risk, and investment time horizon.
- Our investment process is disciplined, rigorous, and thoughtful.
- Because we manage portfolios on your behalf, you are involved in the overall planning, yet have the freedom from day-to-day investing decisions and details.
- We make it easy for you to monitor your portfolio's success: top-notch quarterly performance reporting and gain/loss summaries for tax reporting.

## Forecasting and Market Timing

It is more predictable and repeatable to focus on sound asset allocation, proper stock selection and risk management, while keeping emotions in check, than it is to forecast or time the market.

These foundational principles are employed in constructing client portfolios. We are disciplined in our stock selection process, have a strict sell discipline, and find that quality companies have the best potential to outperform over time if they were bought at the right price and if investors stick to the process—*especially* during emotional periods.

Our research and experience has taught us it is better to be invested with a dynamic sell discipline through all market cycles to achieve superior long-term returns. History has proven that your personal asset allocation is also extremely important. To this end, we utilize different investment strategies for each goal's time horizon and review your asset allocation on a yearly basis to ensure it remains suitable for your present circumstances.

# R&R Investment Partners' Wealth Management Process





## Our people

R&R Investment Partners is made up of seven members with many years of experience in their respective fields, offering the highest level of investment expertise, service and practical advice.

### Portfolio Managers



**Randy B. Yozipovic, B.A. Econ., CIM<sup>®</sup>, Senior Wealth Advisor, Portfolio Manager**

(403) 260-0487 • randy.yozipovic@cibc.ca

Randy has provided wealth management advice to clients since 1991. As a Portfolio Manager and holder of the Chartered Investment Manager (CIM<sup>®</sup>) designation, he provides the expertise related to structuring the investment strategies managed by R&R Investment Partners and loves working directly with a small group of established families providing complete wealth management advice.



**Ian S. Munro, BBA, CIM<sup>®</sup>, Senior Wealth Advisor, Portfolio Manager**

(403) 266-0114 • ian.munro@cibc.ca

Ian has provided wealth management advice to clients since 2007. As a Portfolio Manager and holder of the Chartered Investment Manager (CIM<sup>®</sup>) designation, he works with a select group of families to help provide financial empowerment and remove the complexities of investing and financial management. Ian believes that all client relationships are predicated on trust. Developing trust with clients can only be achieved through a disciplined, consistent approach to wealth management based upon transparency, financial planning and establishing measurable goals and objectives. .

### R&R Investment Partners' Support Team



**Harrison J. Love, CFA, CIM<sup>®</sup>, Financial Associate**

(403) 231-3353 • harrison.love@cibc.ca

Focus: Client Advisory, Financial Service and Portfolio Oversight/Trading

Specific Duties:

- Investment advice and financial service
- Rebalancing R&R Investment Partners' strategies
- Trading
- Corporate actions

Harrison has been in the investment industry since 2013 and is a Registered Representative (RR) and works directly in an advisory capacity with many of our clients. He also works closely with the team's portfolio managers in the oversight and direction of R&R Investment Partners' discretionary investment strategies and leads the trading and rebalancing involved in the management of our portfolios. He is also responsible for portfolio oversight as it relates to items ranging from corporate reorganizations to class actions.



**Marc Bouvier, BMgt, CIM<sup>®</sup>, Financial Associate**

(403) 355-0473 • marc.bouvier@cibc.com

Focus: Portfolio Oversight/Administration and Financial Client Service

Specific Duties:

- Portfolio Analysis
- Portfolio tracking and review
- Trading
- Working with the team's Investment Advisors to help clients meet their financial goals
- Registered to provide investment advice

Marc has been in the investment industry since 2020 and has an undergraduate degree majoring in finance from the University of Lethbridge. Marc has experience in portfolio management and trading, and works closely with the team's portfolio managers to implement our investment strategies.

## R&R Investment Partners' Support Team (*continued*)



**Melanie Bester, B.A. Econ., *Client Associate***

(403) 260-0472 • melanie.bester@cibc.ca

Focus: Administration

Specific Duties:

- Issuing cheques, wire transfer and bank electronic transfers
- Address changes
- Account documentation updates
- Trading

Melanie has worked in the investment industry since 2000, all of which have been spent at CIBC Wood Gundy. She provides the team with expert administrative support. Melanie's responsibilities include everything from account openings and issuing cheques, to ad hoc withdrawals. As an Investment Representative (IR) she is authorized to take trade instructions.



**Eliora Johnson, *Administrative Assistant***

(403) 221-6263 • eliora.johnson@cibc.com

Focus: Administration/ Communication

Specific Duties:

- Client scheduling
- Monthly reports
- Account administration & maintenance
- Client progress review meeting preparation

Eliora has been in the investment industry since 2022 and provides R&R Investment Partners with administrative and communications support. She is responsible for account administration and maintenance along with specialized client service like scheduling, monthly and quarterly reporting, and preparation of client meeting packages. Eliora is currently working toward completing her Canadian Securities Course.



**Pedro A. Montoya, B. Comm., CIM®, *Financial Associate***

(403) 260-0591 • pedro.montoya@cibc.ca

Focus: Client Communication

Specific Duties:

- Tax reporting
- Communications: R&R Investment Partners' publications, research, webinars, presentations
- Trading
- Registered to provide investment advice

Pedro has been in the investment industry since 1997 and assists R&R Investment Partners with portfolio monitoring and implementation, and all client communication that includes tax reporting.

## Our partners



### **Lucio Riccio, CFP**

Director, Senior Wealth Strategist, Alberta & Prairies

Lucio has been in the financial services industry since 1997, holding senior positions with leading Canadian insurance, banking, investment and multi-family office firms.

As a member of CIBC's Private Wealth Management team, Lucio uses a Life Cycle model to help families and individuals successfully transition to their next stage of life. As part of the process, he works with clients to understand, clarify and coordinate their current positions and objectives. Within this context, Lucio and his team collaborate with our advisory team to craft and implement customized strategies with respect to taxation, investment management, risk management, retirement planning, estate planning, business succession and philanthropy.



### **Ryan Romanko, CFP, CLU**

Estate Planning Specialist

Ryan has extensive insurance and estate planning expertise gained through nearly a decade of service to affluent clients. He and his team provide advice on insurance and wealth management strategies and services to select clients. By establishing trusted relationships Ryan serves our clients effectively, working in collaboration with other professional advisors to develop customized strategies that address our clients aims and hopes. Ryan has attained the Chartered Life Underwriter (CLU) and the Certified Financial Planner (CFP) designations, which demonstrate his ongoing commitment to education in order to better serve our clients.



### **Laurie Johnston, B. Comm., PFP®, MTI®**

Senior Trust and Estate Consultant, CIBC Trust Corporation

As a CIBC Senior Trust and Estate Consultant, Laurie's goal is to provide you and your family with confidence and peace of mind.

CIBC Trust Corporation offers services as a professional executor, power of attorney for property or trustee. We can also support someone else you appoint for these roles.

Effectively administering a trust or acting as an attorney can require time and an understanding of investments and taxes. We have the expertise to execute or assist others in efficiently executing that role.

Laurie has been in the financial services industry since 1999, and with CIBC since 2012.



### **Gary Battams**

Senior Private Banking Advisor, CIBC Private Banking

As a Senior Private Banking Advisor, Gary believes it is important to understand his clients' values, dreams and goals, and to provide them with the financial stewardship to help realize them.

Once he understands his clients' aspirations, he engages his colleagues from across the CIBC Group of Companies to develop financial solutions and recommendations to best position their financial resources for today and the future.

Gary and his associate offer highly personalized, proactive attention, along with timely, professional and dynamic services.

Gary has been in the financial services industry since 1987, and with CIBC since 1991.



### **Kristina Weenink, B. Comm.**

Private Banking Advisor, CIBC Private Banking

As a CIBC Private Banking Advisor, Kristina cares about her clients and is passionate about helping them achieve their financial goals.

Once she understands her clients' objectives, she engages her colleagues from across the CIBC Group of Companies to develop financial solutions and recommendations to best position their financial resources for today and the future.

Her clients enjoy convenience, flexibility and peace of mind from their CIBC Private Banking team, so they can get on with living their life, without worrying about their finances.

Kristina has been in the financial services industry since 1997, and with CIBC since 2010.



## Our partners (*continued*)



**Amun Whig, B. Comm., CA, CBV**

Managing Director, Mid-Market Investment Banking

Amun's investment banking experience goes back to 2004. Prior to joining CIBC he spent over five years with a boutique investment bank specializing in mid-market M&A transactions. Amun also gained public market investment banking experience with National Bank Financial.

His experience includes numerous successful divestitures, management-led buyouts, public and private financings and acquisition transactions in a variety of industries, including: energy services, telecommunications, aerospace, transportation, contract manufacturing, business services, consumer products and food.



**Jamie Golombek**

Managing Director, Tax and Estate Planning

Jamie Golombek is Managing Director, Tax and Estate Planning at CIBC Private Wealth Management, where he works closely with advisors and clients from CIBC Private Wealth Management, Wood Gundy, Imperial Service and other CIBC partners to deliver integrated financial planning and strong advisory solutions thanks to his extensive knowledge and expertise on all matters related to tax and taxation.

Mr. Golombek is quoted frequently in the national media as an expert on taxation. He is also an author for the National Post, contributing articles related to Canada's tax system and regulations.

For more information and/or a review of your  
personal situation please do not hesitate to contact us:

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Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors.

Minimum investment amounts may apply.

Randy B. Yozipovic and Ian S. Munro are Investment Advisors with CIBC Wood Gundy.

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