August 8, 2021

Dear Valued Members,

Your CU Financial Management team supporting Newfoundland and Labrador is growing!

Effective September 7, 2021, **Michael White** will be joining the CU Financial Management (CUFM) team in Corner Brook, NL as our new *Associate Advisor*, providing professional investment and financial planning advice to our members throughout Newfoundland and Labrador.

A graduate of Fleming College, Michael is excited to move home to Western Newfoundland after spending the last six years studying, living, and working in Kingston, Ontario. Michael most recently worked as an Investment Specialist with Kawartha Credit Union, where he began his pursuit of his Certified Financial Planner designation.

Michael has a great affinity for the credit union system and prides himself on putting members first. Using a goals-based approach, Michael works collaboratively with members to ensure their investment options suit their individual lifestyles and needs; he is excited to begin working with our members in Newfoundland and Labrador.

While continuing to work closely with Michael White and Jody Smith, and most importantly our Newfoundland and Labrador members, **Jack Lessel** has accepted the position of regional Wealth Advisor, offering specialized investment solutions and advice to CU Financial Management members throughout Atlantic Canada. Jack will commute between Nova Scotia and Newfoundland & Labrador and will continue to maintain regular trips to our member credit unions. We are confident that our newly expanded team of Jack, Michael, and Jody, will further enhance the personalized and professional service you have come to expect from CUFM.

On behalf of CUFM, I would like to thank all our members for your continued support and trust as we help you plan your financial futures.

Regards,

Ross Ripley

Ross Ripley, CEO
CU Financial Management

About Your CU Financial Management Team

Jack Lessel, CIM RIS
Wealth Advisor, CU Financial Management
Investment Advisor, Credential Securities

Jack joined our CUFM team in January 2019 as a Wealth Advisor having previously worked within the wealth management industry as a Senior Associate with a large brokerage house. Jack is a Chartered Investment Manager (CIM) with the Canadian Securities Institute, a Responsible Investment Specialist (RIS), and comes with 11 years of Wealth Management experience. In addition to his CIM and RIS designations, Jack is a Wealth Advisor at Credential Securities with considerable experience in investments, insurance, and retirement planning.

Jack is originally from Bedford, NS but has called Corner Brook, NL home for the past two years. He completed his Business Degree at Saint Mary's University.

In his spare time, Jack spends time with family and friends, and enjoys many activities, but his key passions are golf and travel.

A message from Jack:

I pride myself in offering a personalized service for my clients. By working in collaboration with our in-house wealth specialists, I can deliver a complete wealth management offering and help clients determine appropriate strategies and investment mixes to assist them in meeting their financial goals.

Having grown up in the Maritimes, I have always felt a strong sense of community. Where I lived, people were quick to lend a hand and genuinely relished the opportunity to share their knowledge, experiences, and even their mistakes if it would benefit a neighbor.

As a Chartered Investment Manager, licensed for investments and insurance, I look forward to working with you all to help you reach your financial goals by providing expert and honest advice. Most importantly, my focus will be on helping you select the investment and financial options that align with your aspirations, dreams, values, and family goals.

I look forward to continuing to work with you all!

Jody Smith
Coordinator, CU Financial Management

Jody has been a Coordinator with CUFM since February 2018 and holds 18 years of experience in an office setting. She has a wealth of experience in all types of industries, from the oil industry to healthcare, and since 2018, the financial industry.

Jody is originally from Woody Point, NL but has lived in Pasadena, NL for 15 years with her 3 children. She graduated with a Business Management diploma from Keyin College in 2001 and received the Millennium Scholarship.

A message from Jody:

"I grew up in a very small outport community on the West Coast of Newfoundland. When I moved away from home, I was often asked where I was from. Back then, there were very few people who knew exactly where Woody Point was located. Now, Woody Point has grown to be a tourist destination. Being from there has made me realize just how much this small town has shaped me as a person.

Community spirit, kindness, helping hands, and so much more is what makes any small town great- which is why CUFM was the perfect fit for me. This company makes me feel like I am home. We are all here to help anyone fulfill their dreams and aspirations, and at the same time make you feel comfortable and at ease with speaking to any one of us who work here.

Let CUFM be your "small town!"

CU Financial Management (CUFM)

In 2020, seventeen Atlantic Canadian Credit Unions came together with a vision to provide even greater financial planning solutions to their clients. Leveraging the years of experience and resources of these individual Credit Unions, CUFM was established with a team of fourteen Financial Advisors and twelve Coordinators.

CUFM provides investment counsel, portfolio management, and financial planning to individuals and institutions in our communities. Our team includes eight Certified Financial Planners (CFP), six Responsible Investment Specialists (RIS), and a mix of IIROC, MFDA and insurance licenses, spanning across our offices in Newfoundland and Labrador, Nova Scotia, Prince Edward Island, and New Brunswick. As a member-owned organization, we are proud to uphold our core values of ethics, honesty, responsibility, and community in every interaction.

To learn more, visit www.cufm.ca.

Financial Planning

A good financial plan serves as a guide for your income, expenses and investments so you can manage your money and achieve your goals.

Investment & Retirement Planning

It's important to plan for your future today, this includes implementing a solid savings plan and managing your assets.

Wealth Protection Planning

You work hard for your money, so it's important to keep it protected. We build custom solutions to protect you and the wealth you've generated.

Estate & Legacy Planning

Our advisors work with you to develop a comprehensive plan that reflects your wishes, protecting your assets and your loved ones.