



CIBC Conservative Fixed Income Pool

Fund category

Canadian Fixed Income

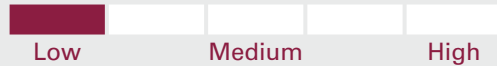
Investment objective

CIBC Conservative Fixed Income Pool (referred to as the **Pool**) will focus on generating regular income by investing primarily in units of other mutual funds (its *Underlying Funds*) that invest in fixed income securities.

Why invest?

Access to advanced bond strategies through a simple, all-in-one solution.

Volatility & risk analysis



Fund details - Series A

Fund code	ATL5018
Inception date	Oct 28, 2019
Management expense ratio	0.95%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	67.0

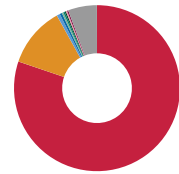
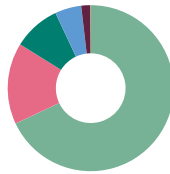
Performance as at April 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Series A	-	-	-	-	-	-	5.2	-1.8	-7.5	5.8	-0.8
Series F	-	-	-	-	-	-	5.7	-1.3	-7.1	6.3	-0.7

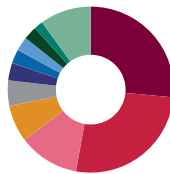
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	-0.9	-0.4	3.8	2.0	1.9	-0.9	-	-	0.1
Series F	-0.8	-0.3	4.1	2.5	2.4	-0.4	-	-	0.6

Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Series A	0.0229	0.0254	0.0211	0.0193	0.0229	0.0214	0.0209	0.0219	0.0195	0.0179	0.0230	0.0167
Series F	0.0268	0.0291	0.0251	0.0024	0.0254	0.0252	0.0246	0.0257	0.0240	0.0212	0.0267	0.0205

Portfolio analysis as at April 30, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	68.46	Canada	80.21
Cash and Equivalents	15.94	United States	11.77
U.S. Bonds	9.27	United Kingdom	0.61
Global Bonds	5.16	Mexico	0.45
Canadian Equity	1.78	Cayman Islands	0.30
U.S. Equity	0.06	France	0.29
		China	0.26
		Colombia	0.26
		Indonesia	0.22
		Other	5.64



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	26.49
Canadian Government Bonds	26.37
Canadian Provincial Bonds	11.79
Canadian Corporate Bonds	7.21
U.S. Investment Grade Bonds	4.93
International Government Bonds	3.42
Canadian Mortgage-Backed Securities	2.73
Canadian Asset-Backed Securities	2.72
Bank Loans	2.61
U.S. Government Bonds	1.78
Other	9.95



CIBC Conservative Fixed Income Pool

Investment managers

CIBC Asset Management Inc.

AllianceBernstein Canada Inc.

Ares Management LLC

Brandywine Global Investment Management LLC

Canso Investment Counsel Ltd.

DoubleLine®

PIMCO

Top underlying funds (%)

CIBC Short-Term Income Fund	24.27
CIBC Canadian Fixed Income Private Pool	14.90
CIBC Canadian Bond Fund	13.89
CIBC Active Investment Grade Floating Rate Bond ETF	13.33
CIBC Active Investment Grade Corporate Bond ETF	9.91
CIBC Floating Rate Income Fund	5.46
CIBC Global Bond Private Pool	3.00
CIBC Emerging Markets Local Currency Bond Fund	2.97
CIBC Money Market Fund	1.99
CIBC Active Global Currency Pool	1.99

Top holdings (%)

Cash & Equivalents	15.94
Gov. of Canada, 3.75%, 5/1/2025	2.62
Canada Housing Trust No.1, 1.25%, 6/15/2026	2.59
Gov. of Canada, 3.25%, 9/1/2028	2.28
Canada Housing Trust No.1, 2.35%, 6/15/2027	2.12
Gov. of Canada, 3%, 4/1/2026	1.59
Canada Housing Trust No.1, 3.6%, 12/15/2027	1.37
Canada Housing Trust No.1, 1.95%, 12/15/2025	1.33
Gov. of Canada, 3.5%, 3/1/2028	1.17
Bank of Nova Scotia (The), 5.5%, 12/29/2025	1.10

More holdings details Total

Number of Portfolio Holdings	17
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For more information, please contact your advisor or visit cibc.com



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* Due to rounding, amounts presented herein may not add up precisely to the total.

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