



CIBC Sustainable Balanced Solution

Fund category

Global Neutral Balanced

Investment objective

CIBC Sustainable Balanced Solution seeks to achieve a balance of income and long-term capital growth by investing primarily in Canadian, U.S. and international equities and fixed income securities, either directly or indirectly through investment in other mutual funds and exchange-traded funds and to follow a socially responsible approach to investing.

Why invest?

A sustainable balanced income investment solution that reflect the core principles of responsible investing.

Volatility & risk analysis



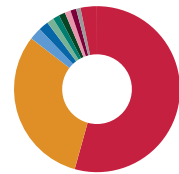
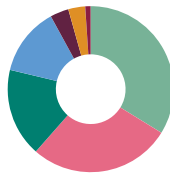
Fund details - Series A

Fund code	CIB384
Inception date	Jul 5, 2021
Management expense ratio	2.05%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	9.1

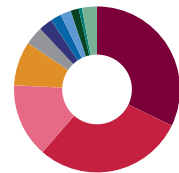
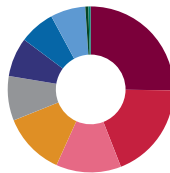
Performance as at April 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	
Series A	-	-	-	-	-	-	-	-	-14.5	7.9	0.3	
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI			
Series A	-2.5	0.4	8.6	2.6	2.9	-	-	-	-	-	-1.3	
Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Series A	-	-	-	-	0.0518	-	-	-	-	-	-	-

Portfolio analysis as at April 30, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	33.91	Canada	54.34
U.S. Equity	27.77	United States	31.11
Canadian Equity	17.30	United Kingdom	2.42
International Equity	13.33	Denmark	1.93
Cash and Equivalents	3.63	Switzerland	1.34
U.S. Bonds	3.30	Germany	1.27
Global Bonds	1.06	Japan	1.25
		Netherlands	1.14
		Spain	1.13
		France	0.86
		Other	3.19



Sector allocation	(%)	Fixed income breakdown	(%)
Information Technology	25.18	Canadian Investment Grade Bonds	32.19
Financials	18.91	Canadian Provincial Bonds	29.22
Industrials	12.68	Canadian Government Bonds	14.41
Health Care	12.15	Canadian Corporate Bonds	8.59
Consumer Discretionary	8.67	U.S. Mortgage-Backed Securities	3.60
Consumer Staples	7.64	U.S. High Yield Bonds	2.68
Materials	6.91	International Government Bonds	2.13
Communication Services	6.81	Canadian High Yield Bonds	2.04
Real Estate	0.59	U.S. Investment Grade Bonds	1.58
Utilities	0.45	Canadian Asset-Backed Securities	0.64
		Other	2.92



CIBC Sustainable Balanced Solution

Investment managers

CIBC Asset Management Inc.

Top underlying funds	(%)
CIBC Sustainable Global Equity Fund	43.64
CIBC Sustainable Canadian Core Plus Bond Fund	39.76
CIBC Sustainable Canadian Equity Fund	16.44

Top holdings	(%)
Cash & Equivalents	3.63
Microsoft Corp. Com	2.52
Alphabet Inc. Cap Stk CI C	2.25
Amazon.com Inc. Com	2.05
Royal Bank of Canada Com	1.52
Visa Inc. Com CI A	1.48
Novo Nordisk A/S Almindelig Aktie B	1.42
Nestle S.A. Act Nom	1.34
Intact Financial Corporation Com	1.32
Linde PLC Shs	1.31

More holdings details	Total
Number of Portfolio Holdings	3
Number of Underlying Holdings	325
Number of Stock Holdings	80
Number of Bond Holdings	245

For more information, please contact your advisor or visit [cibc.com](https://www.cibc.com)



CIBC Sustainable Balanced Solution

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

CIBC Sustainable Investment Strategies are distributed by CIBC Securities Inc. and CIBC Investor Services Inc., each wholly-owned subsidiaries of Canadian Imperial Bank of Commerce (CIBC). CIBC Sustainable Investment Strategies are offered by CIBC. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The indicated rates of return are the historical annual compounded total returns as of the state date, including changes in unit value and reinvestment of all distributions, but do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Please read the prospectus before investing. To obtain a copy, call CIBC Securities Inc. at 1-800-465-FUND (3863). Alternatively, you may obtain a copy from your advisor.

CIBC Asset Management and the CIBC logo are trademarks of CIBC, used under license.

The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.

©2024 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

CIBC Mutual Funds are managed by CIBC. The CIBC logo is a registered trademark of Canadian Imperial Bank of Commerce.