



CIBC Sustainable Conservative Balanced Solution

Fund category

Global Fixed Income Balanced

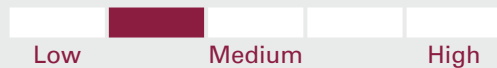
Investment objective

CIBC Sustainable Conservative Balanced Solution seeks to achieve a combination of income and some 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 conservative balanced investment solution that reflect the core principles of responsible investing.

Volatility & risk analysis



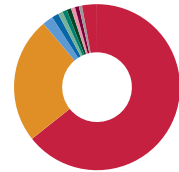
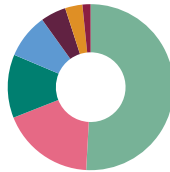
Fund details - Series A

Fund code	CIB364
Inception date	Jul 5, 2021
Management expense ratio	2.03%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	5.7

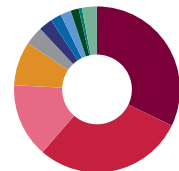
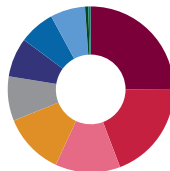
Performance as at April 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	
Series A	-	-	-	-	-	-	-	-	-14.4	7.0	-1.0	
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI			
Series A	-2.4	-0.5	7.1	1.0	1.7	-	-	-	-2.3			
Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Series A	-	0.0108	-	-	0.0708	-	-	0.0040	-	-	0.0052	-

Portfolio analysis as at April 30, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	53.89	Canada	64.33
U.S. Equity	19.22	United States	24.52
Canadian Equity	13.09	United Kingdom	2.06
International Equity	9.22	Denmark	1.34
U.S. Bonds	5.25	Switzerland	0.93
Cash and Equivalents	3.57	Germany	0.88
Global Bonds	1.69	Japan	0.86
		Netherlands	0.79
		Spain	0.78
		France	0.60
		Other	2.90



Sector allocation	(%)	Fixed income breakdown	(%)
Information Technology	24.92	Canadian Investment Grade Bonds	32.19
Financials	19.33	Canadian Provincial Bonds	29.22
Industrials	12.68	Canadian Government Bonds	14.41
Health Care	11.95	Canadian Corporate Bonds	8.59
Consumer Discretionary	8.66	U.S. Mortgage-Backed Securities	3.60
Consumer Staples	7.63	U.S. High Yield Bonds	2.68
Materials	6.97	International Government Bonds	2.13
Communication Services	6.77	Canadian High Yield Bonds	2.04
Real Estate	0.62	U.S. Investment Grade Bonds	1.58
Utilities	0.47	Canadian Asset-Backed Securities	0.64
		Other	2.92



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Investment managers

CIBC Asset Management Inc.

Top underlying funds	(%)
CIBC Sustainable Canadian Core Plus Bond Fund	63.20
CIBC Sustainable Global Equity Fund	30.18
CIBC Sustainable Canadian Equity Fund	12.07

Top holdings	(%)
Cash & Equivalents	3.57
Canada Housing Trust No.1, 4.25%, 3/15/2034	1.90
Province of Ontario, 2.55%, 12/2/2052	1.89
Microsoft Corp. Com	1.74
Gov. of Canada, 3.00%, 6/1/2034	1.61
Alphabet Inc. Cap Stk CI C	1.56
Province of Ontario, 3.75%, 12/2/2053	1.53
Amazon.com Inc. Com	1.42
Gov. of Canada, 1.75%, 12/1/2053	1.36
Royal Bank of Canada Com	1.12

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)



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

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