

CIBC FIXED INCOME POOLS

# CIBC CORE PLUS FIXED INCOME POOL

**CIBC Fixed Income Pools** provide access to advanced bond strategies in one straightforward solution. Managed by CIBC Asset Management and leveraging portfolio managers from around the world, these actively managed pools aim to deliver client outcomes ranging from regular income to modest capital appreciation over time.

Composed of a diverse mix of mutual funds and exchange-traded funds (ETFs), CIBC Fixed Income Pools are actively-managed, core fixed income solutions.

### Key benefits:

1. **A single core solution** consolidating your fixed income investments.
2. **A broad set of fixed income assets** helps to lower volatility, and enhance income and return potential.
3. **Tactically adjusted** based on market environment.
4. **Multi-asset fixed income exposure** providing access to fixed income managers from around the world.

## At a glance

Pool objective	Investor suitability	Risk tolerance
Managed with a focus on generating regular income and modest long-term capital appreciation by investing primarily in units of other mutual funds that invest in fixed income securities.	<ul style="list-style-type: none"> <li>Recognize there will be fluctuations in the market value of the portfolio</li> <li>Short- to medium-term investment time horizon</li> </ul>	Low

## Strategic asset mix

**Strategic asset allocation** takes a long term view of the appropriate proportions allocated to Cash, Fixed Income and Equities taking into consideration the risk tolerance and time horizon specific to the investor profile.

**Tactically adjusted** — Tactical asset allocation involves shifting the allocation of certain asset classes within a defined minimum and maximum range, in order to take advantage of short-term trends in the markets.

Asset class	Min. range (%)	Benchmark strategic mix <sup>1</sup> (%)	Max. range (%)
Short-Term Debt	0	14	35
Canadian, Global Government and Corporate Debt	22	48	100
High-Yield and Multi-Sector Debt	0	19	25
Emerging Markets Debt & Currency	0	19	43

**To learn more about the CIBC Fixed Income Pools, contact your investment representative.**

<sup>1</sup>Strategic asset allocation as at October 28, 2019.

\*The risk ratings were determined in accordance with the risk classification methodology mandated by the Canadian Securities Administrators.

This document is provided for informational purposes only and is not intended to provide specific financial, investment, tax, legal or accounting advice for you, and should not be relied upon in that regard or be considered predictive of any future market performance. Any information or discussion about the current characteristics of this fund or how the portfolio manager is managing the fund that is supplementary to information in the prospectus is not a discussion about material investment objectives or strategies, but solely a discussion of the current characteristics or manner of fulfilling the investment objectives and strategies, and is subject to change without notice. You should not act or rely on the information without seeking the advice of a professional. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

©CIBC Asset Management and the CIBC logo are registered trademarks of Canadian Imperial Bank of Commerce (CIBC), used under license.

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