

We're thinking of your best interests with the Renaissance High Interest Savings Account

Investor essentials

Key benefits

Earning potential

- ➔ Greater earning potential with higher interest rates
- ➔ Interest accrued daily and paid monthly

Added security

- ➔ The Renaissance High Interest Savings Account offered in Canadian dollars is eligible for CDIC insurance. The Renaissance High Interest Savings Account offered in U.S. dollars is not eligible for CDIC insurance.
- ➔ Offered through CIBC Asset Management Inc. and issued by CIBC, one of North America's leading financial institutions
- ➔ Canadian Imperial Bank of Commerce is a member of CDIC

Greater convenience

- ➔ Available in Canadian and U.S. dollars
- ➔ No maturity date or lock-in period
- ➔ Access to savings at any time without penalty
- ➔ Easy switching between Renaissance Investments family of funds and Axiom Portfolios

1.60%

Current Canadian
Interest Rate*

1.45%

Current U.S. Interest Rate*

A well diversified portfolio includes a cash component that offers investors liquidity and convenience.

With the **Renaissance High Interest Savings Account**, you can enjoy these advantages but also benefit from high earning potential and added security on the cash portion of your investment portfolio.

Available for registered and non-registered investments, this account is an ideal vehicle for your short-term cash requirements.

Meeting your needs for security and higher earning potential on your cash balances.



CIBC
Asset Management

Product Features	
Product Name	Renaissance High Interest Savings Account Series A Renaissance High Interest Savings Account Series F Renaissance U.S. Dollar High Interest Savings Account Series A Renaissance U.S. Dollar High Interest Savings Account Series F
CDIC Eligible	The Renaissance High Interest Savings Account denominated in Canadian dollars is eligible for CDIC insurance. The Renaissance High Interest Savings Account denominated in U.S. dollars is not eligible for CDIC insurance.
Issuer information	Product issued by Canadian Imperial Bank of Commerce.
Investment Type	High interest rate bank account
Eligibility	Registered and non-registered plans, including Tax-Free Savings Accounts
Currency	Canadian dollar or U.S. dollars
Minimum Initial Investment	Renaissance High Interest Savings Account: \$50 Renaissance U.S. Dollar High Interest Savings Account: \$50 (in U.S. dollars)
Maximum Investment	Renaissance High Interest Savings Account <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation Renaissance U.S. Dollar High Interest Savings Account <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation (in U.S. dollars)
Characteristics	Unlimited number of deposits and withdrawals
Investment Return	For current interest rates, visit www.renaissanceinvestments.ca . Interest rate subject to change at any time without prior notice. Interest is calculated daily on opening balance and paid monthly to the account as reinvested distributions.

Advisor Contact Details

*Interest rate quoted is annual for Series A units, effective November 1, 2018, and may change at any time without prior notice. For current rates, speak with your advisor or visit www.renaissanceinvestments.ca. †Your dealer may have its own minimum investment requirement. The Renaissance High Interest Savings Account is offered by Canadian Imperial Bank of Commerce (CIBC) through its wholly owned subsidiary CIBC Asset Management Inc. (CAMI). The Canadian-dollar denominated Renaissance High Interest Savings Account is eligible for CDIC insurance, subject to CDIC rules and regulations. The U.S. dollar-denominated Renaissance High Interest Savings Account is not eligible for CDIC insurance. Renaissance Investments is offered by CIBC Asset Management Inc. The material and/or its contents may not be reproduced or distributed without the express written consent of CIBC Asset Management Inc. ©Renaissance Investments is offered by and is a registered trademark of CIBC Asset Management Inc.

