



CIBC Private Wealth Canadian Dividend Growth Pool - Series FT6

This document contains key information you should know about Series FT6 units of CIBC Private Wealth Canadian Dividend Growth Pool. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact CIBC Asset Management Inc. at 1-888-888-3863, or info@cibcassetmanagement.com, or visit <https://www.woodgundy.cibc.com/en/investing/private-wealth-pools.html>.

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

Quick Facts

Fund code(s):	ATL5094 (CAD)	Fund manager:	CIBC Asset Management Inc.
Date series started:	March 25, 2024	Portfolio manager:	CIBC Asset Management Inc. with portfolio sub-advisor CIBC World Markets Inc.
Total value of fund on January 31, 2025:	\$30,593,324	Distributions:	Monthly - may include return of capital
Management expense ratio (MER):	0.28%	Minimum investment:	\$500 initial, \$50 subsequent

What does the fund invest in?

The fund invests primarily in Canadian equity securities that produce dividend income. Investment in securities of foreign issuers is not generally expected to exceed 30% of the net asset value of the fund at the time that securities of the foreign issuers are purchased.

The charts below give you a snapshot of the fund's investments on January 31, 2025. The fund's investments will change.

TOP 10 INVESTMENTS (as at January 31, 2025)

Royal Bank of Canada	9.4%
Enbridge Inc.	5.8%
Bank of Montreal	4.8%
Wheaton Precious Metals Corp.	4.7%
Canadian Natural Resources Ltd.	4.6%
Bank of Nova Scotia (The)	4.4%
TC Energy Corp.	4.1%
Toronto-Dominion Bank (The)	4.1%
Canadian Pacific Kansas City Ltd.	4.0%
Brookfield Asset Management Ltd., Class 'A'	3.7%
Total percentage of top 10 investments:	49.6%

Total number of investments: 36

INVESTMENT MIX (as at January 31, 2025)

Financials	34.8%
Energy	21.7%
Industrials	9.7%
Materials	7.6%
Utilities	6.1%
Consumer Staples	5.8%
Real Estate	4.1%
Communication Services	2.7%
Cash	2.7%
Information Technology	2.4%
Consumer Discretionary	2.4%

How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

Risk rating

CIBC Asset Management Inc. has rated the volatility of this fund as **Medium**.

This rating is based on how much the fund's returns have changed from year to year. It does not tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

Low	Low to Medium	Medium	Medium to High	High
-----	---------------	---------------	----------------	------

For more information about the risk rating and specific risks that can affect the fund's returns, see the sections entitled "Investment Risk Classification Methodology" and "What are the Risks of Investing in the Fund?" in the fund's simplified prospectus.

No guarantees

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how Series FT6 units of the fund have performed. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

YEAR-BY-YEAR RETURNS

This section tells you how Series FT6 units of the fund have performed in past calendar years. However, this information is not available because the fund has not yet completed a calendar year.

BEST AND WORST 3-MONTH RETURNS

This section shows the best and worst returns for Series FT6 units of the fund in a 3-month period. However, this information is not available because the fund has not yet completed a calendar year.

AVERAGE RETURN

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in Series FT6 units of the fund. However, this information is not available because the fund has not yet completed 12 consecutive months.

Who is this fund for?

Investors who:

- seek Canadian equity exposure;
- are looking for dividend income with potential for capital appreciation; and
- are investing for the long term.

A word about tax

In general, you will have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA).

Keep in mind that if you hold your fund in a non-registered plan, fund distributions are included in your taxable income, whether you receive them in cash or have them reinvested.

How much does it cost?

The following tables show the fees and expenses you could pay to buy, own, and sell Series FT6 units of the fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

1. SALES CHARGES

There are no sales charges payable when you buy, switch, or sell Series FT6 units of the fund.

2. FUND EXPENSES

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As at August 31, 2024, the expenses for Series FT6 units of the fund were 0.30% of its value. This equals \$3.00 for every \$1,000 invested.

Expenses	Annual rate (as a % of the fund's value)
Management expense ratio (MER) This is the total of the fund's management fee (including the trailing commission), fixed administration fee, and any operating expenses not covered by the fixed administration fee (fund costs) for Series FT6 units of the fund.	0.28%
Trading expense ratio (TER) These are the fund's trading costs.	0.02%
Fund expenses	0.30%

More about the trailing commission

No trailing commission is paid in respect of Series FT6 units.

3. OTHER FEES

You may have to pay other fees when you buy, hold, sell, switch, or convert units of the fund.

Fee	What you pay
Fee-based arrangements	You can buy Series FT6 units through representative firms who have entered into a Series FT6 agreement with CIBC Asset Management Inc. and who participate in investment programs such as fee-for-service or wrap accounts. Instead of paying a sales charge, investors purchasing Series FT6 units may pay fees to their representative firm for their services.
Short-term trading fee	Up to 2% of the value of units you sell or switch within 30 days of buying them. This fee goes to the fund.
Switch fee	If you sell units of the fund to buy units of another fund managed by us or our affiliates, you may pay a switch fee of up to 2% of the value of units you switch. This fee goes to your representative's firm.
Conversion fee	If you convert units of the fund to another series of units of the same fund, you may pay a conversion fee of up to 2% of the value of units you convert. This fee goes to your representative's firm.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document, or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact CIBC Asset Management Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

CIBC Asset Management Inc.
CIBC Square
81 Bay Street, 20th Floor
Toronto, Ontario M5J 0E7

info@cibcassetmanagement.com
[1-888-888-3863](tel:1-888-888-3863),
<https://www.woodgundy.cibc.com/en/investing/private-wealth-pools.html>

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.