

New reporting brings greater transparency.

To help you better understand how your investments are performing and how much they cost, the Canadian Securities Administrators introduced requirements for year-end account reports which will add clarity to the existing reporting on your account.



Here's what to expect:

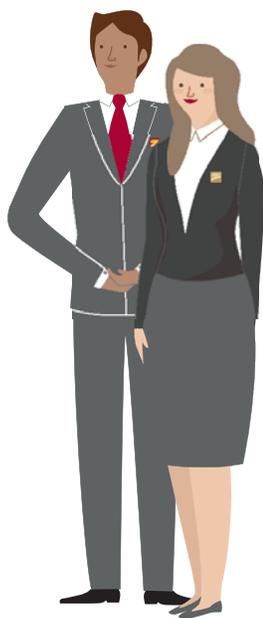
Starting in January 2017, you will receive new, year-end account reports for each investment account you hold. The new reports include a detailed view of the performance of your account and our fees associated with it.

Performance reporting

On the new performance report, you will see an individual, or money-weighted, rate of return for each account. The money-weighted rate of return considers not just the performance of the investments you hold in the account, but also the size of any deposits or withdrawals. It is unique to your account and can be a useful tool to help you determine if you are on track to meet your goals.

Fee reporting

Additional detail will provide you with clarity regarding the fees we receive in connection with your account. The fees themselves are not changing—it is only the amount of detail you will see which is new.



Our priority is serving you

We are here to work with you to find the investment opportunities that can help you realize your financial goals. We are committed to building a long-term relationship with you and delivering advice suited to your priorities.

Our model of service is built on three principles:

1. **Planning:** We listen and learn to gain a deep understanding of your priorities so that we can provide you with a plan that supports your objectives.
2. **Experience:** Our team of experts from across the CIBC group of companies work together to help you achieve your financial goals.
3. **Personalized service:** We take pride in developing financial solutions that are built specifically for you.

Talk to us today.

