

Axiom Diversified Monthly Income Portfolio

Performance as at January 31, 2025

Fund category

Canadian Neutral Balanced

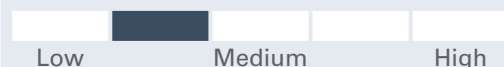
Investment objective

Axiom Diversified Monthly Income Portfolio seeks to achieve a mix of high current income and some long-term capital growth by investing primarily in a diversified blend of income and bond mutual funds, along with equity mutual funds.

Why invest?

Axiom portfolios provide a diversified investment solution with the wisdom of proven portfolio managers from around the globe.

Volatility & risk analysis



Fund details - Class A

Fund code	ATL983
Inception date	Mar 15, 2005
Management expense ratio	2.15%
Rebalancing frequency	Dynamically
Rebalancing threshold	+/- 2.5%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL788
Inception date	Mar 13, 2006
Management expense ratio	1.00%
Min. investment	\$500
Load structure	No Sales or Redem

Closed to all purchases - Elite

Fund code	ATL953
Management expense ratio	1.48%
Load structure	Front End Charge

Closed to all purchases - Sel

Fund code	ATL929
Management expense ratio	1.97%
Load structure	Front End Charge

Total assets (\$Mil) 80.9

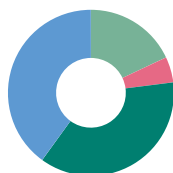
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-2.3	9.8	5.1	-6.0	13.7	5.8	11.3	-8.5	6.0	11.9	1.8
Class F	-1.1	11.1	6.4	-5.0	15.0	7.0	12.5	-7.5	7.2	13.2	1.9

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.8	3.4	6.5	13.9	7.6	3.8	4.9	4.5	4.7
Class F	1.9	3.7	7.1	15.2	8.9	5.0	6.1	5.7	6.8

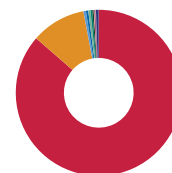
Dist. \$	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
Class A	0.0370	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340
Class F	0.0450	0.0418	0.0410	0.0410	0.0410	0.0410	0.0410	0.0410	0.0410	0.0410	0.0410	0.0410

Portfolio analysis as at January 31, 2025

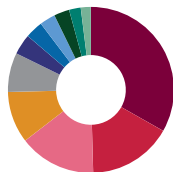
* Due to rounding, amounts presented herein may not add up precisely to the total.



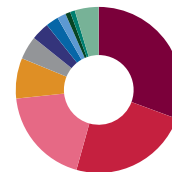
Target asset allocations	(%)
Canadian Equity	18.00
US Equity	5.00
Canadian Monthly Income	37.00
Canadian Fixed Income	40.00



Geographic allocation*	(%)
Canada	86.42
United States	10.61
France	0.50
United Kingdom	0.44
Bermuda	0.43
Netherlands	0.35
Ireland	0.27
Chile	0.15
Germany	0.15
Cayman Islands	0.13
Other	0.55



Sector allocation	(%)
Financials	33.21
Energy	16.37
Industrials	14.98
Information Technology	10.05
Materials	7.64
Utilities	4.00
Consumer Discretionary	3.44
Consumer Staples	3.06
Health Care	3.01
Communication Services	2.28
Real Estate	1.96



Fixed income breakdown	(%)
Canadian Provincial Bonds	30.65
Canadian Investment Grade Bonds	23.70
Canadian Government Bonds	18.99
Canadian Corporate Bonds	7.88
U.S. Investment Grade Bonds	4.54
Canadian Municipal Bonds	3.50
Canadian Mortgage-Backed Securities	2.48
U.S. Government Bonds	1.70
International Investment Grade Bonds	0.98
U.S. High Yield Bonds	0.92
Other	4.66

Axiom Diversified Monthly Income Portfolio

Investment managers

CIBC Asset Management Inc.

AllianceBernstein Canada Inc.

Barrantagh Investment Management Inc.

Canso Investment Counsel Ltd.

CIBC Private Wealth Advisors Inc.

Connor, Clark & Lunn Investment Management Ltd.

Guardian Capital LP

Morgan Stanley Investment Management Inc.

Top underlying pools (%)

CIBC Canadian Fixed Income Private Pool	39.71
CIBC Equity Income Private Pool	36.45
CIBC Canadian Equity Private Pool	18.47
CIBC U.S. Equity Private Pool	5.07

Top holdings (%)

Royal Bank of Canada Com	3.77
Cash & Equivalents	3.37
Canadian Imperial Bank of Commerce Com	2.22
Enbridge Inc. Com	2.09
Agnico-Eagle Mines Ltd. Com	1.70
Constellation Software Inc. Com	1.69
Toronto-Dominion Bank Com New	1.64
Manulife Financial Corporation Com	1.54
Bank of Montreal Com	1.38
WSP Global Inc. Com	1.15

More holdings details Total

Number of Portfolio Holdings	4
------------------------------	---

For more information, please contact your CIBC Asset Management representative or visit renaissanceinvestments.ca

Axiom Diversified Monthly Income Portfolio

This document is provided for informational purposes only and is not intended to provide financial, investment, tax, legal or accounting advice, 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 Axiom Portfolios simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. ©Axiom, Axiom Portfolios and Renaissance Investments are registered trademarks of CIBC Asset Management Inc. Renaissance Investments is offered by CIBC Asset Management Inc.

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

©2025 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Axiom Portfolios are offered by CIBC Asset Management Inc.

™Axiom and Axiom Portfolios are registered trademarks of CIBC Asset Management Inc.