



## CIBC Conservative Fixed Income Pool

### Fund category

Canadian Fixed Income

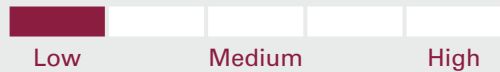
### Investment objective

CIBC Conservative Fixed Income Pool (referred to as the **Pool**) will focus on generating regular income by investing primarily in units of other mutual funds (its *Underlying Funds*) that invest in fixed income securities.

### Why invest?

Access to advanced bond strategies through a simple, all-in-one solution.

### Volatility & risk analysis



### Fund details - Series A

Fund code	ATL5018
Inception date	Oct 28, 2019
Management expense ratio	0.95%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	66.4

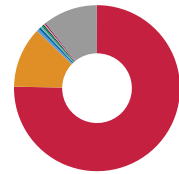
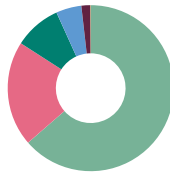
### Performance as at March 31, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Series A	-	-	-	-	-	-	5.2	-1.8	-7.5	5.8	0.0
Series F	-	-	-	-	-	-	5.7	-1.3	-7.1	6.3	0.2

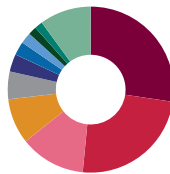
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	0.5	0.0	5.1	3.5	1.2	-0.6	-	-	0.3
Series F	0.5	0.2	5.3	4.0	1.7	-0.1	-	-	0.8

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Series A	0.0254	0.0211	0.0193	0.0229	0.0214	0.0209	0.0219	0.0195	0.0179	0.0230	0.0167	0.0163
Series F	0.0291	0.0251	0.0024	0.0254	0.0252	0.0246	0.0257	0.0240	0.0212	0.0267	0.0205	0.0195

### Portfolio analysis as at March 31, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	64.26	Canada	75.29
Cash and Equivalents	20.70	United States	11.83
U.S. Bonds	9.24	United Kingdom	0.51
Global Bonds	5.00	Mexico	0.47
Canadian Bonds	1.76	Cayman Islands	0.31
U.S. Bonds	0.06	Colombia	0.25
		China	0.24
		France	0.23
		Indonesia	0.22
		Other	10.65



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	27.36
Canadian Government Bonds	24.18
Canadian Provincial Bonds	12.77
Canadian Corporate Bonds	8.82
U.S. Investment Grade Bonds	5.40
International Government Bonds	3.43
International High Yield Bonds	2.64
Canadian Mortgage-Backed Securities	2.14
U.S. Government Bonds	1.65
U.S. Investment Grade Bonds	1.57
Other	10.03



## CIBC Conservative Fixed Income Pool

### Investment managers

<b>Top underlying funds</b>	<b>(%)</b>
CIBC Short-Term Income Fund	24.52
CIBC Canadian Fixed Income Private Pool	15.01
CIBC Canadian Bond Fund	14.07
CIBC Active Investment Grade Floating Rate Bond ETF	13.51
CIBC Active Investment Grade Corporate Bond ETF	10.02
CIBC Global Bond Private Pool	5.50
CIBC Floating Rate Income Fund	3.02
CIBC Emerging Markets Local Currency Bond Fund	2.98
CIBC Money Market Fund	2.01
CIBC Active Global Currency Pool	1.98

<b>Top holdings</b>	<b>(%)</b>
Cash & Equivalents	20.70
Gov. of Canada, 3.25%, 9/1/2028	2.68
Canada Housing Trust No.1, 2.35%, 6/15/2027	2.09
Canada Housing Trust No.1, 3.6%, 12/15/2027	1.38
Canada Housing Trust No.1, 1.95%, 12/15/2025	1.35
Bank of Nova Scotia (The), 5.5%, 12/29/2025	1.23
Gov. of Canada, 1.5%, 4/1/2025	1.22
Gov. of Canada, 3.5%, 3/1/2028	1.15
Canada Housing Trust No.1, 1.25%, 6/15/2026	1.05
Province of Ontario, 2.7%, 6/2/2029	0.98

<b>More holdings details</b>	<b>Total</b>
Number of Portfolio Holdings	17

For more information, please contact your advisor or visit [cibc.com](https://www.cibc.com)



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

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