

CIBC Sustainable Balanced Solution

Fund Category Global Neutral Balanced

Investment Objective

CIBC Sustainable Balanced Solution seeks to achieve a balance of income and long-term capital growth by investing primarily in Canadian, U.S. and international equities and fixed income securities, either directly or indirectly through investment in other mutual funds and exchange-traded funds and to follow a socially responsible approach to investing.

Why Invest?

A sustainable balanced income investment solution that reflect the core principles of responsible investing.

Volatility & Risk Analysis



Sharpe Ratio -1.10

Fund Details

Inception Date (A)	Jul 5, 2021
MER (A)	2.10
Min. Investment (A)	\$500
Total Assets \$Mil	9.1

Class	Load Structure	Fund Code
A	No Sales or Redem	CIB384
F	No Sales or Redem	CIB385

Performance as of 31-01-2023

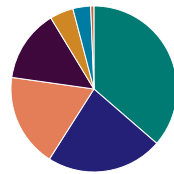
Annual Return % Class A	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD
	—	—	—	—	—	—	—	—	—	-14.5	4.0

Trailing Return % Class A	1 Mth	3 Mth	6 Mth	1 Yr	2 Yr	3 Yr	5 Yr	10 Yr	Incep.
	4.0	5.7	2.9	-6.6	—	—	—	—	-4.7

Distributions \$ Class A	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	—	0.0177	—	—	—	—	—	—	—	—	—	—

Portfolio Analysis as of 31-01-2023

Asset Allocation



	% Assets
Canadian Bonds	36.5
U.S. Equity	22.7
International Equity	18.3
Canadian Equity	14.1
Cash and Equivalents	4.6
U.S. Bonds	3.5
Global Bonds	0.6
Other	-0.3

Sector Allocation

	% Assets
Financials	24.2
Information Technology	16.4
Consumer Discretionary	11.8
Industrials	10.9
Health Care	10.1
Consumer Staples	8.2
Communication Services	6.2
Materials	5.2
Real Estate	3.5
Utilities	3.4

Geographic Allocation

	% Assets
Canada	54.3
United States	26.2
France	3.7
United Kingdom	2.6
Japan	2.5
Ireland	2.0
Hong Kong	1.9
South Korea	1.0
Singapore	1.0
India	1.0
Other	3.8

Average Market Cap

	%	Credit Quality	%
Mega	51.1	AAA	22.4
Large	38.1	AA	6.2
Medium	10.4	A	32.5
Small	—	BBB	17.5
Micro	0.4	BB	6.3
		B	0.7
		NR (Non-rated)	14.4

CIBC Sustainable Balanced Solution

Investment Managers

CIBC Asset Management Inc.

Fixed Income Breakdown	%	Top Holdings	% Assets
Canadian Investment Grade Bonds	28.6	CIBC Sustainable Global Equity Fund	43.0
Canadian Provincial Bonds	23.0	CIBC Sustainable Canadian Core Plus Bond Fund	42.0
Canadian Government Bonds	20.3	CIBC Sustainable Canadian Equity Fund	14.1
Canadian Corporate Bonds	10.5	<hr/>	
U.S. Investment Grade Bonds	3.7	Total Number of Portfolio Holdings	3
U.S. High Yield Bonds	3.5	Total Number of Underlying Holdings	273
Canadian High Yield Bonds	3.3	Total Number of Stock Holdings	78
Canadian Mortgage-backed securities	2.8	Total Number of Bond Holdings	195
U.S. Government Bonds	1.4	<hr/>	
International Investment Grade Bonds	0.9		
Other	2.1		
<hr/>			
Equity Characteristics			
Dividend Yield %	2.6		
Price to Prospective Earnings	17.9		
Price to Book	3.8		
Average Market Cap	Mega		
<hr/>			
Fixed Income Characteristics			
Yield to Maturity %	4.6		
Average Coupon	3.5		
Duration	6.0		
Average Credit Rating	A		

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