



## CIBC Sustainable Conservative Balanced Solution

### Fund category

Global Fixed Income Balanced

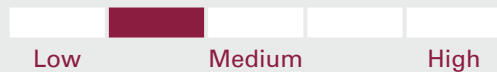
### Investment objective

CIBC Sustainable Conservative Balanced Solution seeks to achieve a combination of income and some 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 conservative balanced investment solution that reflect the core principles of responsible investing.

### Volatility & risk analysis



### Fund details - Series A

Fund code	CIB364
Inception date	Jul 5, 2021
Management expense ratio	2.03%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	5.7

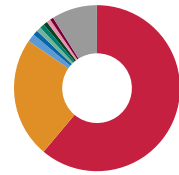
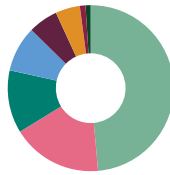
### Performance as at March 31, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Series A	-	-	-	-	-	-	-	-	-14.4	7.0	1.4
Series F	-	-	-	-	-	-	-	-	-12.9	8.2	1.7

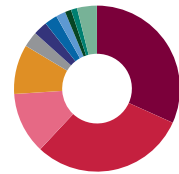
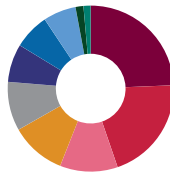
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	1.0	1.4	9.3	4.7	0.5	-	-	-	-1.5
Series F	1.1	1.7	9.9	5.9	1.7	-	-	-	-0.2

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Series A	0.0108	-	-	0.0708	-	-	0.0040	-	-	0.0052	-	-

### Portfolio analysis as at March 31, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	48.59	Canada	61.14
U.S. Equity	17.63	United States	23.47
Canadian Equity	12.26	United Kingdom	1.56
International Equity	8.87	Japan	0.98
U.S. Bonds	5.79	Switzerland	0.88
Cash and Equivalents	4.76	Denmark	0.86
Global Bonds	1.12	France	0.81
Other	0.99	Netherlands	0.76
		Germany	0.68
		Other	8.87



Sector allocation	(%)	Fixed income breakdown	(%)
Information Technology	24.36	Canadian Provincial Bonds	31.75
Financials	20.39	Canadian Investment Grade Bonds	30.23
Industrials	11.25	Canadian Government Bonds	11.98
Health Care	10.77	Canadian Corporate Bonds	9.65
Consumer Discretionary	9.54	U.S. Mortgage-Backed Securities	3.02
Consumer Staples	7.41	U.S. Investment Grade Bonds	2.73
Materials	6.94	U.S. High Yield Bonds	2.48
Communication Services	6.40	Canadian High Yield Bonds	1.87
Utilities	1.54	U.S. Federal Bonds	1.22
Real Estate	1.39	International Investment Grade Bonds	1.19
		Other	3.87



## CIBC Sustainable Conservative Balanced Solution

### Investment managers

Top underlying funds	(%)
CIBC Sustainable Canadian Core Plus Bond Fund	58.22
CIBC Sustainable Global Equity Fund	27.81
CIBC Sustainable Canadian Equity Fund	11.32

Top holdings	(%)
Cash & Equivalents	4.76
Province of Ontario, 3.6%, 3/8/2028	2.38
Gov. of Canada, 1.75%, 12/1/2053	1.98
Province of Ontario, 2.55%, 12/2/2052	1.89
Microsoft Corp. Com	1.68
Province of Ontario, 3.75%, 12/2/2053	1.32
Amazon.com Inc. Com	1.30
Alphabet Inc. Cap Stk Cl C	1.28
Canada Housing Trust No.1, 4.25%, 3/15/2034	1.17
Royal Bank of Canada Com	1.04

More holdings details	Total
Number of Portfolio Holdings	3
Number of Underlying Holdings	317
Number of Stock Holdings	80
Number of Bond Holdings	237

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



## CIBC Sustainable Conservative Balanced Solution

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

CIBC Sustainable Investment Strategies are distributed by CIBC Securities Inc. and CIBC Investor Services Inc., each wholly-owned subsidiaries of Canadian Imperial Bank of Commerce (CIBC). CIBC Sustainable Investment Strategies are offered by CIBC. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The indicated rates of return are the historical annual compounded total returns as of the state date, including changes in unit value and reinvestment of all distributions, but do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Please read the prospectus before investing. To obtain a copy, call CIBC Securities Inc. at 1-800-465-FUND (3863). Alternatively, you may obtain a copy from your advisor.

CIBC Asset Management and the CIBC logo are trademarks of CIBC, used under license.

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

©2022 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.

CIBC Mutual Funds are managed by CIBC. The CIBC logo is a registered trademark of Canadian Imperial Bank of Commerce.