

We're thinking of your best interest with the Renaissance High Interest Savings Account (RHISA)

Investor essentials

Key benefits

Earning potential

- Greater earning potential with higher interest rates
- Interest accrued daily and paid monthly

Added security

- The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are eligible for CDIC insurance
- Offered through CIBC Asset Management Inc. and issued by Canadian Imperial Bank of Commerce (CIBC), one of North America's leading financial institutions
- CIBC is a CDIC member institution

Greater convenience

- Available in Canadian and U.S. dollars
- No maturity date or lock-in period
- Access to savings at any time without penalty
- Easy switching between Renaissance Investments family of funds and Axiom Portfolios

A well diversified portfolio includes a cash component that offers investors liquidity and convenience.

With the **Renaissance High Interest Savings Account**, you can enjoy these advantages but also benefit from high earning potential and added security on the cash portion of your investment portfolio.

Available for registered and non-registered investments, this account is an ideal vehicle for your short-term cash requirements.

Get regular interest on all balances. Interest is calculated daily on the opening balance at the current interest rate and is paid monthly to the account as reinvested distributions.

Plus, get a promotional interest rate if below indicates that your RHISA is eligible for a promotional interest rate. We introduce promotional offers from time to time.

Speak to your advisor to get additional information on Series A and Series F HISAs and which Series may be right for you. Please refer to Investment Returns section for interest calculation.

Meeting your needs for security and higher earning potential on your cash balances.

Renaissance High Interest Savings Account

CAD - Series A ¹	CAD - Series F ¹
4.55%	4.80%

Promotional rate [†]	
Eligible new deposits only *(up to \$7.5MM) to RHISAs held by:	
CIBC Wood Gundy 0.45%	All other dealers 0.45%

Renaissance USD High Interest Savings Account

USD - Series A ¹	USD - Series F ¹
4.90%	5.15%

Promotional rate [†]	
Eligible new deposits only *(up to \$7.5MM) to RHISAs held by:	
CIBC Wood Gundy 0.45%	All other dealers 0.45%

Promotional Rate are effective from February 12, 2024 and are valid until June 12, 2024.

Product features

Product Name (Fund Codes and Series)	<p>Renaissance High Interest Savings Account</p> <ul style="list-style-type: none"> • ATL5070: Series A • ATL5071: Series F <p>Renaissance USD High Interest Savings Account</p> <ul style="list-style-type: none"> • ATL5074: Series A • ATL5075: Series F
CDIC Eligible**	Yes
Issuer information	Product issued by Canadian Imperial Bank of Commerce
Investment Type	High interest rate bank account
Eligibility	<p>Canadian residents only</p> <p>Registered and non-registered plans</p>
Currency	Canadian dollar or U.S. dollars
Minimum Initial Investment ²	<p>Renaissance High Interest Savings Account: \$50</p> <p>Renaissance USD High Interest Savings Account: \$50 (in U.S. dollars)</p>
Maximum Investment	<p>Renaissance High Interest Savings Account</p> <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation <p>Renaissance USD High Interest Savings Account</p> <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation (in U.S. dollars)
Characteristics	Unlimited number of deposits and withdrawals, subject to maximum investment limit
Investment Return	<p>For current interest rate, visit https://www.renaissanceinvestments.ca/products/hisa. Interest rates are subject to change at any time without prior notice.</p> <p>Interest is calculated daily on opening balance at the current interest rate and is paid monthly to the account as reinvested distributions.</p>

**The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are offered by Canadian Imperial Bank of Commerce (CIBC), through its wholly owned subsidiary CIBC Asset Management Inc. CIBC is a [CDIC member institution](#). The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are eligible for CDIC insurance, subject to CDIC rules and regulations. Deposits made to the Renaissance High Interest Savings Account, Renaissance USD High Interest Savings Account and to other CIBC products are aggregated and eligible for CDIC protection up to \$100,000, per category, per depositor.

Advisor Contact Details

Terms and conditions

¹ Interest rates quoted are annual rates, effective January 17, 2024 and may change at any time without prior notice. For current rates, speak with your advisor or visit <https://www.renaissanceinvestments.ca/products/hisa>.

² Your dealer may have its own minimum investment requirement.

† Promotional Interest Rates

The promotional interest rate is effective February 12, 2024 (the “promotion start date”) until June 12, 2024 (the “promotion period”) for any eligible new deposits as described below.

A. *Eligible new deposits are deposits that exceed the daily opening balance of the Renaissance High Interest Savings Account (“RHISA CAD”) or Renaissance USD High Interest Savings Account (“RHISA USD”), as applicable, as at the promotion start date (“new deposits”) and do not include:

- i. new deposits that exceed \$7,500,000 CAD for the RHISA CAD or \$7,500,000 USD for the RHISA USD (each a “Promo Interest Balance Cap”);
- ii. any accrued interest paid out to the account during the promotion period; and
- iii. any funds transferred from a product offered by CIBC or its affiliates.

B. Promotional interest is calculated daily at the current rate on the portion of the opening balance of the account made up of eligible new deposits and paid monthly. Rates shown are annual interest rates.

C. Promotional interest will also be paid on new deposits that exceed the applicable Promo Interest Balance Cap, and such excess promotional interest will be withdrawn from the account within 90 days after the promotion period.

D. If at any time, during the promotion period, a transaction brings the balance lower than the opening balance as at the promotion start date, then the account will no longer receive the promotional interest rate on any new deposits until the balance is greater than the opening balance as at the promotion start date.

E. Promotional interest rates are subject to change at any time and may not be combined with any other rate offer. The promotional interest rates are applicable for both Series A and Series F deposits.

F. All deposits are subject to maximum investment limitations applicable to their account.

G. We can change these terms and conditions, including the Promo Interest Balance Cap, or withdraw this RHISA promotional interest rate offer at any time without notice. We reserve the right, in our sole discretion, to disqualify, limit or revoke this RHISA promotional interest rate offer in respect of any client for who it is determined or we believe is manipulating this promotional interest rate offer. This RHISA promotional interest rate offer is not transferable. We may, without notice to you, at any time reverse or correct any promotional interest which was paid to your account in error or not in accordance with these terms and conditions.

The information contained herein is considered accurate at the time of posting. CIBC and CIBC Asset Management Inc. reserve the right to change any of it without prior notice. It is for general information purposes only.

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