



Understanding your mutual fund investments is an important part of making informed decisions. We prepare several documents to keep you informed.

## Management Reports of Fund Performance and Financial Statements

As a unitholder of CIBC Multi-Asset Absolute Return Strategy, you are entitled to receive the Management Reports of Fund Performance (MRFP) and Financial Statements for the Fund. The MRFP and Financial Statements are prepared twice a year for the periods ending February 28 and August 31. The MRFP includes commentary on the Fund's performance and any recent developments, along with financial highlights and performance information. The Financial Statements provide a summary of the Fund's financial position, risk management information, and a complete list of investments held in the Fund's portfolio at the end of the period.

You can opt to receive printed copies of the MRFPs and/or Financial Statements for the Fund at no cost. **Your instructions will remain on file as long as you hold units of the Fund or until we receive new instructions from you. To change your instructions call us toll-free at 1-888-888-3863, or ask your advisor.**

## Fund Facts

You are also entitled to receive the most recently filed Fund Facts document, which is prepared for each class of the Fund at least annually, and contains information such as the top ten investment holdings, risk rating, performance and costs.

If you purchase units of the Fund through a Pre-Authorized Chequing Plan (PAC Plan), you will receive the Fund Facts for each applicable class of units of the Fund from your dealer when you establish the PAC Plan; however, you will not receive the Fund Facts when you subsequently purchase the same class of units of the Fund under the PAC Plan unless you requested the Fund Facts at the time you initially invested in the PAC Plan or subsequently requested the Fund Facts by calling your dealer or us. If you previously requested to receive the Simplified Prospectus, you will instead now receive the Fund Facts.

Securities legislation in some provinces and territories gives you the right to withdraw from an agreement to buy mutual funds within two business days of receiving the Fund Facts, or to cancel your purchase within 48 hours of receiving confirmation of your order. For the PAC Plan, if you have not requested to receive the subsequent Fund Facts, you will have the right to withdraw from an agreement to purchase units of the Fund only in respect of your first purchase. You will also still have a right of action for rescission or damages for your first or subsequent purchases under the PAC Plan in the event of a misrepresentation in the Simplified Prospectus or documents incorporated by reference into the Simplified Prospectus, even if you do not request copies of the Fund Facts. In addition, you continue to have the right to terminate your PAC Plan at any time before a scheduled investment date by providing 10 days' written notice to us.

## Go Online to Access MRFPs, Financial Statements and Fund Facts

You can view and download the current MRFPs, Financial Statements and Fund Facts at [renaissanceinvestments.ca](http://renaissanceinvestments.ca) under 'Reporting and Governance'. These documents are also available on the SEDAR website at [sedar.com](http://sedar.com). To receive a printed copy of these documents at no cost, call us toll-free at 1-888-888-3863, email us at [info@renaissanceinvestments.ca](mailto:info@renaissanceinvestments.ca) or ask your advisor.

## Redemption Procedures

We are required to inform you annually of the proper procedures required for us to execute a redemption request. You can sell some or all of your units at any time. If your order is received at our office by 4 p.m. ET, you will receive that day's net asset value per unit. If we receive your order after 4 p.m. ET, you will receive the net asset value per unit calculated on the next business day. We will transfer or mail the redemption proceeds to you or your dealer within two business days of receiving a complete redemption request. For more information on redemption procedures, please refer to the CIBC Multi-Asset Absolute Return Strategy Simplified Prospectus under *Purchases, Switches and Redemptions*.

Thank you for investing with CIBC Asset Management.