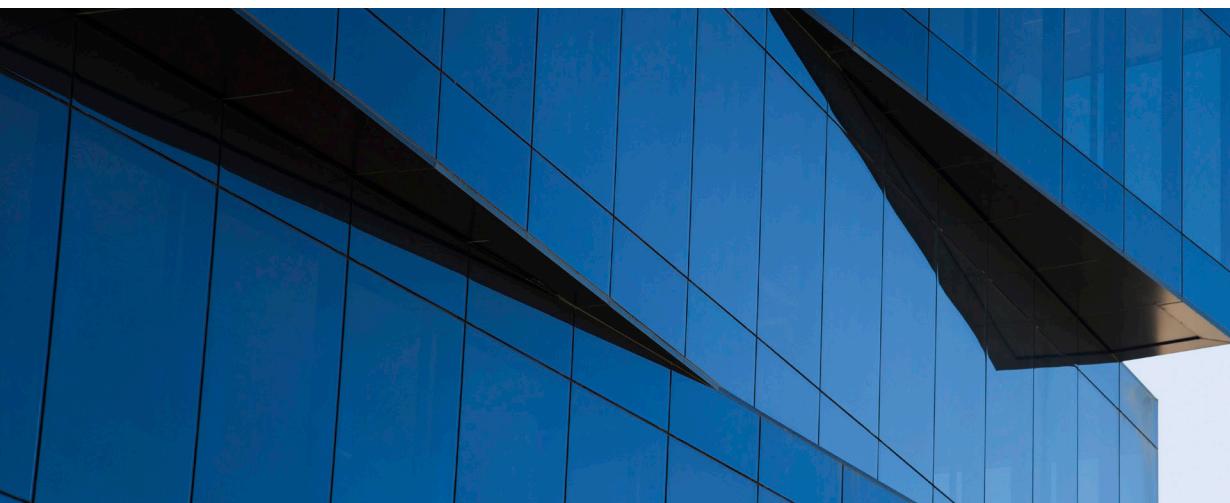


Low-cost ETF portfolios: Pre-built and DIY solutions for every investor

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Whether you're saving for a home, your child's education, or retirement, every investment goal benefits from intentional asset allocation. Thoughtfully allocating your investments across multiple asset classes and geographies is key to optimizing growth, controlling risk, and achieving financial goals. This can help insulate your portfolio against market volatility and diversify your returns. By customizing your portfolio to your specific goals, time horizon, and risk tolerance, you can create a strategy that works for you, whether you prefer a hands-on approach or an all-in-one solution.

Asset allocation ETFs are multi-asset portfolios that offer a convenient way to gain diversified exposure to various asset classes. They are all-in-one professionally managed portfolios designed to make portfolio building easier, giving investors an efficient way to match their investments to their risk tolerance, and meet financial goals. You can find these ETFs across the risk spectrum. Alternatively, investors seeking a more hands-on approach can build their own portfolio or enhance an existing portfolio using individual ETFs. Our asset allocation ETFs are built with passive building blocks that track high-quality institutional benchmarks, MSCI for equities, and FTSE for fixed income. The ultimate decision for investors is how involved they want to be in their investment process: are they looking to make one trade or several to meet their optimal asset mix? Either option is available through low-cost, transparent ETFs.

Building a low-cost portfolio: Pre-built vs. build it yourself

In this case, ETFs are an accessible and low-cost vehicle for constructing a diversified investment portfolio. Using CIBC ETFs, you can choose from two primary low-cost approaches to build a portfolio that fits your needs:

1. Built for you: All-in-one ETF portfolios

Ideal for investors looking for professionally managed, consistently rebalanced portfolios that can be purchased with a single trade.

- Effortless diversification: Our suite of all-in-one ETF portfolios provides investors with access to a diversified portfolio with a single investment, designed to match your risk tolerance, leveraging the reliability of institutional building blocks.
- Streamlined investing: The "set it and forget it" approach lets you focus on your broader financial goals or other aspects of life

while your portfolio is professionally managed and your money is working for you behind the scenes. CIBC ETFs have carefully curated four all-in-one asset allocation solutions, each built to maintain a specific risk profile:

- The [CIBC Conservative ETF Portfolio \(CCON\)](#) is a 60% fixed income, 40% equity mix for clients with a shorter time horizon, and has a low risk rating.
- The [CIBC Balanced ETF Portfolio \(CBLN\)](#) is 40% fixed income, 60% equity for clients with a medium time horizon, and has a low to medium risk rating.
- The [CIBC Balanced Growth ETF Portfolio \(CGRW\)](#) is a 25% fixed income, 75% equity for clients with a medium time horizon, and has a low to medium risk rating.
- The [CIBC All-Equity ETF Portfolio \(CEQY\)](#) 100% equity for clients with a long time horizon, and has a medium risk rating.
- Professionally Managed: Unlock CIBC Asset Management's expertise with ongoing oversight and automatic rebalancing to maintain the specified asset allocation that aligns with your objectives.

2. Built by you: Do it yourself using individual ETFs

Ideal for investors with the expertise to allocate across various strategies, and the ability to monitor their allocations over time, and rebalance frequently.

- Customization: Investors requiring greater control use CIBC's suite of low-cost ETFs to build a core portfolio and make active tilts using overweights and underweights toward different geographies. We believe that the precision of the institutional benchmarks is pivotal to building core portfolios.
- Tailored exposure: Key considerations to building better portfolios.
 - Investors can start by selecting their asset mix between bonds and equities to suit their investment horizon and risk tolerance. For example, a typical balanced portfolio would allocate 40% weight to bonds and 60% weight to equities.
 - Within their bond exposure, investors can use CIBC fixed income ETFs to target a specific duration, credit, or yield target.
 - Within their equities exposure, investors can select individual ETFs to target country or regional exposures, like Canada, US, international, and emerging markets.
- *Process for regular review: A DIY portfolio requires regular monitoring to maintain the optimal asset mix. Depending on market conditions, maintaining an asset allocation mix and preferred geography weightings may require enhanced monitoring and rebalancing.*

The value of working with an advisor

While low-cost investing can be implemented independently, partnering with a qualified advisor can bring significant benefits to your financial journey. Advisors provide emotional discipline, guiding clients to stay focused on long-term plans and helping them avoid common pitfalls such as panic selling during market downturns, or chasing short-term market trends. They also offer expertise in tax planning, structuring portfolios efficiently to minimize tax liabilities, and maximize overall after-tax wealth. Advisors evaluate your complete financial picture, including assets and liabilities, and develop holistic strategies that often extend to spouses and children, ensuring a comprehensive household approach. Additionally, their professional guidance in estate and wealth planning ensures your investments are aligned with your long-term family and legacy goals. An advisor's expertise can be invaluable in navigating complex decisions and maintaining focus on long-term objectives.

Learn more about our low-cost offerings

Ready to take the next step toward your financial goals? Explore CIBC's suite of low-cost ETFs and all-in-one ETF portfolios.

[Learn more about our investment solutions](#) and find the right option for you today.

For more information about CIBC ETFs, please talk to your financial professional or visit

<https://www.cibc.com/en/personal-banking/investments/etfs.html>.

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