

CIBC Exchange Traded Funds CIBC Sustainable Investment Solutions – ETF Series

Responsible Investing

Responsible investing has evolved significantly over the years. This type of investing includes a range of approaches that incorporate environmental, social and governance (ESG) factors into the investment management process.

Approaches to responsible investing:

ESG Integration

By combining financial and ESG risk analysis into our fundamental investment management process, we believe this helps us better manage risk and identify opportunities to generate sustainable and long-term returns for the solutions.

Socially Responsible Investing (SRI)

Invests to align with individual values. Typically, screens exclude companies whose primary line of business involves the manufacturing of weapons, nuclear power, alcohol, tobacco and recreational cannabis, or offering of adult entertainment or gambling or the extraction and processing of fossil fuels.

Impact Investing

Intends to make a difference in the world by investing in companies or projects that have a positive environmental or social impact.

Why invest in these funds?

The CIBC Sustainable Investment Solutions connect Canadians' desire to grow their wealth with their personal values. They are designed for investors seeking actively managed solutions with a socially responsible approach, while also meeting a range of income and long-term capital growth needs.

Extending our ESG investing impact



Values-based

Socially responsible investing solutions to meet a values-based approach to investing.



Exposure

Lower carbon footprint and energy sector exposure than broad market indices.



Screening

Positive screening adopts an ESG approach which may also consider companies involved in the renewable energy sector and issuers of green, social, and sustainability bonds.



Annual Donations

A portion of CIBC's management fees from managing the solutions will be donated annually to organizations supporting climate transition activities¹. These organizations may change from year to year.

CIBC Sustainable Investment Solutions – ETF Series:

Ticker	CSCP	CSCE	CSGE
ETF Series	CIBC Sustainable Canadian Core Plus Bond Fund	CIBC Sustainable Canadian Equity Fund	CIBC Sustainable Global Equity Fund
Investment objective	Seeks to achieve a high level of income and some capital growth by investing in a diversified portfolio comprised primarily of fixed income securities issued by Canadian governments and corporations, and to follow a socially responsible approach to investing.	Seeks to achieve long-term capital growth by investing in a diversified portfolio comprised primarily of Canadian equity securities and to follow a socially responsible approach to investing.	Seeks to achieve long-term capital growth by investing in a diversified portfolio comprised primarily of equity securities from around the world and to follow a socially responsible approach to investing.
Listing Date	07/19/2021	07/19/2021	07/19/2021
Management fee	0.40%	0.60%	0.75%
Risk rating	Low	Medium	Medium
Listing exchange	NEO Exchange	NEO Exchange	NEO Exchange
Benchmark	FTSE Canada Universe Bond Index	S&P/TSX Composite Index	MSCI World Index
Distribution Frequency	Monthly	Annually	Annually

Ticker	CSCB	CSBA	CSBG
ETF Series	CIBC Sustainable Conservative Balanced Solution	CIBC Sustainable Balanced Solution	CIBC Sustainable Balanced Growth Solution
Investment objective	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.	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.	Seeks to achieve a combination of long-term capital growth and some income 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.
Listing Date	07/19/2021	07/19/2021	07/19/2021
Management fee	0.65%	0.70%	0.75%
Risk rating	Low	Low to medium	Low to medium
Listing exchange	NEO Exchange	NEO Exchange	NEO Exchange
Benchmark	60% FTSE Canada Universe Bond Index 10% S&P/TSX Composite Index 30% MSCI World Index	45% FTSE Canada Universe Bond Index 15% S&P/TSX Composite Index 40% MSCI World Index	30% FTSE Canada Universe Bond Index 15% S&P/TSX Composite Index 55% MSCI World Index
Distribution Frequency	Quarterly	Quarterly	Quarterly

To learn more about ETF series please talk to your financial advisor or visit [CIBC.com/etfs](https://www.cibc.com/etfs).

15% of the management fees earned by the Canadian Imperial Bank of Commerce ("CIBC"), after payment of trailer fees, as applicable, on Series A, F and ETF series of the CIBC Sustainable Investment Solutions (the "Funds") will be donated annually to organizations supporting climate transition activities. Where monies are donated to a registered charity, CIBC may be entitled to a donation receipt issued by the charity. Any amounts donated are not, in any way, an additional expense to the Funds.

All information in this document is as at 11/30/2024, unless otherwise indicated, and is subject to change.

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