



# CIBC Education Portfolios

## A simple solution for one of life's most important goals

CIBC Education Portfolios are designed to take the complexity out of managing your education savings so you can focus on your child's success. These professionally managed solutions automatically adjust from an early focus on growing your savings to focusing more on capital preservation as the post-secondary education date gets closer. You can spend more time on your family and the important things in life, with the confidence that CIBC Education Portfolios can keep your education savings plan on track.

### Key benefits



#### **Focused on education goals**

CIBC Education Portfolios are built specifically for education savings, helping to turn today's goals into tomorrow's achievements.



#### **Evolves with your education savings timeline**

Each CIBC Education Portfolio seeks growth by investing in equities in the early years and evolves its asset mix to become more conservative with a greater focus on fixed income as the post-secondary education enrolment date approaches.



#### **Designed to pair with RESPs**

CIBC Education Portfolios work together with Registered Education Savings Plans (RESPs). You can take full advantage of government grants, tax-deferred growth and flexible contribution options to accelerate your child's education savings.








#### **Professionally managed**

Your portfolio is managed by the experienced investment team at CIBC Asset Management. They work to make sure your portfolio navigates changing markets while staying aligned with your education objectives.

## Power your education savings with the right portfolio

To find the right CIBC Education Portfolio for you, partner with your advisor to select the portfolio with the target date closest to the time your child will begin post-secondary education.

The CIBC Graduation Portfolio is built to offer a stable level of income, capital preservation and flexibility once your child enrolls in post-secondary education, allowing you to stay invested while still maintaining the ability to access your savings for education expenses when needed.

Portfolio name	CIBC Target 2045 Education Portfolio	CIBC Target 2040 Education Portfolio	CIBC Target 2035 Education Portfolio	CIBC Target 2030 Education Portfolio	CIBC Graduation Portfolio
					
	■ Equity 100% ■ Fixed income 0%	■ Equity 90% ■ Fixed income 10%	■ Equity 70% ■ Fixed income 30%	■ Equity 45% ■ Fixed income 55%	■ Equity 0% ■ Fixed income 100%
Year of birth	2025-2029	2020-2024	2015-2019	2010-2014	N/A
Fund risk rating	Medium	Medium	Low to medium	Low to medium	Low
Series A fund code	ATL5208	ATL5206	ATL5204	ATL5202	ATL5200
Series F fund code	ATL5209	ATL5207	ATL5205	ATL5203	ATL5201
Series A management fee	1.65%	1.65%	1.65%	1.65%	0.95%
Series F management fee	0.65%	0.65%	0.65%	0.65%	0.45%
Series A fixed administration fee	0.10%	0.10%	0.10%	0.10%	0.10%
Series F fixed administration fee	0.10%	0.10%	0.10%	0.10%	0.05%

Source: CIBC Asset Management. For illustrative purposes only. Asset weights represent the target asset mix of each portfolio in 2025. Target allocations are subject to change with the asset allocation strategy outlined in the prospectus, whereby the portfolio will gradually shift its asset mix over time from exposure to Canadian and global equities in its early years, to exposure to Canadian and global fixed income securities and cash equivalents as the target year approaches.

Your advisor can help you get started with CIBC Education Portfolios.  
Visit [cibc.com/EducationPortfolios](https://cibc.com/EducationPortfolios) to learn more.

All information in this document is as at July 2025 unless otherwise indicated and is subject to change.

The fund pays a management fee and fixed administration fee to the Manager in respect of Series A and F units. The fund also pays fund costs and transaction costs. For more information about the fees and costs of the fund, please read the prospectus.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. To obtain a copy of the simplified prospectus, call 1-888-888-FUND (3863). Alternatively, you may obtain a copy from your advisor. Any information or discussion about the current characteristics of this mutual fund or how the portfolio manager is managing the mutual fund that is supplementary to information in the prospectus is not a discussion about material investment objectives or strategies, but solely a discussion of the current characteristics or manner of fulfilling the investment objectives and strategies, and is subject to change without notice. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer, nor are they guaranteed.

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