



CIBC Smart Investment Solutions

Modern portfolios made simple





The market is always changing—how do you stay on track?

With CIBC Smart Investment Solutions all-in-one portfolios, finding a modern approach to support your ambitions is simple.

Our straightforward, but sophisticated portfolios are:

Designed for success

Your investor profile reflects your goals and your willingness to take on risk. Based on your profile, we'll determine a portfolio, then manage your asset mix to succeed now and in the future.

Managed by experts

Your portfolio is managed by our experienced team, and other specialized investment managers from around the world. They work to make sure your portfolio navigates changing markets, while staying aligned with your objectives.

Built to offer more

We've constructed our portfolios to deliver you value. To allow your portfolio to grow, we offer easy access, competitive pricing and solutions for income needs.

Designed for success

Focuses on you

Your investor profile is determined by your goals, time horizon and your level of risk. Together we'll determine your profile and a portfolio to meet your needs. Then, we'll manage your portfolio's asset mix—its underlying investments—to ensure it always aligns with your profile.

Takes a modern approach

Investing is more complex than ever and knowing what to invest in can be difficult. Our modern, diversified approach invests in traditional and non-traditional investments. This positions your portfolio to perform today—and tomorrow.

Combines different investment strategies

We tailor our approach depending on the market where we're investing. This means your portfolio benefits from both passive and active investment strategies and offers you enhanced diversification.

Passive investing attempts to follow a market through its ups and downs and produce returns similar to that market. Some examples of this approach are index mutual funds and passively managed exchange-traded funds (ETFs).

Active investing selects and adjusts investments producing returns that will almost certainly differ from the overall market. Some examples of this approach are actively managed mutual funds and ETFs.





Managed by experts

Offers peace of mind and freedom from everyday decision-making

Your portfolio is managed by our experienced team, who work to make sure your portfolio navigates changing markets, while staying aligned with your investment objectives.

Maximizes your portfolio for the long and short term

Our dynamic management approach allows us to take advantage of shorter-term market trends, by shifting your portfolio's allocation to certain asset classes. This positions your portfolio to benefit from current market conditions, while still remaining true to your investor profile.

Maintains your portfolio's alignment

As the investments in your portfolio change in value, we monitor and rebalance your portfolio to ensure it aligns with your investor profile.

Built to offer more

Delivers value

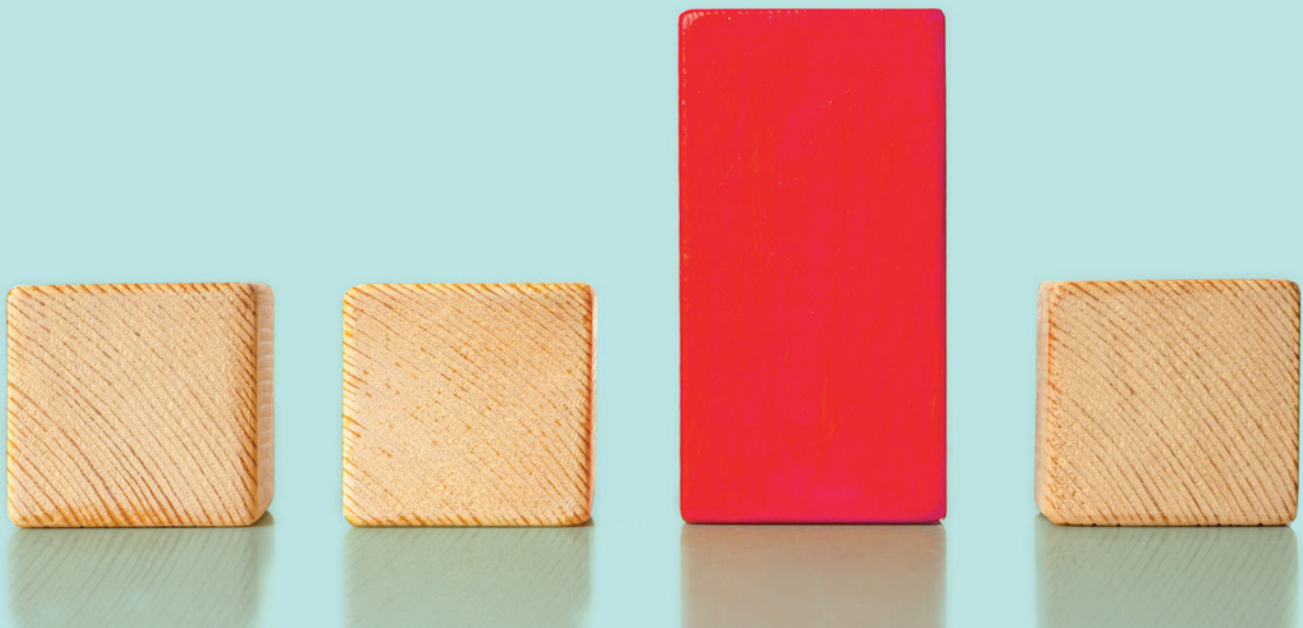
A well-managed and diversified portfolio is important to achieving your goals—so are the fees you pay. The portfolios deliver the value you expect from CIBC.

Starting is easy

You can begin with a \$500 investment, or through a regular investment plan—with monthly contributions as little as \$25—getting you closer to achieving your goals.

Meets income needs

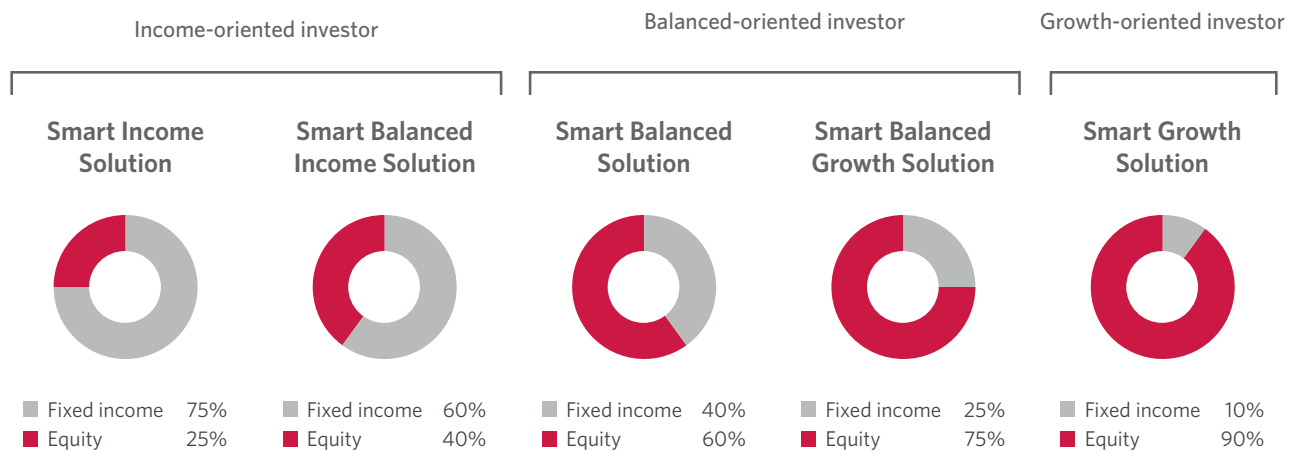
If you need to draw a regular income, our monthly T-series option allows you to withdraw 5% of your portfolio's value each year.





Finding the right fit

We'll work together to understand which of our five portfolio solutions supports your goals



We understand and support your ambitions

Think about what you want to achieve by investing. Maybe you're saving for a home, a child's education or investing for retirement.

Your CIBC advisor will walk through your objectives and help translate them into the right approach for you.

Together you'll determine how much you can invest and the time it may take to get you to your goals.

Get started. Talk to a CIBC advisor at a CIBC Banking Centre or call 1-800-465-3863.

For more information visit [cibc.com/smartinvestmentsolutions](https://www.cibc.com/smartinvestmentsolutions).



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