

CIBC PRIVATE WEALTH POOLS

A MULTI-DISCIPLINED ACTIVE INVESTMENT APPROACH

The CIBC Private Wealth Pools use a multi-disciplined active investment management approach, combining the strengths of Fundamental, Quantitative, and Technical analysis, while eliminating many of the weaknesses of single-style approaches. Our approach lets us create the foundation for strong portfolios and sets the stage for superior stock selection through knowledgeable, objective, and timely investment decisions.

The pools benefit from the expertise of the CIBC Investment Strategy Committee and Asset Allocation Committee. Together, these teams reflect CIBC World Markets Inc.'s expertise in equities, fixed income, economics, and portfolio strategy.

Key advantages

1. Exclusive to CIBC Wood Gundy clients.
2. Proprietary multi-disciplined investment approach.
3. Enhanced portfolio construction.
4. Highly experienced management team.

Balanced Pools

Canadian Core Pool



■ Canadian fixed income
■ Canadian equities

North American Yield Pool



■ Canadian fixed income
■ Canadian equities
■ U.S. equities

Equity Pools

Canadian Core Equity Pool



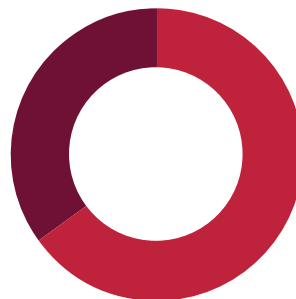
■ Canadian equities

Canadian Dividend Growth Pool



■ Canadian equities

American Yield Equity Pool



■ Canadian equities
■ U.S. equities

U.S. Core Equity Pool



■ U.S. equities

Charts are for illustrative purposes only

Multi-disciplinary, actively managed and continuously monitored to help navigate market conditions

	CIBC Private Wealth Canadian Core Pool	CIBC Private Wealth North American Yield Pool	CIBC Private Wealth Canadian Core Equity Pool	CIBC Private Wealth Canadian Dividend Growth Pool	CIBC Private Wealth North American Yield Equity Pool	CIBC Private Wealth U.S. Core Equity Pool
Series Offering & Fund Code	Series F : ATL5130 Series FT4: ATL5132	Series F: ATL5090 Series FT4: ATL5060	Series F: ATL5096	Series F: ATL5064 Series FT6: ATL5094	Series F: ATL5092 Series FT6: ATL5062	Series F (USD): ATL5098
Sub-advisor	CIBC Wood Gundy*	CIBC Wood Gundy*	CIBC Wood Gundy*	CIBC Wood Gundy*	CIBC Wood Gundy*	CIBC Wood Gundy*
Annual management fee	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Annual fixed administration fee	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Minimum investment	\$500	\$500	\$500	\$500	\$500	\$500
Risk rating	Low to medium	Low to medium	Medium	Medium	Medium	Medium
Distribution frequency	Series F: Quarterly Series FT4 [^] : Monthly	Series F: Quarterly Series FT4 [^] : Monthly	Series F: Annually	Series F: Quarterly Series FT6 [†] : Monthly	Series F: Quarterly Series FT6 [†] : Monthly	Series F (USD): Annually
Fund exposure	Canadian Balanced	North American Balanced	Canadian Equity	Canadian Equity	North American Equity	U.S. Equity

* CIBC Wood Gundy, a division of CIBC World Markets Inc.

† Target 6% annually

^ Target 4% annually

To learn more about the CIBC Private Wealth Pools, contact your investment representative.

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