

CIBC Exchange Traded Funds

CIBC ETFs Portfolios

Designed to help you start, grow and invest with confidence

All-in-one CIBC ETF Portfolios

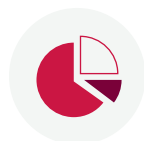
CIBC ETF Portfolios offer a range of diversified solutions designed to meet different investment goals and risk profiles. Whether you seek income, balanced growth, or long-term capital appreciation, each portfolio provides a professionally managed mix of ETFs in a single, convenient investment. With options from conservative to all-equity, investors can easily select the portfolio that aligns with their financial objectives—all in one place.

Why CIBC for ETFs?

With more than 50¹ years of investment expertise at CIBC Asset Management, CIBC ETFs offer a range of solutions designed to meet investor needs. Our experienced team provides active decision-making and a disciplined approach to help investors pursue their financial goals with confidence.

Why invest in these ETFs?

CIBC ETF Portfolios are simple, low-cost solutions for investors seeking all-in-one portfolios with diversified global market exposure and automatic rebalancing. These ETF solutions seek to provide investors with:



Strategic asset allocation

Portfolios are built using disciplined asset allocation principles, providing exposure to both equities and fixed income to support long-term growth.



Simple low-cost solution

Experience professionally managed portfolios with broad diversification and strategic asset allocation, delivered in a low-cost structure.



Diversification

Gain exposure to global markets and multiple asset classes, thoughtfully combined for broad diversification.



Automatic rebalancing

Benefit from automatic portfolio rebalancing that keeps your investments aligned with your goals and risk profile, with no ongoing effort required.

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Ticker	CCON	CBLN	CGRW	CEQY
ETF name	CIBC Conservative ETF Portfolio	CIBC Balanced ETF Portfolio	CIBC Balanced Growth ETF Portfolio	CIBC All-Equity ETF Portfolio
Asset mix	 ■ Fixed income 60% CIBC Canadian Short-Term Bond Index ETF8% CIBC Canadian Bond Index ETF30% CIBC Global Bond ex-Canada Index ETF (CAD-Hedged)22% ■ Equity 40% CIBC MSCI Canadian Equity Index ETF10.5% CIBC MSCI USA Equity Index ETF15% CIBC MSCI EAFE Index ETF12% CIBC MSCI Emerging Markets Equity Index ETF2.5%	 ■ Fixed income 40% CIBC Canadian Short-Term Bond Index ETF5% CIBC Canadian Bond Index ETF21.5% CIBC Global Bond ex-Canada Index ETF (CAD-Hedged) ...13.5% ■ Equity 60% CIBC MSCI Canadian Equity Index ETF16.5% CIBC MSCI USA Equity Index ETF25% CIBC MSCI EAFE Index ETF15% CIBC MSCI Emerging Markets Equity Index ETF3.5%	 ■ Fixed income 25% CIBC Canadian Short-Term Bond Index ETF3% CIBC Canadian Bond Index ETF13.5% CIBC Global Bond ex-Canada Index ETF (CAD-Hedged)8.5% ■ Equity 75% CIBC MSCI Canadian Equity Index ETF21% CIBC MSCI USA Equity Index ETF30% CIBC MSCI EAFE Index ETF ...19% CIBC MSCI Emerging Markets Equity Index ETF5%	 ■ Equity 100% CIBC MSCI USA Equity Index ETF45% CIBC MSCI Canadian Equity Index ETF27.5% CIBC MSCI EAFE Index ETF22.5% CIBC MSCI Emerging Markets Equity Index ETF5%
Why this ETF?	Designed for investors seeking income with modest growth.	Offers a mix of income and growth for investors seeking both.	Seeks capital growth with some income for growth-minded investors.	Provides access for investors who seek long-term capital growth opportunities.
Management fee	0.15%	0.15%	0.15%	0.15%
Risk rating	Low	Low to medium	Low to medium	Medium
Eligibility	RRSP, RRIF, RESP and TFSA	RRSP, RRIF, RESP and TFSA	RRSP, RRIF, RESP and TFSA	RRSP, RRIF, RESP and TFSA
Distribution frequency	Quarterly	Quarterly	Quarterly	Quarterly

For more information about CIBC ETFs, please talk to your financial professional or visit CIBC.com/etfs.

¹ TAL Global Asset Management Inc., a privately-owned investment manager was founded in 1972. CIBC took an ownership stake in 1994, eventually assuming 100% ownership in 2001.

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

CIBC ETFs are managed by CIBC Asset Management Inc. ("CAM"), a subsidiary of Canadian Imperial Bank of Commerce. Commissions, management fees and expenses all may be associated with investments in exchange traded funds (ETFs). Please read the CIBC ETFs prospectus and ETF Facts document before investing. To obtain a copy, call [1888 888-3863](tel:18888883863), ask your advisor or visit CIBC.com/etfs. ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

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