

CIBC EXCHANGE TRADED FUNDS

# CIBC QX LOW VOLATILITY DIVIDEND ETFS

## Low Volatility Dividend ETFS

CIBC Qx Low Volatility Dividend ETFS are comprised of low volatility securities that are expected to provide regular income from dividends. Each ETF's strategy is rooted in a consistent process where low volatility and dividends are the key drivers.

## Designed by experts

**Portfolio management:**

CIBC Asset Management Inc.

- Repeatable, objective and statistically sound investment process
- 50 years of combined investment experience
- Delivers superior outcomes for investors

**Investment strategy:**

Quantitative

- Systemic and actively managed, with sophisticated rules
- Actively uses risk management to enhance risk-adjusted returns
- Continually monitored and improved

## Why invest in these funds?

CIBC Qx Low Volatility Dividend ETFS are an ideal set of solutions for investors who are looking for equity exposure that offers greater yield potential, lower volatility and better downside protection than the broad market. These ETF solutions seek to provide investors with:



### Income generation

By targeting securities that pay dividends, these ETFS seek to provide you with a steady stream of regular income.



### Volatility reduction

Each ETF seeks exposure to securities designed to help you achieve lower average volatility than the broad market while still offering you the potential for long-term capital growth.



### Diversification

Diversify your portfolio geographically based on your individual needs. Select an ETF that invests in either Canadian, U.S. or international equity securities.

## Our Quantitative Research team

With over 50 years of combined investment experience, our Quantitative Research team systematically and thoughtfully manages investment strategies for outcomes—not markets. The team leverages their combined experience in investment management, mathematics, statistics, and computer science to construct strategies that act on empirical evidence and not emotion.

### How investors benefit



#### Consistent process

An approach grounded in data science with systematic rebalancing ensures that manager bias does not impact portfolios.



#### Repeatable sources of alpha

Proprietary factor exposures with active oversight ensure that portfolios seek consistent alpha over the cycle.



#### Diversifying sources of return

Portfolios built to provide specific exposures offer diversification to broad indices and improve portfolio construction.

## Our Quantitative investment process

The CIBC Qx Low Volatility Dividend ETFs quantitative strategy is designed to deliver a high quality portfolio of dividend paying companies with significantly lower volatility than the broad market.



#### Data infrastructure

High quality data stems from strong infrastructure



#### Universe ranking

Universe is ranked by screening dividend payers and lowest volatility stocks



#### Portfolio construction

Combines researched constraints and risk management



#### Model refinement

Continually researching new signals to enhance risk/reward

## CIBC Qx Low Volatility Dividend ETFs

Ticker	CQLC	CQLU	CQLI
<b>ETF name</b>	<b>CIBC Qx Canadian Low Volatility Dividend ETF</b>	<b>CIBC Qx U.S. Low Volatility Dividend ETF</b>	<b>CIBC Qx International Low Volatility Dividend ETF</b>
<b>Investment objective</b>	Seeks current income and long-term capital growth by investing primarily in Canadian equity securities that are expected to provide regular income from dividends, while seeking to reduce volatility.	Seeks current income and long-term capital growth by investing primarily in U.S. equity securities that are expected to provide regular income from dividends, while seeking to reduce volatility.	Seeks current income and long-term capital growth by investing primarily in foreign equity securities located in Europe, the Far East, and the Pacific Rim that are expected to provide regular income from dividends, while seeking to reduce volatility.
<b>Listing Date</b>	11/16/2021	11/16/2021	11/16/2021
<b>Management fee</b>	0.30%	0.30%	0.40%
<b>Risk rating</b>	Medium	Medium	Medium
<b>Listing exchange</b>	NEO Exchange	NEO Exchange	NEO Exchange
<b>Distribution frequency</b>	Monthly	Monthly	Monthly

For more information about CIBC ETFs, please talk to your financial professional or visit [CIBC.com/etfs](https://CIBC.com/etfs).

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