# CIBC Short-Term Income Fund — ETF Series

Actively managed short-term Canadian fixed income.

**CSTB**

## Fund details

| Description | Details |
|---|---|
| Category | Canadian Fixed Income — Short Term |
| Style | Active |
| Strategy | Short-Term Income |
| Listing date | May 28, 2026 |
| Management fee | 0.17% |
| Distribution frequency | Monthly; net realized capital gains annually in December |
| Risk rating | Low |
| CUSIP | 12579K101 |
| Eligibility | RRSP, RRIF, RESP and TFSA |
| Portfolio managers | Gaurav Dhiman<br>Steven Lampert |

## Strategy overview

The fundamental investment objective is to maximize income while simultaneously preserving investment capital and liquidity by investing primarily in debt obligations issued or guaranteed by the Canadian federal or provincial governments or any agency of such governments, as well as debt obligations of Schedule I Canadian chartered banks, debt obligations of loan or trust companies and debt obligations of corporations. In each case such obligations may have a term to maturity of up to five years.

## Why CSTB?

Designed for investors seeking regular income and capital stability through a short-term Canadian fixed income allocation.

### Generate regular income

Provides access to a diversified mix of NHA-insured mortgages, mortgage-backed securities, and short-term Canadian government and corporate debt, designed to deliver consistent monthly income.

### Manage interest rate risk

A short-term focus helps reduce sensitivity to rising interest rates, offering greater stability across changing market conditions.

### Simplify your short-term fixed income allocation

Access a professionally managed, diversified short-term bond portfolio in a single investment, making it straightforward to manage your income-generating allocation.

## What this adds to your portfolio

- Contributes to the Canadian fixed income portion of a diversified investment portfolio.
- Designed for investors seeking a reasonably consistent level of income.
- Suited for investors with a short to medium-term investment horizon.

## Professional fixed income management

Our Fixed Income Team consists of over 30 investment professionals with unique market knowledge and extensive experience in both passive and active fixed income management. The team works collaboratively to build custom fixed income solutions that address our clients' asset-liability matching needs, performance objectives and risk constraints.

## Our investment process

At the core of our investment process is our dedication to market research. The team employs both top-down and bottom-up approaches, using a combination of fundamental factors and technical analysis. Dedicated credit analysis and specialist teams also conduct rigorous proprietary research.

## Portfolio managers

**Gaurav Dhiman**
*Co-Head, Corporate Bond Investment*

**Steven Lampert**
*Associate Portfolio Manager*

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



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