



Important updates about CIBC Index Personal Portfolio Services accounts

Effective July 1, 2025, CIBC Index Personal Portfolio Services accounts will evolve to a simpler pricing structure.

What does this mean to you?

CIBC Index Personal Portfolio Services account fees will be eliminated: There will no longer be account fees charged to CIBC Index Personal Portfolio Services accounts. Instead, you will only continue to incur the management fees and expenses of the underlying Class A CIBC Index Mutual Funds held in your CIBC Index Personal Portfolio Services accounts.

No changes to any program features: Rebalancing and tactical asset allocation will continue to be cornerstone features of CIBC Index Personal Portfolio Services.

The value of householding and tiered account fees remain the same: You and your household will continue to benefit from reduced account fees on CIBC Personal Portfolio Services accounts when combined with CIBC Index Personal Portfolio Services assets.

For more information regarding these changes, please contact your CIBC Advisor.