

CIBC Smart Balanced Growth Solution

The fund invests in units of its underlying funds. You can find the prospectus and additional information about the underlying funds by visiting www.sedarplus.ca.

The summary of investment portfolio may change due to ongoing portfolio transactions of the investment fund. The Top Positions table includes the fund's 25 largest positions. If the fund holds fewer than 25 positions in total, all positions are shown. This information is updated quarterly and may be obtained at not cost by calling toll-free at 1-800-465-3863, by emailing at info@cibcassetmanagement.com, by visiting www.cibc.com/mutualfunds under 'Reporting and Governance' section, or by writing to CIBC Square, 81 Bay Street, 20th floor, Toronto, Ontario, M5J 0E7.

Summary of Investment Portfolio			
Portfolio Breakdown	% of Net Asset Value	Top Positions	% of Net Asset Value
U.S. Equity Investment Funds	29.2	CIBC U.S. Index Fund, Class 'O'	11.8
International Equity Investment Funds	24.6	CIBC International Equity Fund, Class 'O'	9.5
Canadian Equity Investment Funds	21.6	CIBC Canadian Index Fund, Class 'O'	7.7
Canadian Bond Investment Funds	17.4	CIBC International Index Fund, Class 'O'	7.7
International Bond Investment Funds	4.3	CIBC U.S. Equity Fund, Class 'O'	7.6
U.S. Bond Investment Funds	2.2	CIBC Canadian Bond Fund, Class 'O'	5.2
Cash	0.6	CIBC Canadian Equity Fund, Class 'O'	5.1
Other Assets, less Liabilities	0.1	CIBC Canadian Bond Index Fund, Class 'O'	5.0
		Renaissance Canadian Growth Fund, Class 'O'	5.0
		CIBC U.S. Equity Index ETF	4.5
		CIBC Emerging Markets Fund, Class 'O'	4.5
		CIBC Active Investment Grade Corporate Bond ETF	4.3
		CIBC Canadian Equity Index ETF	3.8
		CIBC U.S. Small Companies Fund, Class 'O'	2.8
		KKR Private Equity Conglomerate LLC, Class 'R-I'	2.7
		Ares Strategic Income Fund, Class 'I'	2.2
		Renaissance Global Small-Cap Fund, Class 'O'	1.7
		CIBC Global Bond ex-Canada Index ETF (CAD-Hedged)	1.6
		CIBC Canadian Short-Term Bond Index Fund, Class 'O'	1.1
		CIBC Global Bond Fund, Class 'O'	0.9
		CIBC Short-Term Income Fund, Class 'O'	0.9
		CIBC Active Investment Grade Floating Rate Bond ETF	0.9
		CIBC Multi-Asset Absolute Return Strategy, Series 'O'	0.9
		Renaissance Floating Rate Income Fund, Class 'OH'	0.8
		Renaissance High-Yield Bond Fund, Class 'O'	0.7
		Total	98.9
Total Net Asset Value	\$ 3,517,350,323		

Canadian Imperial Bank of Commerce (CIBC) is the manager, CIBC Trust Corporation is the trustee, and CIBC Securities Inc. is the principal distributor of the CIBC Mutual Funds and CIBC Family of Portfolios. CIBC Trust Corporation and CIBC Securities Inc. are subsidiaries of CIBC. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the Prospectus or Fund Facts before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

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