

CIBC Smart Balanced Income 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
Canadian Bond Investment Funds	38.9	CIBC Canadian Bond Fund, Class 'O'	11.9
International Bond Investment Funds	16.7	CIBC Active Investment Grade Corporate Bond ETF	9.8
International Equity Investment Funds	15.4	CIBC Canadian Bond Index Fund, Class 'O'	9.7
U.S. Equity Investment Funds	14.6	CIBC International Equity Fund, Class 'O'	6.0
Canadian Equity Investment Funds	11.5	CIBC Global Bond ex-Canada Index ETF (CAD-Hedged)	5.5
U.S. Bond Investment Funds	2.3	CIBC U.S. Equity Fund, Class 'O'	5.5
Cash	0.6	CIBC Global Bond Fund, Class 'O'	5.1
		CIBC U.S. Index Fund, Class 'O'	5.0
		CIBC International Index Fund, Class 'O'	3.9
		CIBC Canadian Index Fund, Class 'O'	3.8
		Renaissance Floating Rate Income Fund, Class 'OH'	3.0
		Renaissance High-Yield Bond Fund, Class 'O'	2.9
		CIBC Canadian Equity Fund, Class 'O'	2.8
		CIBC Short-Term Income Fund, Class 'O'	2.8
		CIBC Active Investment Grade Floating Rate Bond ETF	2.6
		Renaissance Canadian Growth Fund, Class 'O'	2.6
		CIBC U.S. Index Market Return GICs due December 12, 2024	2.6
		Ares Strategic Income Fund, Class 'I'	2.3
		CIBC Canadian Equity Index ETF	2.3
		CIBC Emerging Markets Fund, Class 'O'	2.2
		CIBC Canadian Short-Term Bond Index Fund, Class 'O'	2.1
		Renaissance Global Small-Cap Fund, Class 'O'	1.7
		CIBC U.S. Small Companies Fund, Class 'O'	1.5
		CIBC Multi-Asset Absolute Return Strategy, Series 'O'	1.4
		Cash	0.6
		Total	99.6
Total Net Asset Value	\$ 3,389,965,264		

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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