

## CIBC Smart 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](http://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](mailto:info@cibcassetmanagement.com), by visiting [www.cibc.com/mutualfunds](http://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	66.4	CIBC Canadian Bond Fund, Class 'O'	23.0
International Equity Investment Funds	9.1	CIBC Active Investment Grade Corporate Bond ETF	19.3
Canadian Equity Investment Funds	8.6	CIBC Canadian Bond Index Fund, Class 'O'	14.7
U.S. Equity Investment Funds	7.4	CIBC U.S. Index Market Return GICs due December 12, 2024	3.8
International Bond Investment Funds	4.9	CIBC Short-Term Income Fund, Class 'O'	3.7
U.S. Bond Investment Funds	3.0	CIBC Active Investment Grade Floating Rate Bond ETF	3.5
Other Assets, less Liabilities	0.3	CIBC International Equity Fund, Class 'O'	3.2
Cash	0.3	Ares Strategic Income Fund, Class 'I'	3.0
		CIBC Canadian Index Fund, Class 'O'	3.0
		CIBC U.S. Equity Fund, Class 'O'	2.7
		CIBC International Index Fund, Class 'O'	2.6
		CIBC Global Bond ex-Canada Index ETF (CAD-Hedged)	2.4
		CIBC Canadian Equity Fund, Class 'O'	2.2
		Renaissance Canadian Growth Fund, Class 'O'	2.2
		CIBC Canadian Short-Term Bond Index Fund, Class 'O'	2.2
		CIBC Emerging Markets Fund, Class 'O'	1.9
		CIBC Global Bond Fund, Class 'O'	1.9
		CIBC Canadian Equity Index ETF	1.2
		CIBC U.S. Small Companies Fund, Class 'O'	1.0
		Renaissance Global Small-Cap Fund, Class 'O'	0.9
		Invesco Senior Loan ETF	0.3
		Other Assets, less Liabilities	0.3
		Renaissance Floating Rate Income Fund, Class 'OH'	0.3
		Cash	0.3
		CIBC Emerging Markets Equity Index ETF	0.2
		<b>Total</b>	<b>99.8</b>
<b>Total Net Asset Value</b>	<b>\$ 1,602,013,700</b>		

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.

The CIBC logo is a trademark of CIBC, used under license.