



FIRST LASTNAME
ADDRESS
CITY PR POSTAL CODE

Need help?

Please contact:
Banking centre: ST. ANNS & ISLAND
HWY BANKING CTR
Telephone number: 1 800 465-3863
Website address: www.cibc.com

Your investment summary

	Account value (\$) as of Oct. 1, 2023	Account value (\$) as of Dec. 31, 2023
Registered account(s)		
CIBC Investment RSP 1000000000	0.00	18,323.84
CIBC Investment TFSA 1000000001	0.00	12,607.69
Total value	0.00	30,931.53
Total value of all accounts *	\$0.00	\$30,931.53

* All values are expressed in Canadian dollars, unless otherwise noted.

U.S. exchange rate on Dec. 31, 2023
US\$1.00 = CA\$1.3250

What's new

The RRSP contribution deadline is coming up quickly. To claim a tax deduction for 2023, contact your Advisor to contribute by February 29, 2024.

The new annual TFSA contribution limit for 2024 is \$7,000 plus any unused contribution room from previous years. Contact your Advisor to open a Tax-Free Savings Account and to make a contribution.

Buying your first home? Ask us about the new First Home Savings Account (FHSA). It's a new tax-free registered plan designed to help Canadian residents save for their first eligible home purchase. Qualifying contributions are tax deductible and withdrawals to purchase a qualifying home are non-taxable.



Regulated by CIRO
Canadian Investment
Regulatory Organization

Disclaimers and disclosures

You're responsible for reading the information in this account statement, and notifying us as soon as possible if there's an error, missing information or unauthorized account activity. If there are any issues, let us know within 45 days of receiving this statement, otherwise we'll consider that all the transactions in the statement are authorized by you. We reserve the right to adjust this statement to correct any errors or add any missing information.

Clients' accounts are protected by the Canadian Investor Protection Fund (CIPF) within specific limits. Clients with accounts in Quebec are generally not covered by the CIPF. For more information about coverage, review the CIPF Coverage Policy online at www.cipf.ca. You can also contact the CIPF at 1 866 243-6981.

For Regular Investment Plans: You can view and download the most recent Fund Facts at www.cibc.com/mutualfunds. Under Reporting and Governance, select "Learn more." These documents are also available on the SEDAR website at www.sedar.com. To get a printed copy of these documents at no cost, ask your mutual fund representative or call CIBC Securities Inc. (CIBC SI) at 1 800 465-3863.

All assets are held by CIBC SI as nominee, and all registered plan assets are held by CIBC Trust as trustee.

CIBC Guaranteed Investment Certificates and CIBC Savings are eligible for Canada Deposit Insurance Corporation (CDIC) coverage.

Securities transactions are disclosed to the Canada Revenue Agency (CRA) once a year. Keep this statement on hand for income tax purposes. GST/HST/QST # 89103 6717 RT0001.

CIBC Securities Inc., 81 Bay Street, 11th Floor, Toronto ON, M5J 0E7 or call 1 800 465-3863.

The CIBC logo is a registered trademark of CIBC.

Your CIBC Investment RSP 1000000000

Change in account value

	Current Period: Oct. 1 to Dec. 31, 2023	This year: Jan. 1 to Dec. 31, 2023	Since inception: Dec. 6, 2023
Opening account value (\$)	0.00	0.00	0.00
Deposits, transfers in, credit adjustments (\$)	17,650.00	17,650.00	17,650.00
Withdrawals, transfers out, debit adjustments (\$)	0.00	0.00	0.00
Change in account value (\$)	673.84	673.84	673.84
Closing account value (\$)	\$18,323.84	\$18,323.84	\$18,323.84

Change in account value is the dollar amount your account value has increased or decreased by. It takes into consideration the following: deposits or transfers in, withdrawals or transfers out, interest received, operating and transaction charges, market fluctuations, reinvested cash and cash distributions.

Your performance report as of Dec. 31, 2023

Year to date	1 year	3 years	5 years	10 years	Since Dec. 6, 2023
4.00%	-	-	-	-	4.00%

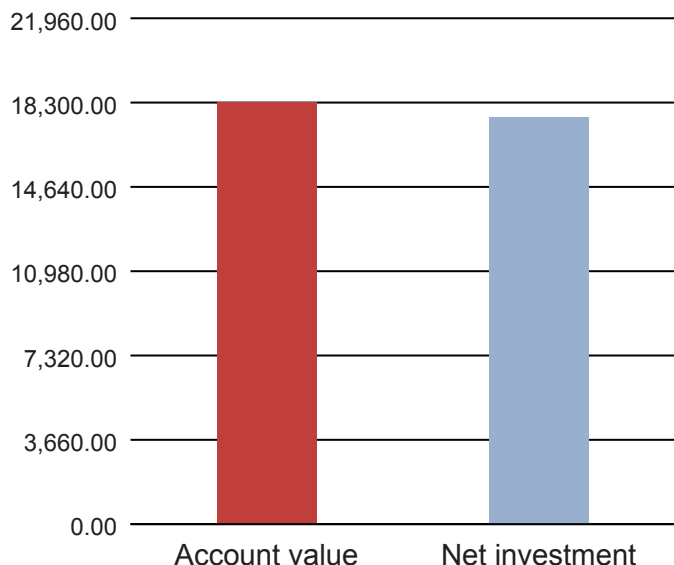
The percentages in this table are your individual rates of return, calculated using a money-weighted rate of return after fees have been deducted. The calculation considers the performance of the investment(s) in your account, including both realized and unrealized gains, and losses. It also considers any income from these investment(s), as well as any deposits or withdrawals from your account. Contact your advisor for more details about this calculation.

Beneficiary details

Name	Type	Percentage (%)
FIRST LASTNAME	Primary	100.00

Your CIBC Investment RSP 1000000000

Account value analysis



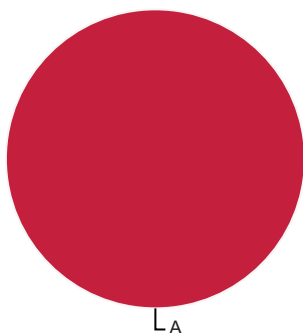
	Dec. 31, 2023
Account value	\$18,323.84
Net investment	\$17,650.00

Your profile information

Here's the information we have on file for this account. If anything has changed, contact your advisor or call 1 800 465-3863.

Risk profile:	High
Investment time horizon:	More than 10 years
Investment needs and objectives:	Growth
Gross annual income:	\$80,000.00
Personal net worth:	\$109,500.00

How your money is invested as of Dec. 31, 2023



Asset Class	Account value (\$)	Percentage of portfolio (%)
● A U.S equities	18,323.84	100.00
Total	18,323.84	100.00%

Note: Values less than 2.00% are aggregated and displayed as "Other".

Your CIBC Investment RSP 1000000000

Canadian dollar holdings as of Dec. 31, 2023

	Units or quantity	Book cost (\$)*	Price per unit (\$)	Market value (\$)
Cash				
Cash balance	-	0.00	-	0.00
Mutual funds				
CIBC NASDAQ INDEX FUND(CIB520)	489.0257	17,650.00	37.4701	18,323.84
Total in CAD		\$17,650.00		\$18,323.84

* The book cost is the total amount paid to purchase a security, including any transaction charges related to the purchase, adjusted for reinvested distributions and returns of capital and corporate reorganizations. The book cost is provided to help you calculate your gains and losses, but the suitability of these amounts for tax purposes is not guaranteed. For example, if you have units of an identical fund in more than one non-registered account, you need to consider all such units when you calculate the book cost of each identical fund.

U.S. dollar holdings as of Dec. 31, 2023

	Units or quantity	Book cost (\$)*	Price per unit (\$)	Market value (\$)
Cash				
Cash balance	-	0.00	-	0.00
Total in USD		\$0.00		\$0.00

Additional account information

		First 60 days (\$)	Remainder of the year (\$)	Total (\$)
Contributions		0.00	17,650.00	17,650.00
	Current period (\$)	Current period withholding taxes (\$)	Year-to-date amount (\$)	Year-to-date withholding taxes (\$)
Withdrawals	0.00	0.00	0.00	0.00

Your CIBC Investment RSP 1000000000

Account activity - Canadian dollars for Oct. 1 to Dec. 31, 2023

Date	Activity	Description	Units or quantity	Price per unit (\$)	Amount (\$)
Oct. 1, 2023	-	Opening cash balance	-	-	0.00
Dec. 6, 2023	Deposit	Contribution Remainder of the year	-	-	17,500.00
Dec. 8, 2023	Buy	CIBC NASDAQ INDEX FUND CIB520	485.0144	36.0814	(17,500.00)
Dec. 22, 2023	Deposit	Contribution Remainder of the year	-	-	150.00
Dec. 28, 2023	Buy	Systematic Buy (PAC) CIBC NASDAQ INDEX FUND CIB520	4.0113	37.3948	(150.00)
Dec. 31, 2023	-	Closing cash balance	-	-	0.00

Account activity - U.S. dollars for Oct. 1 to Dec. 31, 2023

Date	Activity	Description	Units or quantity	Price per unit (\$)	Amount (\$)
Oct. 1, 2023	-	Opening cash balance	-	-	0.00
Dec. 31, 2023	-	Closing cash balance	-	-	0.00

Your CIBC Investment RSP 1000000000

Annual charges and other compensation

Fees you paid to us

Account operation fees

Total account operation fees \$0.00

Account transaction fees

Total account transaction fees \$0.00

Total fees you paid to us \$0.00

Question: What are account operation fees?

Answer: Account operation fees are charges associated with administrative and non-trade related activities in your account. These fees will vary depending on the account type, investments and type of activities in your account.

What are transaction fees?

Answer: Transaction fees are expenses incurred when you buy or sell securities. These fees include compensation and other costs, and they also reflect the payments that the dealer receives for their work in processing these transactions.

Fees paid by others in connection with your account

Trailing commissions* \$0.00

Total fees paid by others in connection with your account \$0.00

*We received trailing commissions based on securities you owned during the 12-month period covered by this statement. Investment funds pay investment fund managers a fee for managing their funds. The managers pay us ongoing trailing commissions for the services and advice we provide you. The amount of the trailing commission depends on the sales charge option that you chose when you purchased the fund. You're not directly charged the trailing commission or the management fee, but these fees affect you because they reduce the amount of the fund's return to you. Information about management fees and other charges to your investment funds is included in the prospectus or fund facts document for each fund.

Registered plan fees may also apply

Annual account administration fee: \$12 per account, plus applicable taxes on RRSP accounts. Fees are payable semi-annually and are deducted from your account.

Withdrawal fee: \$10 per account, plus applicable taxes on RRSP and RESP accounts. For RESP accounts, the withdrawal fee isn't charged when you submit evidence that proves the funds are for educational purposes.

Account closing fee: \$40 per account, plus applicable taxes.

Note that if a CIBC U.S. Dollar Money Market Fund is the only holdings in the account, then the fees outlined here are all charged in U.S. dollars.

Your CIBC Investment TFSA 1000000001

Change in account value

	Current Period: Oct. 1 to Dec. 31, 2023	This year: Jan. 1 to Dec. 31, 2023	Since inception: Dec. 6, 2023
Opening account value (\$)	0.00	0.00	0.00
Deposits, transfers in, credit adjustments (\$)	12,562.65	12,562.65	12,562.65
Withdrawals, transfers out, debit adjustments (\$)	0.00	0.00	0.00
Change in account value (\$)	45.04	45.04	45.04
Closing account value (\$)	\$12,607.69	\$12,607.69	\$12,607.69

Change in account value is the dollar amount your account value has increased or decreased by. It takes into consideration the following: deposits or transfers in, withdrawals or transfers out, interest received, operating and transaction charges, market fluctuations, reinvested cash and cash distributions.

Your performance report as of Dec. 31, 2023

Year to date	1 year	3 years	5 years	10 years	Since Dec. 6, 2023
0.39%	-	-	-	-	0.39%

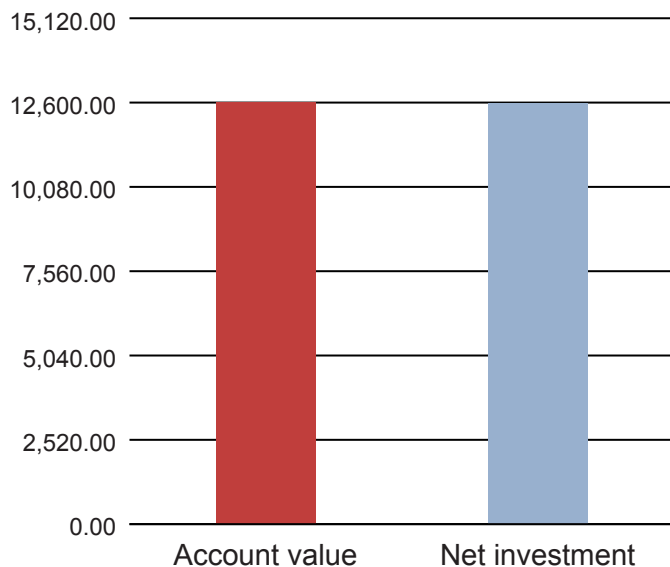
The percentages in this table are your individual rates of return, calculated using a money-weighted rate of return after fees have been deducted. The calculation considers the performance of the investment(s) in your account, including both realized and unrealized gains, and losses. It also considers any income from these investment(s), as well as any deposits or withdrawals from your account. Contact your advisor for more details about this calculation.

Beneficiary details

Name	Type	Percentage (%)
FIRST LASTNAME	Primary	100.00

Your CIBC Investment TFSA 1000000001

Account value analysis



	Dec. 31, 2023
Account value	\$12,607.69
Net investment	\$12,562.65

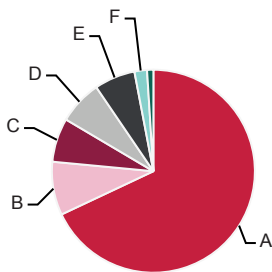
Your profile information

Here's the information we have on file for this account. If anything has changed, contact your advisor or call 1 800 465-3863.

Risk profile:	Medium
Investment time horizon:	3 to 5 Years
Investment needs and objectives:	Income
Gross annual income:	\$80,000.00
Personal net worth:	\$109,500.00

Your CIBC Investment TFSA 1000000001

How your money is invested as of Dec. 31, 2023



	Asset Class	Account value (\$)	Percentage of portfolio (%)
● A	Canadian fixed income	8,573.23	68.00
● B	International equities	1,071.65	8.50
● C	Canadian equities	882.54	7.00
● D	U.S. equities	882.54	7.00
● E	International Fixed Income	819.50	6.50
● F	Cash Equivalents	252.15	2.00
● G	Other	126.08	1.00
	Total	12,607.69	100.00%

Note: Values less than 2.00% are aggregated and displayed as "Other".

Canadian dollar holdings as of Dec. 31, 2023

	Units or quantity	Book cost (\$)*	Price per unit (\$)	Market value (\$)
Cash				
Cash balance	-	0.00	-	0.00
Mutual funds				
CIBC SMART INCOME SOLUTION(CIB210)	1,249.7094	12,664.83	10.0885	12,607.69
Total in CAD		\$12,664.83		\$12,607.69

* The book cost is the total amount paid to purchase a security, including any transaction charges related to the purchase, adjusted for reinvested distributions and returns of capital and corporate reorganizations. The book cost is provided to help you calculate your gains and losses, but the suitability of these amounts for tax purposes is not guaranteed. For example, if you have units of an identical fund in more than one non-registered account, you need to consider all such units when you calculate the book cost of each identical fund.

U.S. dollar holdings as of Dec. 31, 2023

	Units or quantity	Book cost (\$)*	Price per unit (\$)	Market value (\$)
Cash				
Cash balance	-	0.00	-	0.00

Your CIBC Investment TFSA 1000000001

U.S. dollar holdings as of Dec. 31, 2023 - Continued

	Units or quantity	Book cost (\$)*	Price per unit (\$)	Market value (\$)
Total in USD		\$0.00		\$0.00

Additional account information

	Current period (\$)	Year-to-date amount (\$)	Since inception (\$)
Contributions	12,562.65	0.00	0.00
Withdrawals	0.00	0.00	0.00

Account activity - Canadian dollars for Oct. 1 to Dec. 31, 2023

Date	Activity	Description	Units or quantity	Price per unit (\$)	Amount (\$)
Oct. 1, 2023	-	Opening cash balance	-	-	0.00
Dec. 18, 2023	Deposit	Transfer In TFSA Excess Contribution	-	-	12,562.65
Dec. 20, 2023	Buy	CIBC SMART INCOME SOLUTION CIB210	1,239.5313	10.1350	(12,562.65)
Dec. 22, 2023	Reinvested dividend/interest	Reinvested dividend CIBC SMART INCOME SOLUTION CIB210	10.1781	10.0392	-
Dec. 31, 2023	-	Closing cash balance	-	-	0.00

Account activity - U.S. dollars for Oct. 1 to Dec. 31, 2023

Date	Activity	Description	Units or quantity	Price per unit (\$)	Amount (\$)
Oct. 1, 2023	-	Opening cash balance	-	-	0.00
Dec. 31, 2023	-	Closing cash balance	-	-	0.00

Your CIBC Investment TFSA 1000000001

Annual charges and other compensation

Fees you paid to us

Account operation fees

Total account operation fees \$0.00

Account transaction fees

Total account transaction fees \$0.00

Total fees you paid to us \$0.00

Question: What are account operation fees?

Answer: Account operation fees are charges associated with administrative and non-trade related activities in your account. These fees will vary depending on the account type, investments and type of activities in your account.

What are transaction fees?

Answer: Transaction fees are expenses incurred when you buy or sell securities. These fees include compensation and other costs, and they also reflect the payments that the dealer receives for their work in processing these transactions.

Fees paid by others in connection with your account

Trailing commissions* \$0.00

Total fees paid by others in connection with your account \$0.00

*We received trailing commissions based on securities you owned during the 12-month period covered by this statement. Investment funds pay investment fund managers a fee for managing their funds. The managers pay us ongoing trailing commissions for the services and advice we provide you. The amount of the trailing commission depends on the sales charge option that you chose when you purchased the fund. You're not directly charged the trailing commission or the management fee, but these fees affect you because they reduce the amount of the fund's return to you. Information about management fees and other charges to your investment funds is included in the prospectus or fund facts document for each fund.

Registered plan fees may also apply

Annual account administration fee: \$12 per account, plus applicable taxes on RRSP accounts. Fees are payable semi-annually and are deducted from your account.

Withdrawal fee: \$10 per account, plus applicable taxes on RRSP and RESP accounts. For RESP accounts, the withdrawal fee isn't charged when you submit evidence that proves the funds are for educational purposes.

Account closing fee: \$40 per account, plus applicable taxes.

Note that if a CIBC U.S. Dollar Money Market Fund is the only holdings in the account, then the fees outlined here are all charged in U.S. dollars.

Notes

PAGE LEFT INTENTIONALLY BLANK



CB 824809

Important: Annual Reminder for Investors

Understanding your mutual fund investments is an important part of making informed decisions. We prepare several documents to keep you informed.

Management Report of Fund Performance and Financial Statements

Under securities legislation, you are entitled to receive printed copies of the annual and interim management report of fund performance (referred to as *MRFP*) and financial statements for the funds you hold, for the periods ending December 31 and June 30.

If you have previously provided us with instructions to receive MRFPs and/or Financial Statements, those instructions will remain on file as long as you hold units of the funds or until we receive new instructions from you. To change your instructions call us toll-free at 1 800 465-3863, email us at info@cibcassetmanagement.com, or ask your advisor.

Fund Facts

You are also entitled to receive the most recently filed Fund Facts document for the funds you hold. This document is prepared for each class of each fund at least annually.

If you have a CIBC Mutual Funds Regular Investment Plan (referred to as *Plan*), you will receive the Fund Facts for each applicable class of units of the fund when you establish the Plan; however, you will not receive the Fund Facts when you subsequently purchase the same class of units of the same fund under the Plan unless you requested the Fund Facts at the time you initially invested in the Plan or subsequently requested the Fund Facts.

Securities legislation in some provinces and territories gives you the right to withdraw from an agreement to buy mutual funds within two business days of receiving the Fund Facts, or to cancel your purchase within 48 hours of receiving confirmation of your order. For the Plan, if you have not requested to receive the subsequent Fund Facts, you will have the right to withdraw from an agreement to purchase units of a fund only in respect of your first purchase. You will also still have a right of action for rescission or damages for your first or subsequent purchases under the Plan in the event of a misrepresentation in the Simplified Prospectus or documents incorporated by reference into the Simplified Prospectus, even if you do not request copies of the Fund Facts. In addition, you continue to have the right to terminate your Plan at any time by providing instructions to the Principal Distributor at least five business days prior to the investment date on which you want the cancellation to take effect.

Go Online to Access MRFPs, Financial Statements and Fund Facts

Many investors choose to conserve paper and reduce costs by accessing these documents online at cibc.com/mutualfunds under 'Reporting and Governance' or sedarplus.ca. To receive a printed copy of these documents, call us toll-free at 1 800 465-3863, email us at info@cibcassetmanagement.com, or ask your advisor.

Redemption Procedures

We are required to inform you annually of the proper procedures required for us to execute a redemption request. You can sell some or all of your units at any time. If your order is received at our office by 4 p.m. Eastern Time (referred to as *ET*), you will receive that day's net asset value per unit. If we receive your order after 4 p.m. ET, you will receive the net asset value per unit calculated on the next business day. We will transfer or mail the redemption proceeds to you or your dealer within two business days of receiving a complete redemption request. For more information on redemption procedures, please refer to the CIBC Mutual Funds and CIBC Family of Portfolios Simplified Prospectus under *Purchases, Switches and Redemptions*.

Automatic Conversion Program

CIBC operates a program that automatically converts Class A units to Premium Class units and Class F units to Class F-Premium units if the minimum initial investment amount for Premium Class units or Class F-Premium units of a fund are met (referred to as the *Eligibility Criteria*) as of the second last business day of the week.

Under the program, CIBC automatically converts qualifying investors who hold Class A units or Class F units in a single account to Premium Class units or Class F-Premium units of the same fund respectively, when they meet the Eligibility Criteria (if Premium Class units or Class F-Premium units are offered by that fund).

CIBC also monitors if the combined investment in Class A units and Premium Class units or Class F units and Class F-Premium units of the same fund in a single account, meet the Eligibility Criteria for conversion purposes. These conversions will occur without the dealer or investor having to initiate the trade and such that the investor will be invested in the Premium Class units or Class F-Premium units with a lower management fee.

There is no requirement to deliver the Fund Facts document for these conversions, however, you may receive the Fund Facts when your Class A units or Class F units are automatically converted into Premium Class units or Class F-Premium units, respectively, depending on your dealer's processes. If you do not receive the Fund Facts from your dealer, you may request the most recently filed Fund Facts for the relevant class of units, by calling us toll-free at 1 800 465-3863 or emailing us at info@cibcassetmanagement.com. The Fund Facts may also be found at cibc.com/mutualfunds under 'Reporting and Governance'. These documents are also available on the SEDAR+ website at sedarplus.ca.

You will not have the right to withdraw from an agreement of purchase in connection with the automatic conversion from Class A units to Premium Class units and from Class F units to Class F-Premium units, but you will have a right of action for damages or rescission in the event of a misrepresentation in the Fund Facts or documents incorporated by reference into the Simplified Prospectus, whether or not you request the Fund Facts.

Thank you for investing with CIBC.