



## CIBC Sustainable Balanced Solution

### Fund category

Global Neutral Balanced

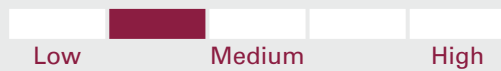
### Investment objective

CIBC Sustainable Balanced Solution seeks to achieve a balance of income and long-term capital growth by investing primarily in Canadian, U.S. and international equities and fixed income securities, either directly or indirectly through investment in other mutual funds and exchange-traded funds and to follow a socially responsible approach to investing.

### Why invest?

A sustainable balanced income investment solution that reflect the core principles of responsible investing.

### Volatility & risk analysis



### Fund details - Series A

Fund code	CIB384
Inception date	Jul 5, 2021
Management expense ratio	2.05%
Min. investment	\$500
Load structure	No Sales or Redem

### Fund details - Series F

Fund code	CIB385
Inception date	Jul 5, 2021
Management expense ratio	0.86%
Min. investment	\$500
Load structure	No Sales or Redem

Total assets \$mil 9.1

### Performance as at March 31, 2025

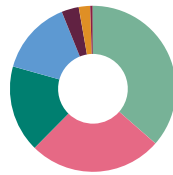
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Series A	-	-	-	-	-	-	-	-14.5	7.9	11.7	-0.1

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	-2.4	-0.1	1.8	8.6	7.6	3.8	-	-	1.9

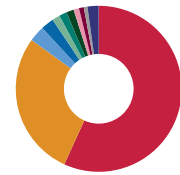
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Series A	-	-	-	0.0512	-	-	-	-	-	-	-	-

### Portfolio analysis as at March 31, 2025

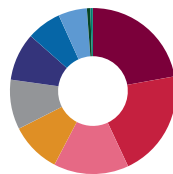
\* Due to rounding, amounts presented herein may not add up precisely to the total.



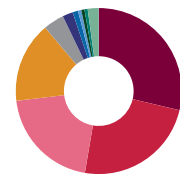
Asset allocation*	(%)
Canadian Bonds	36.44
U.S. Equity	25.96
Canadian Equity	16.94
International Equity	14.54
Cash and Equivalents	3.37
U.S. Bonds	2.22
Global Bonds	0.45
Other	0.08



Geographic allocation*	(%)
Canada	56.83
United States	28.18
United Kingdom	3.08
Ireland	2.55
France	1.50
Denmark	1.50
Germany	1.47
Netherlands	1.04
Spain	0.96
Finland	0.71
Other	2.18



Sector allocation	(%)
Information Technology	22.17
Financials	20.87
Industrials	14.64
Consumer Discretionary	9.86
Health Care	9.67
Materials	9.34
Communication Services	6.72
Consumer Staples	5.57
Utilities	0.68
Real Estate	0.50



Fixed income breakdown	(%)
Canadian Provincial Bonds	28.73
Canadian Government Bonds	23.96
Canadian Investment Grade Bonds	20.44
Canadian Corporate Bonds	15.71
U.S. Mortgage-Backed Securities	4.04
Canadian High Yield Bonds	2.04
Canadian Mortgage-Backed Securities	1.05
U.S. Investment Grade Bonds	0.63
International Investment Grade Bonds	0.63
U.S. Corporate Bonds	0.62
Other	2.15



## CIBC Sustainable Balanced Solution

### Investment managers

CIBC Asset Management Inc.

<b>Top underlying funds</b>	<b>(%)</b>
CIBC Sustainable Global Equity Fund	43.24
CIBC Sustainable Canadian Core Plus Bond Fund	39.81
CIBC Sustainable Canadian Equity Fund	16.44

<b>Top holdings</b>	<b>(%)</b>
Cash & Equivalents	3.37
Microsoft Corp. Com	2.32
Amazon.com Inc. Com	2.01
Alphabet Inc. Cap Stk CI C	1.81
Visa Inc. Com CI A	1.77
Canada Housing Trust No.1, 4.25%, 3/15/2034	1.62
Linde PLC Shs	1.58
Intact Financial Corporation Com	1.49
Apple Inc. Com	1.44
Royal Bank of Canada Com	1.39

<b>More holdings details</b>	<b>Total</b>
Number of Portfolio Holdings	3
Number of Underlying Holdings	350
Number of Stock Holdings	85
Number of Bond Holdings	265

For more information, please contact your advisor or visit [cibc.com](https://www.cibc.com)



## CIBC Sustainable Balanced Solution

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