

CIBC EXCHANGE TRADED FUNDS

# CIBC SUSTAINABLE INVESTMENT SOLUTIONS – ETF SERIES

## Responsible Investing

Responsible investing has evolved significantly over the years. This type of investing includes a range of approaches that incorporate environmental, social and governance (ESG) factors into the investment management process.

## Approaches to responsible investing:

### ESG Integration

By combining financial and ESG risk analysis into our fundamental investment management process, we believe this helps us better manage risk and identify opportunities to generate sustainable and long-term returns for the solutions.

### Socially Responsible Investing (SRI)

Invests to align with individual values. Typically, screens exclude companies whose primary line of business involves the manufacturing of weapons, nuclear power, alcohol, tobacco and recreational cannabis, or offering of adult entertainment or gambling or the extraction and processing of fossil fuels.

### Impact Investing

Intends to make a difference in the world by investing in companies or projects that have a positive environmental or social impact.

## Why invest in these funds?

The CIBC Sustainable Investment Solutions connect Canadians' desire to grow their wealth with their personal values. They are designed for investors seeking actively managed solutions with a socially responsible approach, while also meeting a range of income and long-term capital growth needs.

## Extending our ESG investing impact



### Values-based

Socially responsible investing solutions to meet a values-based approach to investing.



### Exposure

Lower carbon footprint and energy sector exposure than broad market indices.



### Screening

Positive screening adopts a best-in-class ESG approach which may also consider companies involved in the renewable energy sector and issuers of green, social, and sustainability bonds.



### Annual Donations

A portion of CIBC's management fees from managing the solutions will be donated annually to organizations supporting climate transition activities<sup>1</sup>. These organizations may change from year to year.

## CIBC Sustainable Investment Solutions – ETF Series:

<b>Ticker</b>	<b>CSCP</b>	<b>CSCE</b>	<b>CSGE</b>
<b>ETF Series</b>	<b>CIBC Sustainable Canadian Core Plus Bond Fund</b>	<b>CIBC Sustainable Canadian Equity Fund</b>	<b>CIBC Sustainable Global Equity Fund</b>
<b>Investment objective</b>	Seeks to achieve a high level of income and some capital growth by investing in a diversified portfolio comprised primarily of fixed income securities issued by Canadian governments and corporations, and to follow a socially responsible approach to investing.	Seeks to achieve long-term capital growth by investing in a diversified portfolio comprised primarily of Canadian equity securities and to follow a socially responsible approach to investing.	Seeks to achieve long-term capital growth by investing in a diversified portfolio comprised primarily of equity securities from around the world and to follow a socially responsible approach to investing.
<b>Listing Date</b>	07/19/2021	07/19/2021	07/19/2021
<b>Management fee</b>	0.40%	0.60%	0.75%
<b>Risk rating</b>	Low	Medium	Medium
<b>Listing exchange</b>	NEO Exchange	NEO Exchange	NEO Exchange
<b>Benchmark</b>	FTSE Canada Universe Bond Index	S&P/TSX Composite Index	MSCI World Index
<b>Distribution Frequency</b>	Monthly	Annually	Annually

<b>Ticker</b>	<b>CSCB</b>	<b>CSBA</b>	<b>CSBG</b>
<b>ETF Series</b>	<b>CIBC Sustainable Conservative Balanced Solution</b>	<b>CIBC Sustainable Balanced Solution</b>	<b>CIBC Sustainable Balanced Growth Solution</b>
<b>Investment objective</b>	Seeks to achieve a combination of income and some 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.	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.	Seeks to achieve a combination of long-term capital growth and some income 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.
<b>Listing Date</b>	07/19/2021	07/19/2021	07/19/2021
<b>Management fee</b>	0.65%	0.70%	0.75%
<b>Risk rating</b>	Low	Low to medium	Low to medium
<b>Listing exchange</b>	NEO Exchange	NEO Exchange	NEO Exchange
<b>Benchmark</b>	60% FTSE Canada Universe Bond Index 10% S&P/TSX Composite Index 30% MSCI World Index	45% FTSE Canada Universe Bond Index 15% S&P/TSX Composite Index 40% MSCI World Index	30% FTSE Canada Universe Bond Index 15% S&P/TSX Composite Index 55% MSCI World Index
<b>Distribution Frequency</b>	Quarterly	Quarterly	Quarterly

To learn more about ETF series please talk to your financial advisor or visit [CIBC.com/etfs](https://www.cibc.com/etfs).

<sup>1</sup>5% of the management fees earned by the Canadian Imperial Bank of Commerce ("CIBC"), after payment of trailer fees, as applicable, on Series A, F and ETF series of the CIBC Sustainable Investment Solutions (the "Funds") will be donated annually to organizations supporting climate transition activities. Where monies are donated to a registered charity, CIBC may be entitled to a donation receipt issued by the charity. Any amounts donated are not, in any way, an additional expense to the Funds.

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