

CIBC FIXED INCOME POOLS

REDEFINING CORE FIXED INCOME

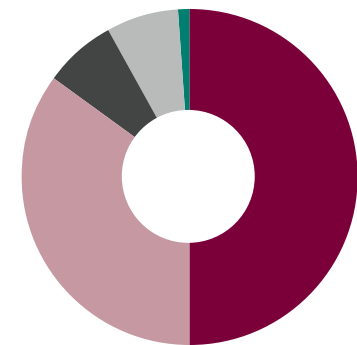
CIBC Fixed Income Pools provide access to advanced bond strategies in one straightforward solution. Managed by CIBC Asset Management and leveraging portfolio managers from around the world, these actively managed pools aim to deliver client outcomes ranging from regular income to modest capital appreciation over time.

Composed of a diverse mix of mutual funds and exchange-traded funds (ETFs), CIBC Fixed Income Pools are actively-managed, core fixed income solutions.

Key benefits:

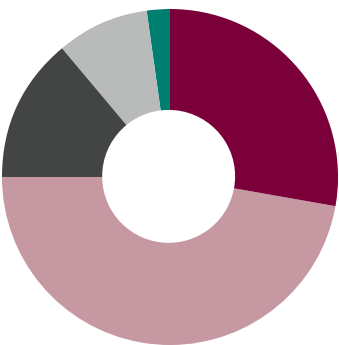
- 1. **A single core solution** consolidating your fixed income investments.
- 2. **A broad set of fixed income assets** helps to lower volatility, and enhance income and return potential.
- 3. **Tactically adjusted** based on market environment.
- 4. **Multi-asset fixed income exposure** providing access to fixed income managers from around the world.

CIBC Conservative Fixed Income Pool



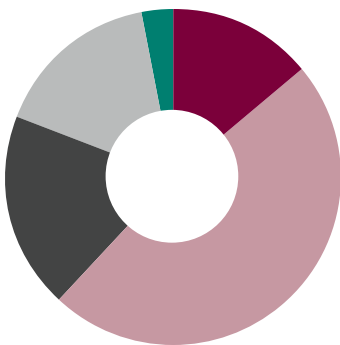
Short-term debt	50%
Canadian, global government and corporate debt	35%
High yield and multi-sector debt	7%
Emerging market debt	7%
Currency	1%

CIBC Core Fixed Income Pool



Short-term debt	28%
Canadian, global government and corporate debt	47%
High yield and multi-sector debt	14%
Emerging market debt	9%
Currency	2%

CIBC Core Plus Fixed Income Pool



Short-term debt	14%
Canadian, global government and corporate debt	48%
High yield and multi-sector debt	19%
Emerging market debt	16%
Currency	3%

Low risk rating*

An all-in-one core fixed income solution¹

	CIBC Conservative Fixed Income Pool	CIBC Core Fixed Income Pool	CIBC Core Plus Fixed Income Pool
Short-term debt	50.0%	28.0%	14.0%
Renaissance Short-Term Income Fund	15.0%	-	-
CIBC Active Investment Grade Floating Rate Bond ETF	10.0%	8.0%	4.0%
CIBC Short-Term Income Fund	25.0%	20.0%	10.0%
Canadian, global government and corporate debt	35.0%	47.0%	48.0%
CIBC Canadian Bond Fund	10.0%	9.0%	10.0%
CIBC Canadian Fixed Income Private Pool	16.0%	16.0%	19.0%
CIBC Active Investment Grade Corporate Bond ETF	4.0%	16.0%	12.0%
CIBC Global Bond Private Pool	5.0%	6.0%	7.0%
High-yield and multi-sector debt	7.0%	14.0%	19.0%
Renaissance High-Yield Bond Fund	1.5%	4.0%	5.5%
Renaissance Floating Rate Income Fund	1.0%	1.0%	2.0%
Renaissance Flexible Yield Fund	1.5%	3.0%	2.5%
CIBC Global Credit Fund	1.0%	2.0%	3.0%
Ares Strategic Income Fund	1.0%	2.0%	3.0%
CIBC Alternative Credit Strategy	1.0%	2.0%	3.0%
Emerging markets debt & currency	8.0%	11.0%	19.0%
iShares J.P. Morgan EM Corporate Bond ETF	3.0%	4.0%	6.0%
CIBC Emerging Markets Local Currency Bond Fund	4.0%	5.0%	10.0%
CIBC Active Global Currency Pool	1.0%	2.0%	3.0%

To learn more about the CIBC Fixed Income Pools, contact your investment representative.

*The risk ratings were determined in accordance with the risk classification methodology mandated by the Canadian Securities Administrators.

¹ Strategic asset allocation as at March 21, 2024.

This document is provided for informational purposes only and is not intended to provide specific financial, investment, tax, legal or accounting advice for you, and should not be relied upon in that regard or be considered predictive of any future market performance. Any information or discussion about the current characteristics of this fund or how the portfolio manager is managing the fund that is supplementary to information in the prospectus is not a discussion about material investment objectives or strategies, but solely a discussion of the current characteristics or manner of fulfilling the investment objectives and strategies, and is subject to change without notice. You should not act or rely on the information without seeking the advice of a professional. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

©CIBC Asset Management and the CIBC logo are registered trademarks of Canadian Imperial Bank of Commerce (CIBC), used under license.

The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.