



## CIBC Conservative Fixed Income Pool

### Fund category

Canadian Fixed Income

### Investment objective

CIBC Conservative Fixed Income Pool (referred to as the **Pool**) will focus on generating regular income by investing primarily in units of other mutual funds (its *Underlying Funds*) that invest in fixed income securities.

### Why invest?

Access to advanced bond strategies through a simple, all-in-one solution.

### Volatility & risk analysis



### Fund details - Series A

Fund code	ATL5018
Inception date	Oct 28, 2019
Management expense ratio	0.95%
Min. investment	\$500
Load structure	No Sales or Redem

### Fund details - Series F

Fund code	ATL5019
Inception date	Oct 28, 2019
Management expense ratio	0.46%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets \$mil	82.0

### Performance as at March 31, 2025

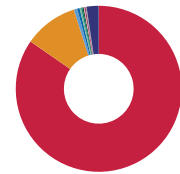
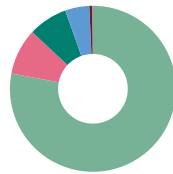
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Series A	-	-	-	-	-	5.2	-1.8	-7.5	5.8	4.8	1.4
Series F	-	-	-	-	-	5.7	-1.3	-7.1	6.3	5.3	1.5

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	-0.1	1.4	1.8	6.2	4.9	2.9	1.7	-	1.4
Series F	-0.0	1.5	2.0	6.8	5.4	3.4	2.2	-	1.9

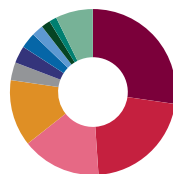
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Series A	0.0312	0.0196	0.0291	0.0262	0.0226	0.0262	0.0281	0.0236	0.0236	0.0277	0.0242	0.0229
Series F	0.0348	0.0230	0.0351	0.0281	0.0264	0.0295	0.0322	0.0278	0.0274	0.0312	0.0282	0.0268

### Portfolio analysis as at March 31, 2025

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



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	78.32	Canada	84.65
U.S. Bonds	9.03	United States	10.52
Cash and Equivalents	7.69	United Kingdom	0.65
Global Bonds	4.72	Mexico	0.47
Canadian Equity	0.61	France	0.30
U.S. Equity	0.08	China	0.27
		Brazil	0.22
		Indonesia	0.20
		South Africa	0.18
		Australia	0.18
		Other	2.37



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	27.30
Canadian Corporate Bonds	21.64
Canadian Government Bonds	15.41
Canadian Provincial Bonds	12.96
Canadian Mortgage-Backed Securities	3.48
International Government Bonds	3.36
U.S. Investment Grade Bonds	3.05
U.S. Mortgage-Backed Securities	2.28
U.S. Corporate Bonds	1.74
Bank Loans	1.46
Other	7.30



## CIBC Conservative Fixed Income Pool

### Investment managers

**CIBC Asset Management Inc.**

**AllianceBernstein Canada Inc.**

**Ares Management LLC**

**Brandywine Global Investment Management LLC**

**Canso Investment Counsel Ltd.**

**DoubleLine®**

**PIMCO**

### **Top underlying funds** (%)

CIBC Short-Term Income Fund	22.15
CIBC Canadian Fixed Income Private Pool	15.02
CIBC Canadian Bond Fund	14.07
CIBC Active Investment Grade Floating Rate Bond ETF	13.35
CIBC Active Investment Grade Corporate Bond ETF	10.84
CIBC Global Bond Private Pool	6.39
CIBC Alternative Credit Strategy	3.47
CIBC Floating Rate Income Fund	2.94
CIBC Global Credit Fund	2.46
CIBC Emerging Markets Local Currency Bond Fund	2.45

### **Top holdings** (%)

Cash & Equivalents	7.69
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.87
Canada Housing Trust No.1, 2.65%, 12/15/2028	1.36
Canada Housing Trust No.1, 2.1%, 9/15/2029	1.25
Gov. of Canada, 4%, 5/1/2026	1.24
Gov. of Canada, 0.25%, 3/1/2026	1.02
Province of Ontario, 3.27%, 2/21/2030	0.97
Canada Housing Trust No.1, 1.25%, 6/15/2026	0.95
Province of Ontario, 2.7%, 6/2/2029	0.81
Gov. of Canada, 1.25%, 3/1/2027	0.77

### **More holdings details** **Total**

Number of Portfolio Holdings	15
------------------------------	----

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



## CIBC Conservative Fixed Income Pool

This information 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 CIBC Mutual Funds and CIBC Family of Managed Portfolios Simplified Prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

CIBC Mutual Funds are managed by CIBC. The CIBC logo is a registered trademark of Canadian Imperial Bank of Commerce.

©2025 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

CIBC Mutual Funds are managed by CIBC. The CIBC logo is a registered trademark of Canadian Imperial Bank of Commerce.