



## CIBC Conservative Fixed Income Pool

### Fund category

Canadian Fixed Income

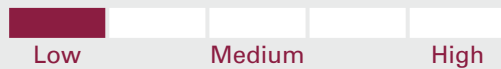
### Investment objective

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 78.2

### Performance as at February 28, 2025

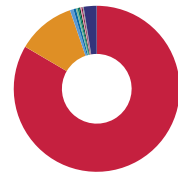
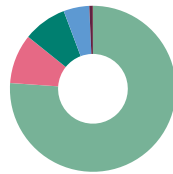
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Series A	-	-	-	-	-	5.2	-1.8	-7.5	5.8	4.8	1.5
Series F	-	-	-	-	-	5.7	-1.3	-7.1	6.3	5.3	1.6

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	0.6	1.4	3.3	6.8	5.5	2.2	1.1	-	1.4
Series F	0.6	1.5	3.6	7.3	6.1	2.7	1.6	-	1.9

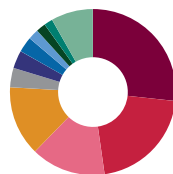
Dist. \$	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Series A	0.0196	0.0291	0.0262	0.0226	0.0262	0.0281	0.0236	0.0236	0.0277	0.0242	0.0229	0.0254
Series F	0.0230	0.0351	0.0281	0.0264	0.0295	0.0322	0.0278	0.0274	0.0312	0.0282	0.0268	0.0291

### Portfolio analysis as at February 28, 2025

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



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Bonds	76.55	Canada	83.46
U.S. Bonds	9.70	United States	11.32
Cash and Equivalents	8.56	United Kingdom	0.68
Global Bonds	5.04	Mexico	0.47
Canadian Equity	0.71	Jersey	0.33
U.S. Equity	0.01	France	0.29
		China	0.28
		Australia	0.22
		Brazil	0.21
		Indonesia	0.20
		Other	2.54



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	26.74
Canadian Corporate Bonds	21.02
Canadian Government Bonds	14.54
Canadian Provincial Bonds	13.63
U.S. Investment Grade Bonds	3.78
International Government Bonds	3.48
Canadian Mortgage-Backed Securities	3.03
U.S. Mortgage-Backed Securities	2.05
Bank Loans	1.87
U.S. Corporate Bonds	1.68
Other	8.19



## 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	21.93
CIBC Canadian Bond Fund	13.93
CIBC Canadian Fixed Income Private Pool	13.45
CIBC Active Investment Grade Floating Rate Bond ETF	13.01
CIBC Active Investment Grade Corporate Bond ETF	11.91
CIBC Global Bond Private Pool	6.46
CIBC Alternative Credit Strategy	3.50
CIBC Floating Rate Income Fund	2.97
CIBC Emerging Markets Local Currency Bond Fund	2.97
CIBC Active Global Currency Pool	2.01

### Top holdings (%)

Cash & Equivalents	8.56
Canada Housing Trust No.1, 2.35%, 6/15/2027	1.85
Province of Ontario, 3.45%, 2/21/2030	1.70
Canada Housing Trust No.1, 2.1%, 9/15/2029	1.34
Canada Housing Trust No.1, 1.25%, 6/15/2026	1.31
Gov. of Canada, 0.25%, 3/1/2026	1.23
Toronto-Dominion Bank (FRN), 3.39%, 9/23/2025	1.16
Canada Housing Trust No.1, 2.65%, 12/15/2028	1.04
Province of Ontario, 2.7%, 6/2/2029	0.80
Canada Housing Trust No.1, 3.6%, 12/15/2027	0.79

### More holdings details Total

Number of Portfolio Holdings	16
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For more information, please contact your advisor or visit [cibc.com](http://cibc.com)



## CIBC Conservative Fixed Income Pool

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