



CIBC Sustainable Conservative Balanced Solution

Fund category

Global Fixed Income Balanced

Investment objective

CIBC Sustainable Conservative Balanced Solution 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.

Why invest?

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

Volatility & risk analysis



Fund details - Series A

Fund code	CIB364
Inception date	Jul 5, 2021
Management expense ratio	2.03%
Min. investment	\$500
Load structure	No Sales or Redem

Fund details - Series F

Fund code	CIB365
Inception date	Jul 5, 2021
Management expense ratio	0.86%
Min. investment	\$500
Load structure	No Sales or Redem

Total assets \$mil 5.7

Performance as at March 31, 2025

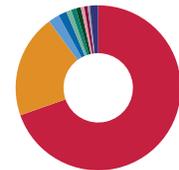
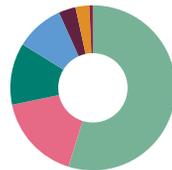
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Series A	-	-	-	-	-	-	-	-14.4	7.0	8.7	0.4

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Series A	-1.8	0.4	1.5	7.7	6.2	2.8	-	-	0.9

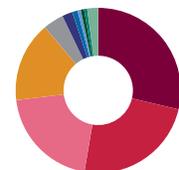
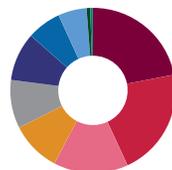
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Series A	0.0030	-	-	0.0757	-	-	0.0143	-	-	0.0115	-	-

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	54.81	Canada	69.63
U.S. Equity	16.90	United States	20.24
Canadian Equity	12.14	United Kingdom	2.17
International Equity	9.45	Ireland	1.66
U.S. Bonds	3.33	France	0.98
Cash and Equivalents	2.71	Denmark	0.97
Global Bonds	0.68	Germany	0.96
		Netherlands	0.68
		Spain	0.62
		Finland	0.46
		Other	1.63



Sector allocation	(%)	Fixed income breakdown	(%)
Information Technology	21.96	Canadian Provincial Bonds	28.73
Financials	21.16	Canadian Government Bonds	23.96
Industrials	14.61	Canadian Investment Grade Bonds	20.44
Consumer Discretionary	9.82	Canadian Corporate Bonds	15.71
Materials	9.48	U.S. Mortgage-Backed Securities	4.04
Health Care	9.48	Canadian High Yield Bonds	2.04
Communication Services	6.69	Canadian Mortgage-Backed Securities	1.05
Consumer Staples	5.56	U.S. Investment Grade Bonds	0.63
Utilities	0.71	International Investment Grade Bonds	0.63
Real Estate	0.52	U.S. Corporate Bonds	0.62
		Other	2.15



CIBC Sustainable Conservative Balanced Solution

Investment managers

CIBC Asset Management Inc.

Top underlying funds	(%)
CIBC Sustainable Canadian Core Plus Bond Fund	59.88
CIBC Sustainable Global Equity Fund	28.11
CIBC Sustainable Canadian Equity Fund	11.48

Top holdings	(%)
Cash & Equivalents	2.71
Canada Housing Trust No.1, 4.25%, 3/15/2034	2.44
Province of Ontario, 3.75%, 12/2/2053	1.67
Microsoft Corp. Com	1.51
Gov. of Canada, 3%, 2/1/2027	1.38
Amazon.com Inc. Com	1.31
Province of Ontario, 2.55%, 12/2/2052	1.24
Alphabet Inc. Cap Stk CI C	1.18
Visa Inc. Com CI A	1.15
Canada Housing Trust No. 1, Series '126', 2.85%, 6/15/2030	1.07

More holdings details	Total
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)



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