

CIBC Global Growth Balanced Fund

Invest and grow with three global asset managers in a one-ticket solution with the CIBC Global Growth Balanced Fund. The Fund combines the specialized global equity expertise of Walter Scott & Partners, global multi-sector fixed income from PIMCO Canada, and global fixed income from CIBC Asset Management offering global diversification and potential for more consistent, risk sensitive, long-term performance.

Why invest in this fund?



Global expertise

Simplified access to global asset managers with positive long-term historical track records in the global fixed income and equity space.



Growth and income

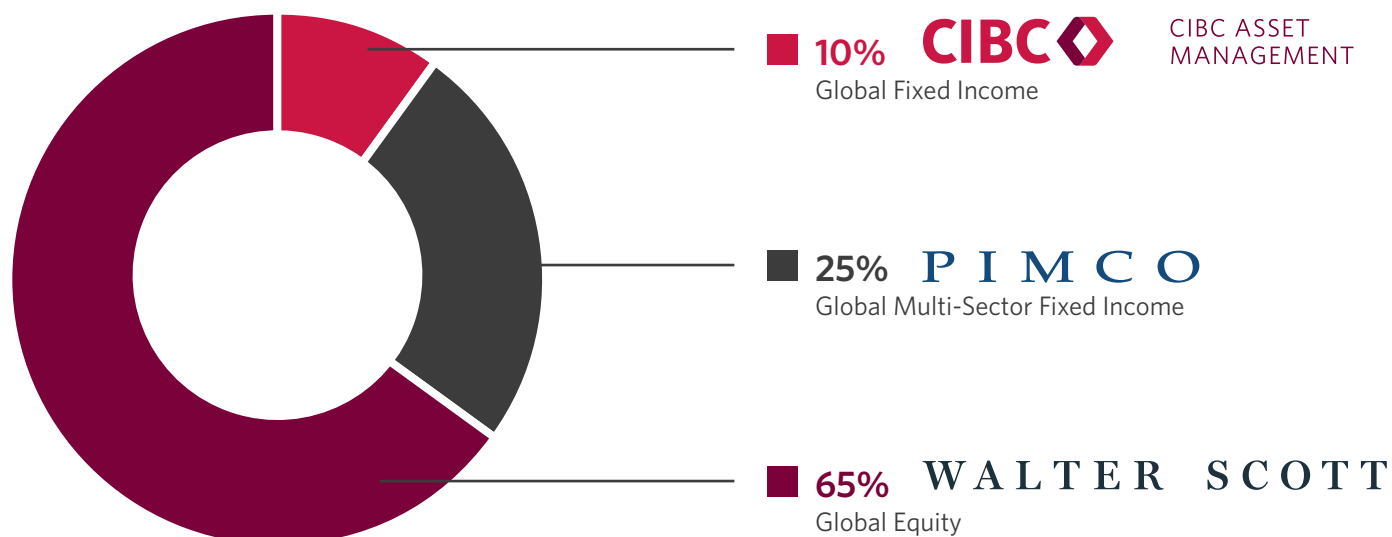
The Fund aims to provide a steady and recurring flow of income for short-term needs while simultaneously providing the opportunity for long-term capital growth.



Global diversification

The Fund's global, multi-sector exposure to equities and fixed income is designed to generate enhanced long-term returns with reduced interest rate risk.

Target portfolio mix*



*As at December 4, 2023.

Fund at a glance

| | Series A | Series F |
|-------------------------------|---|------------------------|
| Investment objective | To seek long term capital appreciation and income by investing primarily in a diversified portfolio of equity and fixed income securities from around the world either directly or indirectly through investments in units of mutual funds. | |
| Fund codes | ATL5086 | ATL5087 |
| MER | 1.85% | 0.76% |
| Category | Global Equity Balanced | Global Equity Balanced |
| Risk classification | Low to medium | Low to medium |
| Distribution frequency | Quarterly | Quarterly |

Meet the managers

WALTER SCOTT

Walter Scott & Partners Ltd. focuses upon managing global and international equity portfolios. They follow a growth orientated philosophy, seeking high quality companies operating in industries enjoying above average, sustainable growth. Their 'buy and hold' approach allows stocks to grow and drive long-term returns. The firm relies solely on their own internal research to select and monitor stocks.

PIMCO

PIMCO Canada, established in 2004, is an integral part of the of the firm's global presence and strategy. PIMCO specializes in active fixed income with deep expertise across public and private markets. The firm invests clients' capital in income and credit opportunities that span the liquidity spectrum, leveraging decades of experience navigating complex debt markets. PIMCO is owned by Allianz S.E., a global diversified financial services provider.



CIBC ASSET MANAGEMENT

CIBC Asset Management Inc. is one of Canada's largest asset managers¹ with one of Canada's broadest platforms. The firm's investment philosophy centres around providing clients with strong added value that corresponds to their risk/return profile. The firm believes in depth of research, coordination and teamwork between groups to achieve this. As an innovator in developing new portfolio solutions that correspond to and anticipate changing client needs, the firm offers a broad product range, spanning many asset classes.

¹ Benefits Canada — 2024 Top 40 Money Managers Report.

All information in this document is as of November 30, 2024 unless otherwise indicated and is subject to change.

The MERs have been annualized as at August 31, 2024 as disclosed in the Renaissance Investments annual management report of fund performance. We may, in some cases, waive or absorb all or a portion of the fund's operating expenses, Fixed Administration Fee and fund Costs, as applicable. The decision to waive or absorb is at our discretion and may continue indefinitely or be terminated at any time without notice to unitholders.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. To obtain a copy of the simplified prospectus, call [1-888-888-FUND \(3863\)](tel:1-888-888-FUND(3863)). Alternatively, you may obtain a copy from your advisor. Any information or discussion about the current characteristics of this mutual fund or how the portfolio manager is managing the mutual 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. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer, nor are they guaranteed.

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