

# CIBC Smart Balanced Growth Solution Series A (CIB240)

Benchmark Funddata Global Balanced - Equity Focus Index

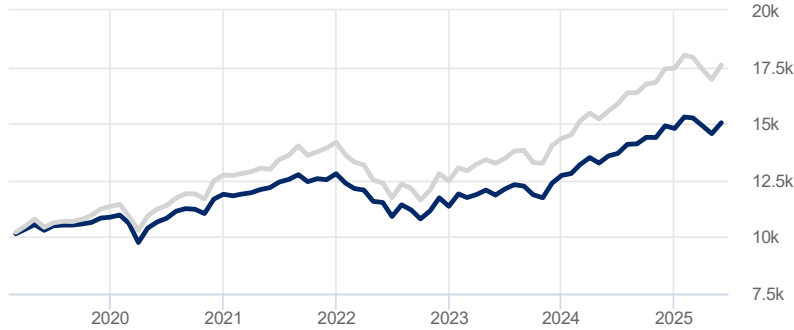
Printed on July 6, 2025

## Performance Analysis

May 31, 2025

### Growth of \$10,000

— Fund  
— Benchmark



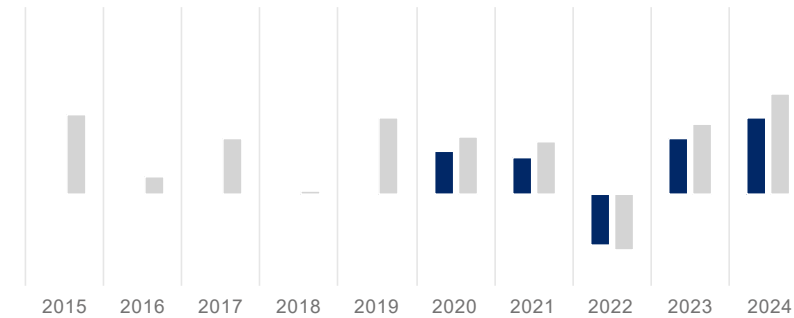
### Trailing Returns %

	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	1.7	3.3	-1.4	0.9	10.7	9.3	7.1	-	6.8
Benchmark	0.8	3.8	-1.9	1.0	13.0	12.4	9.4	8.3	6.5
Value Added	0.9	-0.5	0.5	-0.1	-2.3	-3.1	-2.3	-	0.3

\*Simulated performance since inception on January 21, 2019

### Calendar Returns %

■ Fund  
■ Benchmark



### Calendar Year

Fund	-	-	-	-	-	9.3	7.6	-11.2	12.0	16.3
Benchmark	17.0	3.7	12.0	0.7	16.3	12.2	11.3	-12.0	15.1	21.6

## Investment Objective

The Portfolio will primarily focus on long-term capital growth, with a secondary focus on income generation, by investing primarily in a diverse mix of Canadian and global fixed income and equity mutual funds, and exchange-traded funds.

## Statistics

May 31, 2025

	Fund	Benchmark
Annualized Standard Dev	7.5%	8.0%
Fixed Income	Fund	Benchmark
YTM	4.2%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

May 31, 2025

Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

## Portfolio Allocations

December 31, 2024

### Asset Allocations



Equity - United States	28.6%
Equity - International	25.1%
Equity - Canada	21.4%
Bonds - Domestic	12.1%
Bonds - Foreign	7.6%
Others	5.2%

### Sector Allocations

<b>Sensitive</b>	<b>37.6%</b>
Technology	15.5%
Consumer Services	5.5%
Industrial Goods	5.3%
Energy	4.8%
Industrial Services	4.8%
Telecommunication	1.8%
<b>Defensive</b>	<b>37.4%</b>
Fixed Income	20.2%
Consumer Goods	5.6%
Health Care	5.2%
Cash & Equivalent	3.9%
Utilities	2.5%
<b>Cyclical</b>	<b>24.7%</b>
Financial Services	17.5%
Basic Material	4.7%
Real Estate	2.5%
<b>Other</b>	<b>0.4%</b>
Mutual Fund	0.2%
Exchange Traded Fund	0.1%
Other	0.0%

### Top Holdings

Top Holdings	% Assets
CIBC U.S. Broad Market Index Fund Class A	12.39%
CIBC International Equity Fund Class O	10.23%
CIBC Canadian Index Fund Class A	8.51%
CIBC U.S. Equity Fund Class A	8.21%
CIBC International Index Fund Class O	8.11%
CIBC Canadian Bond Fund Class A	5.80%
CIBC Canadian Equity Fund Class A	5.59%
Renaissance Canadian Growth Fund Class O	5.53%
CIBC Active Inv Grade Corporate Bond ETF (CACB)	4.82%
CIBC Emerging Markets Fund Class A	4.79%
<b>Total percentage of top 10 holdings</b>	<b>73.98%</b>
<b>Total number of holdings</b>	<b>30</b>

