CIBC ASSET MANAGEMENT

# FundFacts

CIBC Asset Management Inc.
March 10, 2026

# CIBC Private Wealth Canadian Core Pool - Series FT4

This document contains key information you should know about Series FT4 units of CIBC Private Wealth Canadian Core Pool. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact CIBC Asset Management Inc. at 1-888-888-3863, or info@cibcassetmanagement.com, or visit https://www.woodgundy.cibc.com/en/investing/private-wealth-pools.html.

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

## Quick Facts

| | | | |
|---|---|---|---|
| **Fund code(s):** | ATL5132 | **Fund manager:** | CIBC Asset Management Inc. |
| **Date series started:** | March 25, 2024 | **Portfolio manager:** | CIBC Asset Management Inc. with portfolio sub-advisor CIBC World Markets Inc. |
| **Total value of fund on January 31, 2026:** | $11,366,020 | **Distributions:** | Monthly - may include return of capital |
| **Management expense ratio (MER):** | 0.36% | **Minimum investment:** | $500 initial, $50 subsequent |

## What does the fund invest in?

The fund invests primarily in a diversified portfolio of Canadian equity securities, fixed income securities, and mutual funds. Investment in securities of foreign issuers is not generally expected to exceed 30% of the net asset value of the fund at the time that securities of the foreign issuers are purchased.

The charts below give you a snapshot of the fund's investments on January 31, 2026. The fund's investments will change.

**TOP 10 INVESTMENTS (as at January 31, 2026)**

| | |
|---|---|
| BMO Mid Federal Bond Index ETF | 10.1% |
| BMO Short Federal Bond Index ETF | 7.3% |
| BMO Mid Provincial Bond Index ETF | 6.5% |
| Royal Bank of Canada | 5.7% |
| BMO Long Federal Bond Index ETF | 4.6% |
| Wheaton Precious Metals Corp. | 4.0% |
| Agnico Eagle Mines Ltd. | 3.2% |
| Bank of Montreal | 2.8% |
| Cameco Corp. | 2.8% |
| Cash | 2.6% |
| **Total percentage of top 10 investments:** | **49.6%** |

Total number of investments: 43

**INVESTMENT MIX (as at January 31, 2026)**

| | |
|---|---|
| Canadian Bond Investment Funds | 33.0% |
| Financials | 20.2% |
| Energy | 13.0% |
| Materials | 9.1% |
| Industrials | 7.2% |
| Information Technology | 3.5% |
| Consumer Staples | 3.4% |
| Cash | 2.6% |
| Communication Services | 2.5% |
| Utilities | 2.4% |
| Real Estate | 1.7% |
| Consumer Discretionary | 1.4% |

## How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

**Risk rating**
CIBC Asset Management Inc. has rated the volatility of this fund as **Low to Medium**.

This rating is based on how much the fund's returns have changed from year to year. It does not tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

| Low | **Low to Medium** | Medium | Medium to High | High |
|---|---|---|---|---|

For more information about the risk rating and specific risks that can affect the fund's returns, see the sections entitled "Investment Risk Classification Methodology" and "What are the Risks of Investing in the Fund?" in the fund's simplified prospectus.

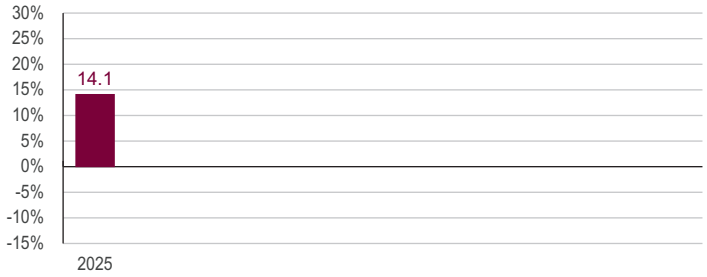
**No guarantees**
Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

## How has the fund performed?

This section tells you how Series FT4 units of the fund have performed over the past year. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

**YEAR-BY-YEAR RETURNS**

This chart shows how Series FT4 units of the fund performed in the past calendar year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.




**BEST AND WORST 3-MONTH RETURNS**

This table shows the best and worst returns for Series FT4 units of the fund in a 3-month period over the past calendar year. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

| | Return | 3 months ending | If you invested $1,000 at the beginning of the period |
|---|---|---|---|
| **Best return** | 6.3% | September 30, 2025 | Your investment would rise to $1,063 |
| **Worst return** | -1.2% | April 30, 2025 | Your investment would drop to $988 |

**AVERAGE RETURN**

The annual compounded return of Series FT4 units of the fund since March 25, 2024 was 13.5%. If you had invested $1,000 in the fund on March 25, 2024, your investment would be worth $1,263 as at January 31, 2026.

## Who is this fund for?

**Investors who:**

- seek Canadian equity and fixed income exposure;
- are looking for growth through capital appreciation and income; and
- are investing for the medium to long term.

## A word about tax

In general, you will have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA).

Keep in mind that if you hold your fund in a non-registered plan, fund distributions are included in your taxable income, whether you receive them in cash or have them reinvested.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own, and sell Series FT4 units of the fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

**1. SALES CHARGES**

There are no sales charges payable when you buy, switch, or sell Series FT4 units of the fund.

**2. FUND EXPENSES**

You don’t pay these expenses directly. They affect you because they reduce the fund’s returns.

As at August 31, 2025, the expenses for Series FT4 units of the fund were 0.38% of its value. This equals $3.80 for every $1,000 invested.

| Expenses | Annual rate (as a % of the fund's value) |
|---|---|
| **Management expense ratio (MER)**<br>This is the total of the fund's management fee (including the trailing commission), fixed administration fee, and any operating expenses not covered by the fixed administration fee (fund costs) for Series FT4 units of the fund. | 0.36% |
| **Trading expense ratio (TER)**<br>These are the fund’s trading costs. | 0.02% |
| **Fund expenses** | **0.38%** |

**More about the trailing commission**
No trailing commission is paid in respect of Series FT4 units.

**3. OTHER FEES**

You may have to pay other fees when you buy, hold, sell, switch, or convert units of the fund.

| Fee | What you pay |
|---|---|
| **Fee-based arrangements** | You can buy Series FT4 units through representative firms who have entered into a Series FT4 agreement with CIBC Asset Management Inc. and who participate in investment programs such as fee-for-service or wrap accounts. Instead of paying a sales charge, investors purchasing Series FT4 units may pay fees to their representative firm for their services. |
| **Short-term trading fee** | Up to 2% of the value of units you sell or switch within 30 days of buying them. This fee goes to the fund. |
| **Switch fee** | If you sell units of the fund to buy units of another fund managed by us or our affiliates, you may pay a switch fee of up to 2% of the value of units you switch. This fee goes to your representative's firm. |
| **Conversion fee** | If you convert units of the fund to another series of units of the same fund, you may pay a conversion fee of up to 2% of the value of units you convert. This fee goes to your representative's firm. |

## What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document, or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

## For more information

Contact CIBC Asset Management Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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https://www.woodgundy.cibc.com/en/investing/private-wealth-pools.html

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.

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