

Fund facts

as at Sept. 30, 2012

Fund code: S070

Asset class: Balanced

Asset category: Canadian Balanced

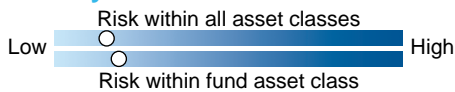
Fund inception date: April 1996

Segregated fund size: \$0.2 million

Underlying fund: CIBC Global Asset Management Balanced Fund

Underlying fund size: \$121.0 million

Volatility meter



Investment advisor

CIBC Global Asset Management

Who is CIBC Global Asset Management?

- Founded in 1972
- Part of CIBC Wealth Management group
- Over \$72.7 billion in assets under management as at December 31, 2011

Investment management style

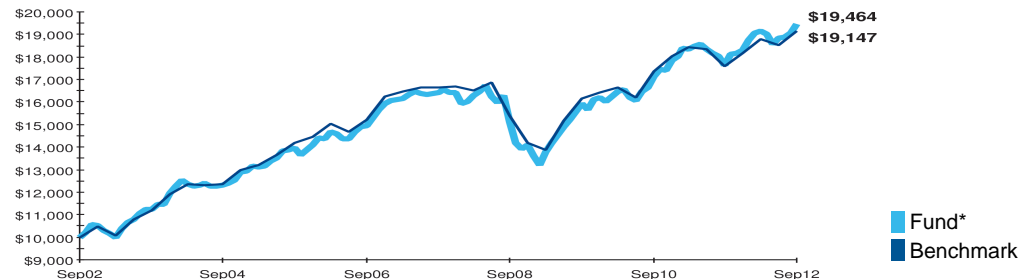
The fund's investment philosophy revolves around providing added value for clients in a way that corresponds to their risk/return profile. The Fund manager believes in depth of research, coordination and teamwork between groups.

Fund objective

To achieve, over moving four-year periods, the annualized return of the benchmark portfolio, using the rates-of-return of the relevant indices for each asset class in the benchmark, plus 1%.

Historical performance as at Sept. 30, 2012

This graph shows how a \$10,000 investment in this fund would have changed in value compared with the benchmark: 25% MSCI World Index, 30% S&P/TSX Composite Index, 40% DEX Universe Index, 5% TSX DEX 91 Day T-Bill Index



Compound returns as at Sept. 30, 2012

	3 Mth	1 Year	2 Year**	3 Year**	4 Year**	5 Year**	10 Year**
Fund*	3.37%	10.41%	6.54%	6.89%	6.48%	3.44%	6.89%
Benchmark	3.43%	8.76%	5.05%	5.84%	5.58%	2.81%	6.71%

** Stated on an annualized basis

Calendar year returns

	YTD 2012	2011	2010	2009	2008	2007
Fund*	6.38%	2.46%	10.25%	14.98%	-14.32%	3.21%
Benchmark	5.42%	0.70%	9.84%	15.84%	-15.16%	2.99%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

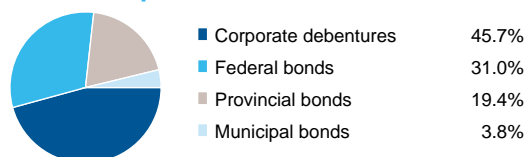
Composition



Equity industry



Bond composition



Top holdings as at Sept. 30, 2012

CIBC Global Asset Management Fixed Income Fund	39.8%
CIBC Canadian Equity Large Cap Dividend Value Pool	28.3%
CIBC U.S. Equity Value Pool	13.1%
CIBC EAFE Equity Pool Fund	11.4%
CIBC Canadian Equity Small Cap Pool	2.1%
Gov't of Canada, 0.00%, Oct/25/2012	1.6%
Gov't of Canada, 0.00%, Nov/22/2012	1.3%
Gov't of Canada, 0.00%, Dec/20/2012	0.9%
Gov't of Canada, 0.00%, Nov/8/2012	0.6%
Gov't of Canada, 0.00%, Oct/11/2012	0.3%
Total	99.4%

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