

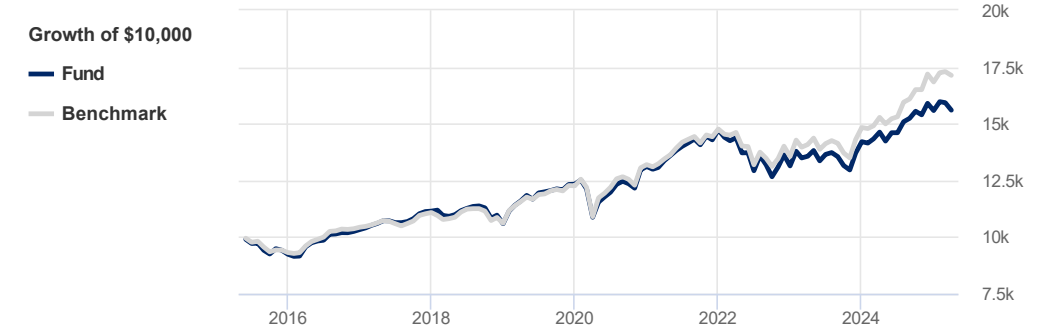
# CIBC Monthly Income Fund Class A (CIB512)

Benchmark Fundata Canadian Balanced Index

Printed on May 7, 2025

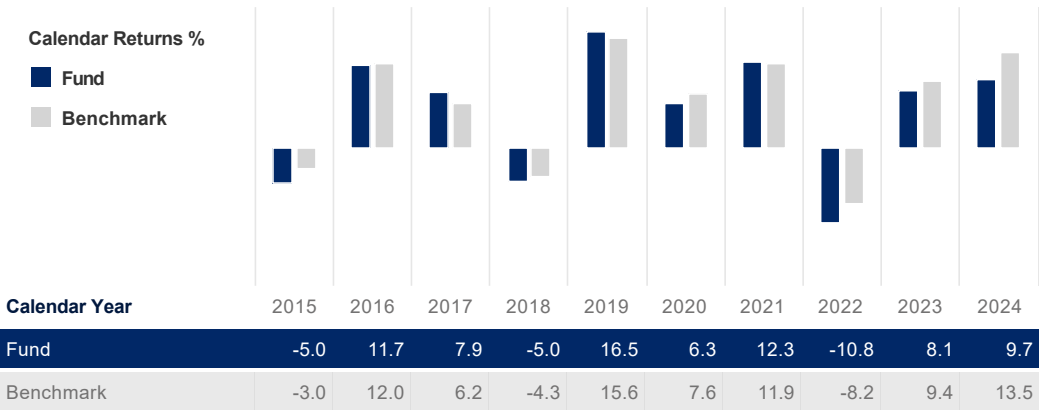
## Performance Analysis

March 31, 2025



Trailing Returns %	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	0.1	-2.1	0.1	0.3	6.6	2.7	7.5	4.6	6.2
Benchmark	1.7	-1.0	1.7	3.8	12.1	5.4	9.5	5.6	6.6
Value Added	-1.6	-1.1	-1.6	-3.5	-5.5	-2.7	-2.0	-1.0	-0.5

\*Simulated performance since inception on September 22, 1998



## Investment Objective

To provide a reasonably consistent level of monthly income while attempting to preserve capital by investing primarily in a diversified portfolio of debt and equity instruments.

## Statistics

March 31, 2025

	Fund	Benchmark
Annualized Standard Dev	7.6%	7.2%
Fixed Income	Fund	Benchmark
YTM	4.0%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

March 31, 2025

Low	Medium	High
-----	--------	------

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



Bonds - Domestic	35.0%
Equity - Canada	31.3%
Equity - United States	14.8%
Equity - International	8.6%
Bonds - Foreign	5.1%
Others	5.3%

### Sector Allocations

<b>Defensive</b>	<b>50.0%</b>
Fixed Income	40.2%
Cash & Equivalent	3.3%
Utilities	2.4%
Health Care	2.1%
Consumer Goods	2.1%
<b>Sensitive</b>	<b>29.7%</b>
Energy	8.3%
Technology	7.0%
Industrial Services	5.0%
Consumer Services	5.0%
Industrial Goods	2.5%
Telecommunication	2.0%
<b>Cyclical</b>	<b>20.2%</b>
Financial Services	16.1%
Basic Material	3.0%
Real Estate	1.1%

### Top Holdings

Top Holdings	% Assets
Royal Bank of Canada - Common	2.89%
Toronto-Dominion Bank - Common	2.19%
Enbridge Inc - Common	2.12%
Microsoft Corp - Common	1.58%
Bank of Montreal - Common	1.56%
Canadian Natural Resources Ltd - Common	1.49%
Alphabet Inc - Common CI C	1.45%
Canadian National Railway Co - Common	1.44%
Brookfield Corp - Common CI A	1.43%
Canadian Pacific Kansas City Ltd - Common	1.37%
<b>Total percentage of top 10 holdings</b>	<b>17.52%</b>
<b>Total number of holdings</b>	<b>879</b>