

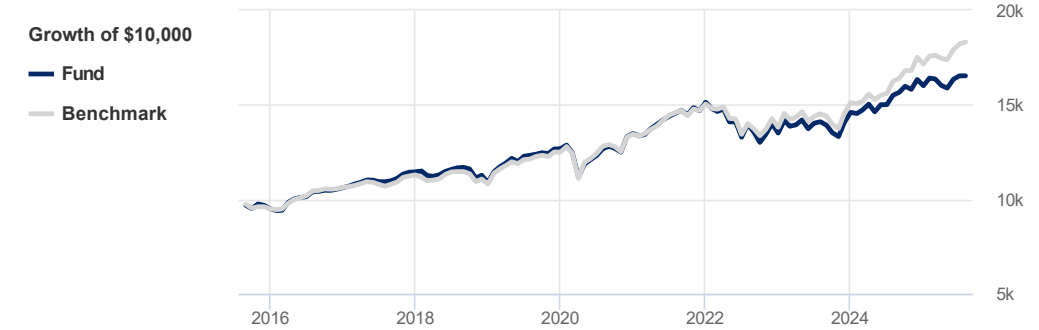
# CIBC Monthly Income Fund Class A (CIB512)

Benchmark Fundata Canadian Balanced Index

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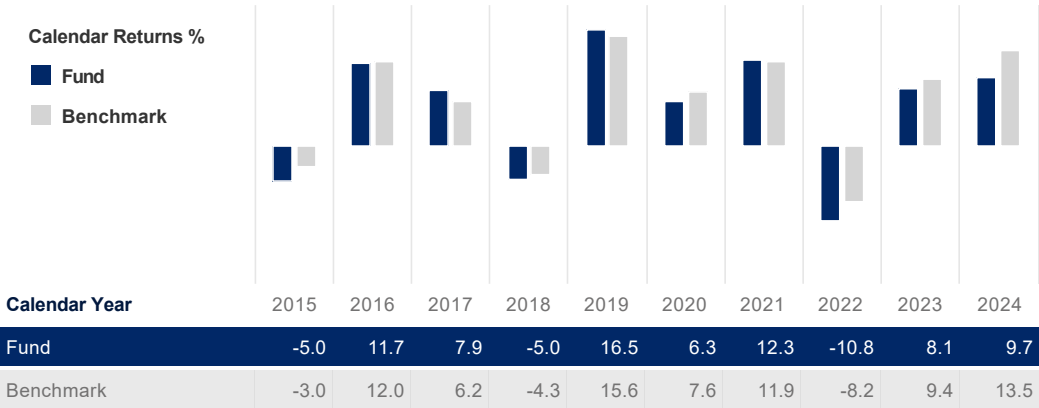
## Performance Analysis

July 31, 2025



Trailing Returns %	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	3.3	0.0	4.1	0.7	6.7	5.8	5.5	5.2	6.2
Benchmark	6.8	0.6	5.4	4.3	12.8	9.4	7.4	6.2	6.7
Value Added	-3.5	-0.6	-1.3	-3.5	-6.1	-3.6	-2.0	-1.1	-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

July 31, 2025

	Fund	Benchmark
Annualized Standard Dev	6.5%	6.3%
Fixed Income	Fund	Benchmark
YTM	4.0%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

July 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



Bonds - Domestic	34.3%
Equity - Canada	32.7%
Equity - United States	15.8%
Equity - International	8.0%
Bonds - Foreign	4.9%
Others	4.4%

### Sector Allocations

<b>Defensive</b>	<b>45.9%</b>
Fixed Income	39.2%
Health Care	2.5%
Cash & Equivalent	1.9%
Consumer Goods	1.4%
Utilities	1.0%
<b>Sensitive</b>	<b>30.8%</b>
Technology	9.4%
Energy	7.2%
Consumer Services	5.3%
Industrial Services	4.6%
Industrial Goods	2.9%
Telecommunication	1.5%
<b>Cyclical</b>	<b>23.3%</b>
Financial Services	16.6%
Basic Material	4.4%
Real Estate	2.3%
<b>Other</b>	<b>0.0%</b>
Other	0.0%

### 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>836</b>