

WOOD GUNDY

RIG LEGACY TOTAL BALANCED

March 31, 2024

Investment objective

The Total Balanced portfolio is managed using a disciplined and active investment process, based on a combination of quantitative and bottom-up fundamental factors that combines both value and growth styles.

Investment profile

- Seeking exposure to fixed income and Canadian and global equities
- Seeking income and long-term growth
- Plan to hold investments medium to long-term

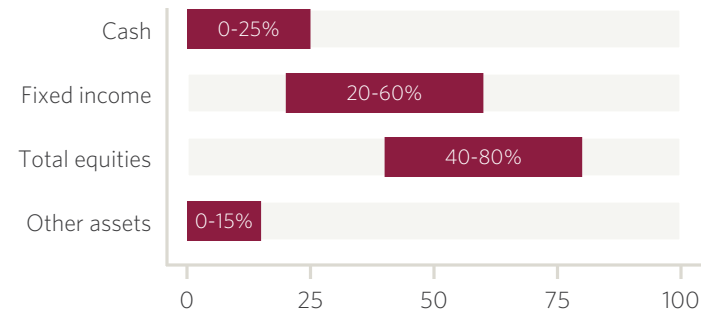
Investment strategy

Quantitative screening process is overlaid with fundamental research from a number of different sources. The portfolio offers a blend of unique investment philosophies and style diversification based on a combination of Dividend Growth, Earnings Growth, and from Special Situations that are identified through fundamental research.

Portfolio facts

Investment manager: Lyle Rouleau
 Investment approach: Fundamental and Quantitative
 Return objective: Income & Growth
 Risk profile: Moderate
 Portfolio inception: March 1, 2014
 Benchmark: 30% FTSE Canada Universe Bond Index; 30% S&P/TSX Composite Index; 30% S&P 500 Index; 10% S&P/TSX Preferred Share Index

Asset allocation



Annualized returns

Performance (%)	3 Mths	6 Mths	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since inception
Strategy	5.4	11.8	13.7	10.4	8.9	6.8	6.9
Benchmark	6.5	15.4	14.9	6.7	8.2	7.8	7.8

Calendar year returns

Performance (%)	YTD	2023	2022	2021	2020	2019	2018	2017
Strategy	5.4	13.1	1.6	19.4	2.4	9.0	-5.5	5.8
Benchmark	6.5	13.0	-10.5	16.4	10.3	16.6	-1.7	9.0

Performance shown in Canadian dollars before the deduction of fees and expenses.

Growth of \$100,000



• Strategy: \$195,611 • Benchmark: \$213,526

The composite includes open fee-paying discretionary managed accounts where the strategy has been held for at least two months, through a purchase or a switch from another investment or a different CIBC Wood Gundy Advisor Managed Account (AMA) strategy. Also included in the composite are closed accounts that held the Strategy, up to the last full month the Strategy was held.

The composite includes AMA performance data, two months after the Strategy's inception in the AMA program. Composite performance returns are geometrically linked and calculated by weighting each account's monthly performance, including changes in securities' values, and accrued income (i.e. dividends and interest), against its market value at the beginning of each month, as represented by the market value at the opening of the first business day of each month. Performance returns are gross of AMA investment management fees, and other expenses, if any. Each individual account's performance returns will be reduced by these fees and expenses.

Individual AMA performance results may materially differ from those in this document due to the above and other factors such as an account's size, the length of time an AMA strategy has been held, cash flows in and out of the individual account, trade execution timing, market conditions and movements, trading prices, foreign exchange rates, specific client constraints, and constraints against purchasing securities of related and connected issuers to CIBC Wood Gundy.

Past performance may not be repeated and is not indicative of future results. This document is prepared for informational purposes only and is subject to change without notice.

This document is not to be construed as an offer to sell, or solicitation for, or an offer to buy any AMA strategy or other securities. Consideration of individual circumstances and current events is critical to sound investment planning. All investments carry a certain degree of risk. It is important to review objectives, risk tolerance, liquidity needs, tax consequences and any other considerations before choosing an AMA strategy.

This information, including any opinion, is based on various sources believed to be reliable, but its accuracy cannot be guaranteed and is subject to change. CIBC and CIBC World Markets Inc., their affiliates, directors, officers and employees may buy, sell, or hold a position in securities of a company mentioned herein, its affiliates or subsidiaries, and may also perform financial advisory services, investment banking or other services for, or have lending or other credit relationships with the same. CIBC World Markets Inc. and its representatives will receive sales commissions and/or a spread between bid and ask prices if you purchase, sell or hold the securities referred to above. © CIBC World Markets Inc. 2024.

If you are currently a CIBC Wood Gundy client, please contact your Investment Advisor.

CIBC Wood Gundy is a division of CIBC World Markets Inc., a subsidiary of CIBC and a Member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada.

CIBC Private Wealth consists of services provided by CIBC and certain of its subsidiaries, including CIBC Wood Gundy, a division of CIBC World Markets Inc.

CIBC Private Wealth is a registered trademark of CIBC, used under license. "Wood Gundy" is a registered trademark of CIBC World Markets Inc.