



NOTICE TO READER

The attached amendment to the Simplified Prospectus replaces the version filed on October 9, 2025. The document has been re-filed to clarify that ETF Class units are not charged a Fixed Administration Fee. No other changes were made to the document.

AMENDMENT NO. 1 DATED OCTOBER 9, 2025 TO THE SIMPLIFIED PROSPECTUS DATED JUNE 20, 2025

In respect of:

Fund	Class of Units
CIBC Canadian T-Bill Fund	Class A, Class F, Premium Class, and Class F-Premium units
CIBC Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Dollar Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Short-Term Income Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Monthly Income Fund	Class A, Class F and Class O units
CIBC Global Bond Fund	Class A, Class F and Class O units
CIBC Global Monthly Income Fund	Class A, Class F and Class O units
CIBC Balanced Fund	Class A and Class F units
CIBC Dividend Income Fund	Class A, Class F and Class O units
CIBC Dividend Growth Fund	Class A, Class F and Class O units
CIBC Canadian Equity Fund	Class A, Class F and Class O units
CIBC Canadian Equity Value Fund	Class A, Class F and Class O units
CIBC Canadian Small-Cap Fund	Class A and Class F units
CIBC U.S. Equity Fund	Class A, Class F and Class O units
CIBC U.S. Small Companies Fund	Class A, Class F and Class O units
CIBC Global Equity Fund	Class A and Class F units
CIBC International Equity Fund	Class A, Class F and Class O units
CIBC European Equity Fund	Class A, Class F and Class O units
CIBC Emerging Markets Fund	Class A, Class F and Class O units
CIBC Asia Pacific Fund	Class A, Class F and Class O units
CIBC International Small Companies Fund	Class A and Class F units
CIBC Financial Companies Fund	Class A and Class F units
CIBC Canadian Resources Fund	Class A, Class F and Class O units
CIBC Energy Fund	Class A, Class F and Class O units
CIBC Canadian Real Estate Fund	Class A, Class F and Class O units
CIBC Precious Metals Fund	Class A, Class F and Class O units
CIBC Technology Innovation Fund	Class A, Class F, Class S and Class O units

Fund	Class of Units
CIBC Canadian Short-Term Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Global Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Balanced Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Canadian Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Broad Market Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC International Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC European Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Emerging Markets Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Asia Pacific Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Nasdaq Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Sustainable Canadian Core Plus Bond Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Canadian Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Global Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Conservative Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Growth Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Smart Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Income Plus Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units

Fund	Class of Units
CIBC Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Monthly Income Balanced Portfolio	Class A, Class T6, Class T8, Class F, Class FT6 and Class FT8 units
CIBC Managed Balanced Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Plus Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC U.S. Dollar Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Conservative ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced Growth ETF Portfolio	Class A, Class F, ETF Class and Class O units

(individually, a “Fund” and collectively, the “Funds”)

Amendment No. 1 dated October 9, 2025 to the simplified prospectus dated June 20, 2025 (the “Simplified Prospectus”), which should be read subject to this information. All capitalized terms used herein and not otherwise defined shall have the same meanings given to such terms in the Simplified Prospectus.

SUMMARY OF AMENDMENTS

ETF Class units

This document qualifies for the distribution of ETF Class units of CIBC Conservative ETF Portfolio, CIBC Balanced ETF Portfolio, and CIBC Balanced Growth ETF Portfolio (the “ETF Portfolios”).

CIBC Balanced Index Fund

Effective on or about November 3, 2025, the Fund's asset mix will change.

Operational Updates

Effective October 14, 2025, the following operational updates will take effect:

- a) CIBC, as Manager of the Funds, has entered into a fund administration services agreement with CIBC Asset Management Inc. (“CAMI”);
- b) Switches can only be made between Mutual Fund Series units of the Funds purchased in the same currency;
- c) Trailing commissions can be paid either monthly or quarterly;
- d) The calculation of the trailing commissions paid to dealers under the Management Fee Distribution Discount program will change;
- e) CAMI portfolio manager change; and

- f) The Funds have obtained exemptive relief to invest in private underlying investment vehicles. As a result, the Simplified Prospectus is amended as set out below.

SPECIFIC AMENDMENTS

ETF Class units

1. Page 2 of the front cover of the simplified prospectus is amended by deleting the list of ETF Portfolios and replacing it with:

"ETF Portfolios

CIBC Conservative ETF Portfolio*

CIBC Balanced ETF Portfolio*

CIBC Balanced Growth ETF Portfolio**"
2. Page 2 of the front cover is also amended by adding the footnote "* also offers Class O and ETF Class units."
3. The 10th bullet under the heading "Introductory Disclosure" on page 5 is deleted and replaced with the following:
 - "• *ETF Class* units refers to the exchange-traded class of units of an ETF Portfolio;
 - "• *ETF Series* units refers to the exchange-traded series of units of a Sustainable Investment Strategy;
 - "• *ETF units* refers collectively to ETF Class units and/or ETF series units, as applicable; and
 - *Exchange(s)* refers to either or both of Cboe Canada Inc. ("Cboe Canada") and/or the Toronto Stock Exchange (the "TSX")."
4. The introductory paragraph and list items i) and ii) under the heading "Designated Broker" on page 17 are deleted and replaced with the following:

"The Manager, on behalf of each Sustainable Investment Strategy and ETF Portfolio, has entered into a designated broker agreement with a Designated Broker pursuant to which the Designated Broker has agreed to perform certain duties relating to the ETF units of the Funds including, without limitation:

 - i) to subscribe for a sufficient number of ETF units, as applicable, to satisfy the Exchange's original listing requirements;
 - ii) to subscribe for ETF units, as applicable, on an ongoing basis as may be necessary or desirable to post a liquid two-way market for the trading of units of that Fund on the Exchange;"
5. References to "Class O and Series O units" in the "Calculation of Net Asset Value" section on page 29 are deleted and replaced with "Class O, Series O, and ETF Class units".
6. The last paragraph under the heading "Calculation of Net Asset Value" on page 29 is deleted and replaced with the following:

"The Funds' NAV and the class or series NAV per unit are available on request, at no cost, by calling us toll-free at 1-800-465-3863, by writing to us at CIBC Square, 81 Bay Street, 20th Floor, Toronto, Ontario, M5J 0E7, and online at cibc.com/mutualfunds."
7. The disclosure under the heading "Issuance of ETF Series Units" on page 32 is deleted and replaced with the following:

"ETF units will be issued and sold on a continuous basis and there is no maximum number of ETF units that may be issued.

ETF Class units of the ETF Portfolios have been conditionally approved for listing on the TSX. Listing is subject to the approval of the TSX in accordance with its applicable listing requirements and there is no assurance that the TSX will approve the listing application. Subject to satisfying the TSX's original listing requirements on or before August 21, 2026, the ETF Class units will be listed on the TSX and investors will be able to buy or sell such units on the TSX or another exchange or marketplace through registered brokers and dealers in the province or territory where the investor resides.

ETF Series units of the Sustainable Investment Strategies are listed on Cboe Canada and investors may buy or sell such units on Cboe Canada or another exchange or marketplace through registered brokers and dealers in the province or territory where the investor resides.

Investors may incur customary brokerage commissions in buying or selling ETF units. No fees are paid by investors to us or the Funds in connection with buying or selling ETF units on the applicable Exchange."

8. The last sentence of the first paragraph under the heading "To Designated Brokers and Registered ETF Dealers" on page 32 is deleted and replaced with the following:

"On the issuance of ETF units, the Manager may, at its discretion, charge a fee to a registered dealer or Designated Broker to offset any expenses (including any additional Exchange listing fees) incurred in issuing the ETF units."

9. The first sentence of the second paragraph under the heading "To Designated Brokers and Registered ETF Dealers" on page 32 is deleted and replaced with the following:

"On any day on which a session of the Exchanges is held and the primary market or exchange for the ETF units is open for trading (a *Trading Day*), a Designated Broker or an ETF dealer may place a subscription order for a number of ETF units as determined by the Manager or Portfolio Advisor, as applicable, from time to time (each, a *Prescribed Number of Units* or *PNU*) or an integral multiple PNU."

10. References to "Class O and Series O", "Class O units or Series O units", and "Class O or Series O" in the "Fixed Administration Fee" section on page 48 are deleted and replaced with "Class O, Series O, and ETF Class".

11. References to "Cboe Canada" under the headings "Redemption of ETF Series Units for Cash" on page 39, "ETF Transaction Fees" on page 49, "Absence of an Active Market for the ETF Series Units and Lack of Operating History" on page 83, and "Trading Price of ETF Series Units" on page 97 are deleted and replaced with "the applicable Exchange(s)".

12. The second paragraph under the heading "Sales commissions" on page 51 is deleted and replaced with the following:

"No sales commissions are paid to your dealer when you purchase Class F, Class FT4, Class FT6, Class FT8, Class F-Premium, Class S, Class O, Series F, Series FT5, Series S, Series ST5, Series O, ETF Series and ETF Class units."

13. The seventh paragraph under the heading "Trailing commissions" on page 52 is deleted and replaced with the following:

"No trailing commission is paid in respect of Class F, Class FT4, Class FT6, Class FT8, Class S, Series F, Series FT5, Series S, Series ST5, Class F-Premium, ETF Series, ETF Class, Class O or Series O units."

14. The three paragraphs under the heading "ETF Series" on page 82 are deleted and replaced with the following:

"ETF Class units of the ETF Portfolios have been conditionally approved for listing on the TSX. Listing is subject to the approval of the TSX in accordance with its applicable listing requirements and there is no assurance that the TSX will approve the listing application. Subject to satisfying the TSX's original listing requirements on or before August 21, 2026, the ETF units will be listed on the TSX and investors will be able to buy or sell such units on the

TSX or another exchange or marketplace through registered brokers and dealers in the province or territory where the investor resides.

ETF Series units of the Sustainable Investment Strategies are listed on Cboe Canada and investors may buy or sell such units on Cboe Canada or another exchange or marketplace through registered brokers and dealers in the province or territory where the investor resides.

Investors may incur customary brokerage commissions in buying or selling ETF units. No fees are paid by investors to us or the Funds in connection with buying or selling ETF units on the applicable Exchange."

15. The disclosure for "Rebalancing and Subscription Risk" on page 94 is deleted and replaced with the following:

"Rebalancing and Subscription Risk

A group of securities and/or assets determined by the Manager or Portfolio Advisor (as applicable) from time to time representing the constituents of an Underlying Fund of the Sustainable Investment Strategies and ETF Portfolios, relating to its ETF units, as applicable, is referred to as a Basket of Securities. Adjustments to the Basket of Securities, to reflect rebalancing events, will depend on the ability of the Manager or Portfolio Advisor (as applicable), and the Designated Broker to perform their respective obligations under the designated broker agreement(s). If a Designated Broker fails to perform its obligations, Constituent Securities of the Basket of Securities may need to be sold or purchased, as the case may be, in the market, and the Fund may incur additional transaction costs.

Adjustments to the Basket of Securities necessitated by a rebalancing event could affect the underlying market for the Constituent Securities of the applicable Underlying Fund's index, which in turn would affect the value of that index. Similarly, subscriptions for units by the applicable Designated Broker and Dealers may impact the market for the Constituent Securities of the Underlying Fund's index, as the Designated Broker or the Dealers seek to buy or to borrow the Constituent Securities to constitute the Baskets of Securities to be delivered to the Underlying Fund as payment for the units to be issued."

16. The fourth paragraph under the heading "Taxation Risk" on page 96 is deleted and replaced with the following:

"The Tax Act contains rules (the SIFT Rules) concerning the taxation of publicly traded Canadian trusts and partnerships (i.e. "SIFT trusts" and "SIFT partnerships") that own certain types of property defined as "non-portfolio property". A trust that is subject to these rules is subject to trust level taxation, at rates comparable to those that apply to corporations, on the trust's income earned from "non-portfolio property" to the extent that such income is distributed to its unitholders. If a Fund (with ETF units) is subject to tax under the SIFT Rules, the after-tax return to its unitholders could be reduced, particularly in the case of a unitholder who is exempt from tax under the Tax Act or is a non-resident of Canada."

17. The second paragraph under the heading "Description of Classes or Series of Units of the Funds" on page 97 is deleted and replaced with the following:

"ETF Series units of the Sustainable Investment Strategies are listed on Cboe Canada and ETF Class units of the ETF Portfolios are listed on the TSX. Investors may buy or sell such ETF units on the applicable Exchange through registered brokers and dealers in the province or territory where the investor resides."

18. The description of ETF Series units in the table on page 98 is deleted and replaced with the following:

Class and Series of Units	Description
ETF units	ETF Series units of the Sustainable Investment Strategies are available to investors that purchase units over Cboe Canada and ETF Class units of the ETF Portfolios are

Class and Series of Units	Description
	available to investors that purchase units over the TSX, through registered brokers and dealers in the province or territory where the investor resides.

19. The table under the heading “Fund Details” in Part B of the Simplified Prospectus for each of the ETF Portfolios is supplemented with the following:

Classes of units offered	Annual management fee	Fixed administration fee
ETF Class units	0.15%	No fixed administration fee is charged to ETF Class units.

20. The following disclosure is added immediately following the list of risks under the heading “What are the Risks of Investing in the Fund?” in Part B of the Simplified Prospectus for each of the ETF Portfolios:

“Additional risks associated with an investment in ETF Class units of this Portfolio include:

- absence of an active market for ETF units and lack of operating history
- cease trading of ETF units
- cease trading of securities risk
- rebalancing and subscription risk
- trading price of ETF units”

21. The second paragraph under the heading “Distribution Policy” in Part B of the Simplified Prospectus for each of the ETF Portfolios is deleted and replaced with the following:

“Distributions on Mutual Fund Series units are automatically reinvested in additional Mutual Fund Series units of the Fund unless you tell us otherwise. In respect of ETF Class units, quarterly distributions, if any, will be paid in cash. However, a year-end distribution may be paid in the form of cash and/or automatically invested in additional ETF Class units. Immediately following payment of a distribution that is reinvested in ETF Class units, the number of ETF Class units held by a unitholder will be automatically consolidated such that the number of ETF Class units outstanding after such distribution will be equal to the number of ETF Class units held by such unitholder immediately prior to such distribution, except in the case of a non-resident unitholder to the extent tax is required to be withheld in respect of the distribution. A unitholder that subscribes for ETF Class units on the Distribution Record Date will not be entitled to receive the applicable distribution in respect of those ETF Class units.”

22. With the exception of the Sustainable Investment Strategies on pages 210 to 230 in Part B of the Simplified Prospectus, all references to “ETF Series” and “ETF Series units” are deleted and replaced with “ETF units”.

CIBC Balanced Index Fund

Effective on or about November 3, 2025, the first and second bullets under the heading “Investment Strategies” beginning on page 190 are deleted and replaced with the following:

- uses passive management strategies to create a portfolio with characteristics similar to a blended index that allows the Fund to obtain a return that approximates the performance of the index. The blended index is comprised of 31% FTSE Canada Universe Overall Bond Index, 30% S&P/TSX Composite Index, 16% S&P 500 Total Return Index, 10% MSCI EAFE Index, 7% FTSE Canada Short-Term Overall Bond Index, 4% MSCI Emerging Markets Index, 2% FTSE Canada 91 day T-Bill Index (refer to the descriptions of the indices below). For more details about passive management strategies, refer to *CIBC Index Funds* under *What Does the Fund Invest In?* in the *Specific Information About Each of the Mutual Funds Described in this Document* section;

FTSE Canada Universe Overall Bond Index: The index is comprised of more than 900 marketable Canadian bonds intended to reflect the performance of the broad Canadian investment-grade bond market. The index is rebalanced daily. Further information about the index, including its methodology, is available on FTSE Russell's website at research.ftserussell.com/products/indices/canada-bond-universe;

S&P/TSX Composite Index: The index is intended to represent the Canadian equity market. It includes the largest companies listed on the TSX. The index is rebalanced quarterly. Further information about the index, including its methodology, is available on S&P Dow Jones' website at spglobal.com/spdji;

S&P 500 Total Return Index: The index is a capitalization-weighted index of 500 stocks, designed to measure performance of the broad U.S. economy representing all major industries. The index is rebalanced quarterly. Further information about the index, including its methodology, is available on S&P Dow Jones' website at spglobal.com/spdji;

MSCI EAFE Index: The index is a free float-adjusted market capitalization index of stocks of companies of developed market equity indices covering 21 different countries in Europe, Australasia, and the Far East. The index is rebalanced quarterly. Further information about the index, including its methodology, is available on MSCI's website at msci.com;

FTSE Canada Short Term Overall Bond Index: The index is intended to represent the Canadian short-term bond market. It contains bonds with remaining effective terms greater than or equal to one year and less than or equal to five years. The index is rebalanced daily. Further information about the index, including its methodology, is available on FTSE Russell's website at research.ftserussell.com/products/indices/canada-bond-universe;

MSCI Emerging Markets Index: The index is a free float-adjusted market capitalization index that is intended to represent the emerging countries equity market. It includes stocks from emerging countries in Asia, Latin America, Europe, Africa, and the Middle East. The index is rebalanced quarterly. Further information about the index, including its methodology, is available on MSCI's website at msci.com; and

FTSE Canada 91 day T-Bill Index: The index measures the returns attributable to 91-day Treasury Bills. The index is rebalanced bi-weekly. Further information about the index, including its methodology, is available on FTSE Russell's website at research.ftserussell.com/products/indices/canada-bond-universe.

- may invest in units of other mutual funds, which may be managed by us or our affiliates, to an extent that will vary from time to time but is not generally expected to exceed 30% of the NAV of the Fund;
- may invest in securities of foreign issuers to an extent that will vary from time to time but is not generally expected to exceed 30% of the Fund's NAV at the time the instruments are purchased;"

Operational Updates

Effective October 14, 2025, the following operational updates will take effect.

1. "Dave Chan, Portfolio Manager, Equities" is deleted from the table of CAMI employees on page 9.
2. The disclosure under the heading "Other Service Providers" on page 16 is supplemented with the following:

"Fund Administration Services

The Manager, on behalf of the Funds, has entered into a fund administration services agreement dated September 10, 2025 with CAMI pursuant to which CAMI has agreed to act as servicing agent to receive purchase and redemption orders and cash for investment in, or on

the redemption of, securities of the Funds through its mutual fund settlement connection at FundSERV Inc."

3. The seventh paragraph under the heading "Switches" on page 35 is deleted and replaced with the following:

"You cannot switch directly from Mutual Fund Series units of a Fund purchased in one currency to Mutual Fund Series units of another Fund purchased in a different currency."
4. The sixth paragraph under the heading "Mutual Fund Series" on page 37 is deleted and replaced with the following:

"We will send you or your dealer the proceeds from the redemption of your Mutual Fund Series units one business day after the valuation date used to process your redemption order. If you redeem through your dealer, they will advise you what documents they require. Required documentation may include a written order to redeem with your signature guaranteed by an acceptable guarantor. Any interest earned on the proceeds of an order to redeem before you or your dealer receives the money will be credited to the Fund."
5. The ninth paragraph under the heading "Mutual Fund Series" on page 37 is deleted and replaced with the following:

"You will receive U.S. dollars when you redeem Mutual Fund Series units of any of the Funds purchased in U.S. dollars. Redemption proceeds will be paid to you or your dealer. If you purchased a Fund using the U.S. dollar purchase option, we will take the Canadian dollar NAV and convert it to a U.S. dollar amount using the prevailing exchange rate on the redemption trade date. We will calculate your proceeds based on this amount."
6. The fourth bullet under the heading "CIBC Mutual Funds Regular Investment Plan" on page 43 is deleted and replaced with the following:
 - you can cancel your CIBC Mutual Funds Regular Investment Plan at any time, by providing instructions to the Principal Distributor at least five business days prior to the investment date for which you want the cancellation to take effect. If you have a mutual fund account with the Principal Distributor and switch or redeem all of your Mutual Fund Series units in the account, all CIBC Mutual Funds Regular Investment Plans associated with the account will be cancelled, unless you tell us otherwise; other dealers may have different requirements to cancel a CIBC Mutual Funds Regular Investment Plan; and"
7. The first and second bullets immediately following the table outlining the minimum value of units in a non-registered account on page 45 are deleted and replaced with the following:
 - you can choose to withdraw \$50 or more (or US\$50 or more if Mutual Fund Series units of the Funds were purchased in U.S. dollars through the Principal Distributor) weekly, biweekly, monthly, quarterly, semi-annually, or annually.
 - you may change the dollar amount or frequency or cancel a CIBC Mutual Funds Systematic Withdrawal Plan at any time by providing instructions to the Principal Distributor at least five business days prior to the date for which you want the change to take effect. We can change the terms of or cancel a CIBC Mutual Funds Systematic Withdrawal Plan at any time. Other dealers may have different requirements to cancel a CIBC Mutual Funds Systematic Withdrawal Plan."
8. The disclosure under the heading "Accounts held with the Principal Distributor" on page 45 is deleted and replaced with the following:

"If you do not wish to have distributions on Mutual Fund Series reinvested in additional units of the same Mutual Fund Series of the Fund, you can contact the Principal Distributor to have a cash distribution paid directly into your bank account at any financial institution in Canada. If you purchased Mutual Fund Series units in U.S. dollars, you will receive your redemption proceeds in U.S. dollars. We will take the Canadian dollar NAV and convert it to a U.S. dollar amount using the prevailing exchange rate on the redemption trade date. We will calculate your

proceeds based on this amount, and it will be paid to you or your dealer. Such payments will be made within five business days of the date of distribution. Cash distribution option is only available if you hold Mutual Fund Series units of a Fund in a non-registered account."

9. The first paragraph under the heading "Trailing commissions" on page 52 is deleted and replaced with the following:

"When you purchase Class A, Class T4, Class T6, Class T8, Premium Class, Series A, and Series T5 units, we may pay your dealer an annual trailing commission (each the Trailer Paying Class unit and collectively as the Trailer Paying Class units). The trailing commission is calculated as a percentage of the average daily value of Units of each Fund held by your dealer's clients and is paid monthly or quarterly at the election of the dealer. However, such payment period may be changed by us at any time. We expect that dealers will pay a portion of the trailing commissions to their representatives. These commissions are payable for ongoing service and advice provided by your dealer to you. Since the ongoing service and advice you receive may differ, the trailing commissions payable can differ. In addition, we provide services for the Principal Distributor, including trade confirmations, account statements, training and call centre support, and may reflect these services in any compensation we pay to the Principal Distributor."

10. The Exemptions and Approvals section that starts on page 72 is supplemented with the following:

"Investment in Private Underlying Investment Vehicles

The Funds have obtained exemptive relief from the Canadian securities regulatory authorities which allows them to invest in underlying investment vehicles managed by the Manager or an affiliate which are not "investment funds" as such term is defined under the securities legislation and which are not reporting issuers (each, an Underlying Investment), including relief permitting a Fund to invest in an Underlying Investment even if immediately after the purchase, a Fund would hold securities representing more than 10% of (a) the votes attaching to the outstanding voting securities of the Underlying Investment or (b) the outstanding equity securities of the Underlying Investment. The relief is subject to certain conditions, including the following:

- no Fund will actively participate in the business or operations of any Underlying Investment;
- each Fund will be treated similar to an arm's-length investor in each Underlying Investment in which it invests;
- the investment in an Underlying Investment is compatible with the investment objective and investment strategies of such Fund;
- the investments in an Underlying Investment are included as part of the calculation for the purposes of the illiquid asset restriction in Section 2.4 of NI 81-102 for a Fund; and
- if the net asset value of an Underlying Investment is based on a valuation of the portfolio assets of the Underlying Investment that is not independently determined by an arm's length third party, the total capital pledged by a Fund (together with related investment funds and affiliates and associates of the Manager) may not represent more than 50% of all committed capital to the Underlying Investment (as at the time of investment).

The maximum percentage of a Fund's net asset value that is intended to be invested in securities of Underlying Investments is 10%."

11. The fourth bullet in the investment strategies for each of CIBC Smart Income Solution, CIBC Smart Balanced Income Solution, CIBC Smart Balanced Solution, CIBC Smart Balanced Growth Solution, and CIBC Smart Growth Solution is deleted and replaced with the following:

"invests in units of its Underlying Funds and Underlying Investments, which may be managed by us or our affiliates, and may hold cash and cash equivalents;"

PURCHASERS' STATUTORY RIGHTS

Securities legislation in some provinces and territories gives you the right to withdraw from an agreement to buy mutual funds within two business days of receiving the Simplified Prospectus or Fund Facts, or to cancel your purchase within 48 hours of receiving confirmation of your order. For a Pre-Authorized Investment Plan, if you have not requested to receive subsequent Fund Facts and amendments, you will have this right to withdraw only with respect of your first purchase.

Securities legislation in some provinces and territories also allows you to cancel an agreement to buy mutual fund units and get your money back, or to make a claim for damages, if the Simplified Prospectus, Annual Information Form, Fund Facts, or financial statements misrepresent any facts about the mutual fund units. These rights must usually be exercised within certain time limits.

For more information, refer to the securities legislation of your province or territory, or consult your lawyer.

Certificate of the Funds

Fund	Class of Units
CIBC Canadian T-Bill Fund	Class A, Class F, Premium Class, and Class F-Premium units
CIBC Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Dollar Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Short-Term Income Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Monthly Income Fund	Class A, Class F and Class O units
CIBC Global Bond Fund	Class A, Class F and Class O units
CIBC Global Monthly Income Fund	Class A, Class F and Class O units
CIBC Balanced Fund	Class A and Class F units
CIBC Dividend Income Fund	Class A, Class F and Class O units
CIBC Dividend Growth Fund	Class A, Class F and Class O units
CIBC Canadian Equity Fund	Class A, Class F and Class O units
CIBC Canadian Equity Value Fund	Class A, Class F and Class O units
CIBC Canadian Small-Cap Fund	Class A and Class F units
CIBC U.S. Equity Fund	Class A, Class F and Class O units
CIBC U.S. Small Companies Fund	Class A, Class F and Class O units
CIBC Global Equity Fund	Class A and Class F units
CIBC International Equity Fund	Class A, Class F and Class O units
CIBC European Equity Fund	Class A, Class F and Class O units
CIBC Emerging Markets Fund	Class A, Class F and Class O units
CIBC Asia Pacific Fund	Class A, Class F and Class O units
CIBC International Small Companies Fund	Class A and Class F units
CIBC Financial Companies Fund	Class A and Class F units
CIBC Canadian Resources Fund	Class A, Class F and Class O units
CIBC Energy Fund	Class A, Class F and Class O units
CIBC Canadian Real Estate Fund	Class A, Class F and Class O units
CIBC Precious Metals Fund	Class A, Class F and Class O units
CIBC Technology Innovation Fund	Class A, Class F, Class S and Class O units
CIBC Canadian Short-Term Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units

Fund	Class of Units
CIBC Global Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Balanced Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Canadian Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Broad Market Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC International Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC European Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Emerging Markets Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Asia Pacific Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Nasdaq Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Sustainable Canadian Core Plus Bond Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Canadian Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Global Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Conservative Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Growth Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Smart Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Income Plus Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units

Fund	Class of Units
CIBC Managed Monthly Income Balanced Portfolio	Class A, Class T6, Class T8, Class F, Class FT6 and Class FT8 units
CIBC Managed Balanced Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Plus Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC U.S. Dollar Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Conservative ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced Growth ETF Portfolio	Class A, Class F, ETF Class and Class O units

(collectively, the "Funds")

Dated October 9, 2025

This Amendment No. 1 dated October 9, 2025, together with the Simplified Prospectus dated June 20, 2025 and the documents incorporated by reference into the Simplified Prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the Simplified Prospectus, as amended, as required by the securities legislation of each of the provinces and territories of Canada, and do not contain any misrepresentations.

CIBC TRUST CORPORATION the Trustee of the Funds

Signed "*Robert Cancelli*"

Robert Cancelli
President and Chief Executive Officer

Signed "*Meric Koksai*"

Meric Koksai
Director

Certificate of the Manager and Promoter

Fund	Class of Units
CIBC Canadian T-Bill Fund	Class A, Class F, Premium Class, and Class F-Premium units
CIBC Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Dollar Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Short-Term Income Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Monthly Income Fund	Class A, Class F and Class O units
CIBC Global Bond Fund	Class A, Class F and Class O units
CIBC Global Monthly Income Fund	Class A, Class F and Class O units
CIBC Balanced Fund	Class A and Class F units
CIBC Dividend Income Fund	Class A, Class F and Class O units
CIBC Dividend Growth Fund	Class A, Class F and Class O units
CIBC Canadian Equity Fund	Class A, Class F and Class O units
CIBC Canadian Equity Value Fund	Class A, Class F and Class O units
CIBC Canadian Small-Cap Fund	Class A and Class F units
CIBC U.S. Equity Fund	Class A, Class F and Class O units
CIBC U.S. Small Companies Fund	Class A, Class F and Class O units
CIBC Global Equity Fund	Class A and Class F units
CIBC International Equity Fund	Class A, Class F and Class O units
CIBC European Equity Fund	Class A, Class F and Class O units
CIBC Emerging Markets Fund	Class A, Class F and Class O units
CIBC Asia Pacific Fund	Class A, Class F and Class O units
CIBC International Small Companies Fund	Class A and Class F units
CIBC Financial Companies Fund	Class A and Class F units
CIBC Canadian Resources Fund	Class A, Class F and Class O units
CIBC Energy Fund	Class A, Class F and Class O units
CIBC Canadian Real Estate Fund	Class A, Class F and Class O units
CIBC Precious Metals Fund	Class A, Class F and Class O units
CIBC Technology Innovation Fund	Class A, Class F, Class S and Class O units
CIBC Canadian Short-Term Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units

Fund	Class of Units
CIBC Global Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Balanced Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Canadian Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Broad Market Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC International Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC European Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Emerging Markets Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Asia Pacific Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Nasdaq Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Sustainable Canadian Core Plus Bond Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Canadian Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Global Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Conservative Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Growth Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Smart Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Income Plus Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Monthly Income Balanced Portfolio	Class A, Class T6, Class T8, Class F, Class FT6 and Class FT8 units

Fund	Class of Units
CIBC Managed Balanced Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Plus Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC U.S. Dollar Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Conservative ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced Growth ETF Portfolio	Class A, Class F, ETF Class and Class O units

(collectively, the "Funds")

Dated October 9, 2025

This Amendment No. 1 dated October 9, 2025, together with the Simplified Prospectus dated June 20, 2025 and the documents incorporated by reference into the Simplified Prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the Simplified Prospectus, as amended, as required by the securities legislation of each of the provinces and territories of Canada, and do not contain any misrepresentations.

CANADIAN IMPERIAL BANK OF COMMERCE the Manager and Promoter of the Funds

Signed "Victor G. Dodig"

Victor G. Dodig
President and Chief Executive Officer

Signed "Robert Sedran"

Robert Sedran
Senior Executive Vice-President and
Chief Financial Officer

On behalf of the Board of Directors of Canadian Imperial Bank of Commerce

Signed "Katharine B. Stevenson"

Katharine B. Stevenson
Chair of the Board

Signed "Barry Zubrow"

Barry Zubrow
Director

Certificate of the Principal Distributor

Fund	Class of Units
CIBC Canadian T-Bill Fund	Class A, Class F, Premium Class, and Class F-Premium units
CIBC Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Dollar Money Market Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Short-Term Income Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Canadian Bond Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Monthly Income Fund	Class A, Class F and Class O units
CIBC Global Bond Fund	Class A, Class F and Class O units
CIBC Global Monthly Income Fund	Class A, Class F and Class O units
CIBC Balanced Fund	Class A and Class F units
CIBC Dividend Income Fund	Class A, Class F and Class O units
CIBC Dividend Growth Fund	Class A, Class F and Class O units
CIBC Canadian Equity Fund	Class A, Class F and Class O units
CIBC Canadian Equity Value Fund	Class A, Class F and Class O units
CIBC Canadian Small-Cap Fund	Class A and Class F units
CIBC U.S. Equity Fund	Class A, Class F and Class O units
CIBC U.S. Small Companies Fund	Class A, Class F and Class O units
CIBC Global Equity Fund	Class A and Class F units
CIBC International Equity Fund	Class A, Class F and Class O units
CIBC European Equity Fund	Class A, Class F and Class O units
CIBC Emerging Markets Fund	Class A, Class F and Class O units
CIBC Asia Pacific Fund	Class A, Class F and Class O units
CIBC International Small Companies Fund	Class A and Class F units
CIBC Financial Companies Fund	Class A and Class F units
CIBC Canadian Resources Fund	Class A, Class F and Class O units
CIBC Energy Fund	Class A, Class F and Class O units
CIBC Canadian Real Estate Fund	Class A, Class F and Class O units
CIBC Precious Metals Fund	Class A, Class F and Class O units
CIBC Technology Innovation Fund	Class A, Class F, Class S and Class O units
CIBC Canadian Short-Term Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units

Fund	Class of Units
CIBC Canadian Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Global Bond Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Balanced Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Canadian Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Broad Market Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC U.S. Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC International Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC European Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Emerging Markets Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Asia Pacific Index Fund	Class A, Class F, Premium Class, Class F-Premium and Class O units
CIBC Nasdaq Index Fund	Class A, Class F, Premium Class and Class F-Premium units
CIBC Sustainable Canadian Core Plus Bond Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Canadian Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Global Equity Fund	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Conservative Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Sustainable Balanced Growth Solution	Series A, Series F, ETF Series, Series S and Series O units
CIBC Smart Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Income Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Balanced Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Smart Growth Solution	Series A, Series T5, Series F, Series FT5, Series S and Series ST5 units
CIBC Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units

Fund	Class of Units
CIBC Managed Income Plus Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Monthly Income Balanced Portfolio	Class A, Class T6, Class T8, Class F, Class FT6 and Class FT8 units
CIBC Managed Balanced Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Managed Growth Plus Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Income Portfolio	Class A, Class T4, Class T6, Class F, Class FT4 and Class FT6 units
CIBC U.S. Dollar Managed Balanced Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC U.S. Dollar Managed Growth Portfolio	Class A, Class T4, Class T6, Class T8, Class F, Class FT4, Class FT6 and Class FT8 units
CIBC Conservative ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced ETF Portfolio	Class A, Class F, ETF Class and Class O units
CIBC Balanced Growth ETF Portfolio	Class A, Class F, ETF Class and Class O units

(collectively, the "Funds")

Dated October 9, 2025

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CIBC SECURITIES INC. the Principal Distributor of the Fund

Signed "*Robert Cancelli*"

Robert Cancelli
Director

Signed "*Bradley Finch*"

Bradley Finch
Director