

FOR ADVISER USE ONLY, NOT TO BE PRESENTED TO RETAIL INVESTORS

7Y Europe & US Monthly Conditional Income 80 Kickout Plan (CIBC36)

June 2026 | CIBC36 | XS3382732074

ISA transfers by: 19 Jun 26
Other applications by: 26 Jun 26

Start Date: 03 Jul 26
Income Dates: Monthly, from 03 Aug 26 to 05 Jul 33 (inclusive)
Early Maturity Dates: Yearly, from 03 Jul 28 to 06 Jul 32 (inclusive)
Final Maturity Date: 05 Jul 33

Opportunity for a monthly income of 0.78% (9.36% p.a.) and early maturity, depending on the performance of the S&P 500 and EURO STOXX 50. Capital is at risk if either index closes below 65% of its Start Level at maturity.

Issuer	CIBC (AA Fitch, Aa2 Moody's, A+ S&P)
Indexes	S&P 500 & EURO STOXX 50
Start Date	03 Jul 2026
Final Maturity Date	05 Jul 2033
Potential Income / Barrier	0.78% a month (9.36% p.a.), paid if both indexes at or above 80% of Start Levels
Kickout Condition	Annual dates from year 2 onwards, if both indexes at or above 100% of Start Levels
Capital at risk	65% European barrier
Expected tax	Income tax
Min investment	£3,000
SRI	4
Listing	London Stock Exchange

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Target Market

Client type	Retail			
Ability to bear loss	Loss of full capital			
Return required	Income			
Investment horizon	Long term (7 years)			
Market outlook	Bullish (for more information, please see the KID and 'Who is the Plan appropriate for' in the brochure)			
		Basic	Informed	Sophisticated
Distribution	Advised	Neutral	Y	Y
	Non-advised	Neutral	Y	Y

Please see 'intended retail investor' in the KID for a complete description of the Issuer's target market for this Plan.

Value Assessment

This Plan has passed our value assessment. For more information on the process we follow to assess fair value, please [click here](#).

Simulated Performance

	10Y HISTORICAL SCENARIO	15Y HISTORICAL SCENARIO
Data sampling period	15 MAY 09 – 15 MAY 26	03 MAR 04 – 03 MAR 26
Average proportion of income paid	96.91%	85.77%
Probability of 100% income paid	66.52%	59.83%
Probability of 0% income paid	0.00%	0.00%
Probability of early maturity	97.72%	90.69%
Probability of capital loss	0.00%	0.00%

Source: Future Value Consultants, 03 Mar 2026. This simulated performance is provided for illustration purposes only and is not a reliable indicator of the future returns or risks of this Plan. Further simulations, including forward-looking simulations are available on request.