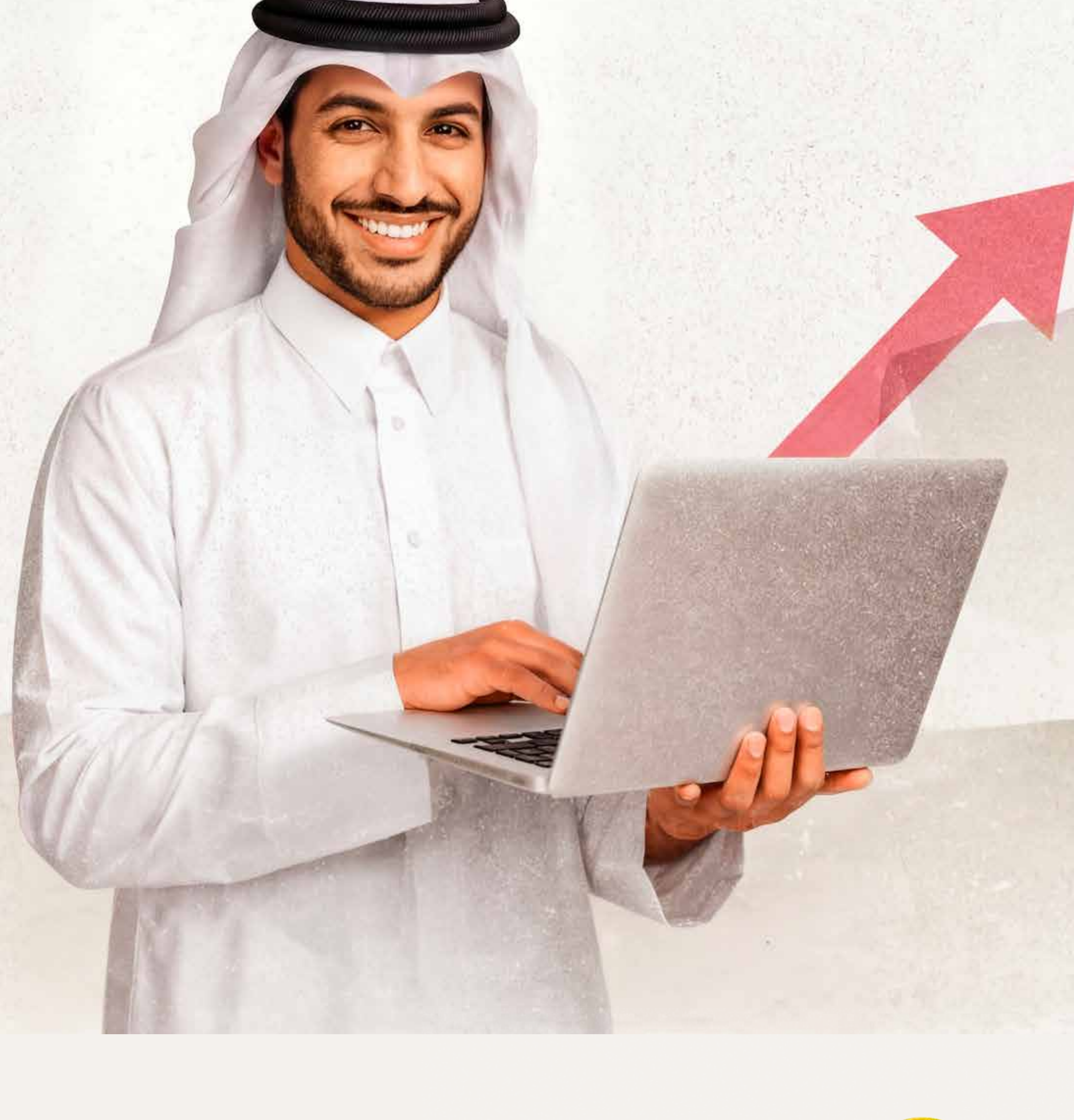


International Investment Plans (IIP)

The simple and disciplined way to build wealth.



International Investment Plans (IIP)

are designed for long-term investors looking for a more consistent way to grow their wealth.

Starting with only \$300 per month, IIP allows you to invest regularly in a diverse selection of mutual funds.

That way, investors can...

- o Stay disciplined
- o Benefit from market opportunities
- o Grow wealth steadily over time

And with time, this consistency becomes a key advantage.

Why does staying consistent matter?

The strongest investment portfolios aren't timed, but built over time.

Market volatility can make investing feel uncertain, creating pressure to invest at the right time. With IIP, investors can remove that pressure and keep their focus on long-term growth with regular investments.

IIP also introduces a powerful investment principle:

Dollar-Cost Averaging

What is Dollar-Cost Averaging?

Dollar-Cost Averaging is a strategy that smooths out the impact of market fluctuations.

By investing fixed amounts at regular intervals, investors buy more units when the price is low and fewer units when the price is high. Over time, this allows them to balance the average cost of their investments in a volatile market.

Simply put, it's a smarter way to navigate the market's ups and downs.



What other benefits does IIP unlock?

Access to a recommended list of global mutual funds

Diversify across geographies, sectors and asset classes

Invest conveniently through Commercial Bank's digital banking platforms

Professionally managed funds from global asset managers with excellent track records

Long-term wealth creation through the power of compounding and financial discipline through regular consistent contributions

Benefit from dollar-cost averaging through regular investments

How to start investing digitally

- 1 Log in to your account on the CBQ Mobile App.
- 2 Open an Investment Account if you haven't already.
- 3 Go to "My Investment Portfolio".
- 4 Select "Fund Offerings" or "Themes" and explore the available mutual fund options that suit your views and goals.
- 5 Choose your preferred fund and set up your monthly investment plan.

You have the flexibility to adjust your contributions, fund allocations or redeem mutual funds at any time.

Ready to invest smarter?

Sign up for the International Investment Plan (IIP) with only \$300 to get started!



What investment options are available?

Theme-Based Portfolios



Shortlisted Mutual Funds curated by experts

Funds aligned to your investor profile



Full universe of mutual funds available through Commercial Bank

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