

Renaissance Optimal Growth & Income Portfolio

Fund category

Global Neutral Balanced

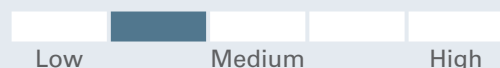
Investment objective

Renaissance Optimal Growth & Income Portfolio seeks to obtain long-term growth and income by investing primarily in units of Canadian and global mutual funds.

Why invest?

Exposure to a Globally tilted portfolio (40/60) that is primarily focused on capital growth. The allocation to fixed income is meant to provide smoother market volatility and income generation.

Volatility & risk analysis



Fund details - Class A

Fund code ATL2939
 Inception date Sep 16, 2013
 Management expense ratio 2.01%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL2942
 Inception date Sep 20, 2013
 Management expense ratio 0.93%
 Min. investment \$500
 Load structure No Sales or Redem

Closed to all purchases - Elite

Fund code ATL2965
 Management expense ratio 1.59%
 Load structure Front End Charge

Closed to all purchases - Sel

Fund code ATL2953
 Management expense ratio 1.80%
 Load structure Front End Charge
 Total assets (\$Mil) 291.2

Performance as at April 30, 2024

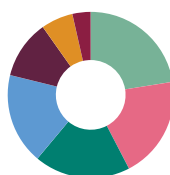
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	10.0	2.7	8.8	3.9	-4.6	13.7	2.5	9.2	-8.8	7.5	1.5
Class F	11.1	3.8	9.9	5.0	-3.5	15.0	3.6	10.4	-7.8	8.6	1.8

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.8	1.5	9.2	3.3	3.2	2.1	2.9	3.9	4.6
Class F	-1.7	1.8	9.8	4.4	4.4	3.2	4.0	5.0	5.7

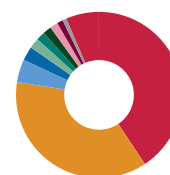
Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	-	0.0201	-	-	0.1993	-	-	0.0174	-	-	0.0197	-
Class F	0.0087	0.0318	-	-	0.1929	0.0077	0.0095	0.0328	0.0080	0.0090	0.0351	0.0086

Portfolio analysis as at April 30, 2024

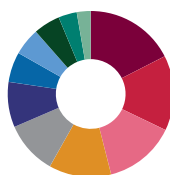
Investment Style: Bottom-up, value



Asset allocation*	(%)
U.S. Equity	22.54
Canadian Bonds	19.96
Canadian Equity	18.78
International Equity	17.78
U.S. Bonds	11.41
Cash and Equivalents	6.24
Global Bonds	3.57



Geographic allocation*	(%)
Canada	40.70
United States	36.77
United Kingdom	4.48
France	2.74
Japan	2.00
Spain	1.69
Netherlands	1.69
Switzerland	1.54
Germany	1.16
Ireland	0.80
Other	6.43



Sector allocation	(%)
Financials	17.50
Utilities	14.65
Industrials	13.89
Information Technology	12.14
Energy	10.34
Health Care	8.82
Communication Services	5.87
Consumer Discretionary	5.30
Materials	5.19
Consumer Staples	3.59
Real Estate	2.70

Renaissance Optimal Growth & Income Portfolio

Investment managers

CIBC Asset Management Inc.

American Century Investment Management Inc.

Ares Management LLC

Brandywine Global Investment Management LLC

Maple-Brown Abbott Ltd.

PIMCO

Walter Scott & Partners Ltd.

Top underlying funds (%)

CIBC Canadian Bond Fund	16.05
CIBC Canadian Dividend Fund	12.43
CIBC Global Infrastructure Fund	12.07
CIBC U.S. Equity Growth Fund	11.93
CIBC Global Bond Private Pool	8.06
CIBC Canadian Growth Fund	7.95
CIBC U.S. Equity Income Fund	6.08
CIBC High-Yield Bond Fund	6.03
CIBC Short-Term Income Fund	5.51
CIBC International Equity Fund	4.79

Top holdings (%)

Cash & Equivalents	6.24
Royal Bank of Canada Com	1.52
Microsoft Corp. Com	1.11
Canadian Natural Resources Ltd. Com	0.95
Alphabet Inc. Cl A	0.92
Bank of Montreal Com	0.92
Enbridge Inc. Com	0.88
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	0.78
Amazon.com Inc. Com	0.76
Manulife Financial Corporation Com	0.75

More holdings details Total

Number of Portfolio Holdings	12
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For more information, please contact your CIBC Asset Management representative or visit renaissanceinvestments.ca

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* Due to rounding, amounts presented herein may not add up precisely to the total.

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