

Renaissance Optimal Income Portfolio

Fund category Canadian Fixed Income Balanced

Investment objective

Renaissance Optimal Income Portfolio seeks to generate income with some potential for capital appreciation by investing primarily in units of Canadian and global mutual funds.

Why invest?

Exposure to a domestically tilted portfolio (60/40) that takes a balanced approach to income, low volatility and capital growth.

Volatility & risk analysis



Fund Details

Inception Date (A)	Nov 13, 2007
Inception Date (F)	Dec 4, 2007
MER (A)	1.96
MER (F)	0.84
Min. Investment (A)	\$500
Min. Investment (F)	\$500
Min. Investment (A)	
Total Assets \$Mil	1,317.5

class	Load Structure	Fund Code
A	Front End Charge	ATL048
F	No Sales or Redem	ATL051

Closed to all purchases	MER %
Elite Front End Charge	1.37 ATL2404
Sel Front End Charge	1.69 ATL2401

Notes

T-Class units are also available. MER annualized as at August 31, 2022. Please refer to the annual Management Report of Fund Performance for further details

Performance as of 29-02-2024

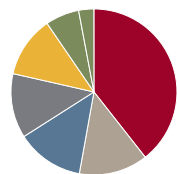
Annual Return %	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	8.5	1.0	6.2	3.4	-4.2	11.2	4.0	5.2	-9.0	6.6	0.5
Class F	9.6	2.1	7.3	4.5	-3.1	12.5	5.2	6.4	-8.0	7.8	0.6

Trailing Return %	1 Mth	3 Mth	6 Mth	1 Yr	2 Yr	3 Yr	5 Yr	10 Yr	Incep.
Class A	0.8	2.9	4.4	5.2	0.3	1.4	2.5	2.8	3.5
Class F	0.9	3.2	5.0	6.4	1.4	2.5	3.6	3.9	4.6

Distributions \$	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Class A	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290
Class F	0.0330	0.0330	0.0320	0.0320	0.0320	0.0320	0.0320	0.0320	0.0320	0.0320	0.0320	0.0320

Portfolio analysis as of 29-02-2024

Asset allocation*



	% Assets
Canadian Bonds	39.65
U.S. Equity	13.52
U.S. Bonds	13.23
International Equity	12.64
Canadian Equity	11.98
Cash and Equivalents	6.62
Global Bonds	2.98

Geographic Allocation*

	% Assets
Canada	50.76
United States	29.86
United Kingdom	3.19
France	2.04
Japan	1.54
Netherlands	1.24
Switzerland	1.11
Spain	1.05
Germany	0.89
Other	8.31

Sector Allocation

	% Assets
Financials	18.04
Utilities	15.41
Industrials	13.91
Energy	10.21
Information Technology	9.73
Health Care	9.00
Consumer Discretionary	5.62
Communication Services	5.50
Materials	5.00
Consumer Staples	4.46
Real Estate	3.13

Fixed Income Breakdown




	%
Canadian Investment Grade Bonds	21.88
Canadian Provincial Bonds	16.29
Canadian Government Bonds	13.73
U.S. High Yield Bonds	10.40
Canadian Corporate Bonds	7.17
Bank Loans	5.79
U.S. Investment Grade Bonds	4.11
Canadian High Yield Bonds	3.83
U.S. Government Bonds	3.60
International Government Bonds	3.46
Other	9.73

* In some cases, totals may not add up to 100% due to rounding.

©2022 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

®Renaissance Investments is offered by and is a registered trademark of CIBC Asset Management Inc. All fund performance is reported net of fees, benchmark data is reported gross of fees. This may impact a direct comparison between the fund and its benchmark.

Renaissance Optimal Income Portfolio

Investment managers		Top Holdings	% Assets
	Ares Management LLC	Cash & Equivalents	6.6
		Province of Ontario, 3.6%, 3/8/2028	1.2
	Brandywine Global Investment Management LLC	Royal Bank of Canada Com	1.0
		Gov. of Canada, 1.75%, 12/1/2053	1.0
	CIBC Asset Management Inc.	Gov. of Canada, 3.25%, 9/1/2028	0.9
		Gov. of Canada, 2.75%, 9/1/2027	0.7
	CIBC Private Wealth Advisors Inc.	Canadian Pacific Kansas City Limited Com	0.6
		Enbridge Inc. Com	0.6
	Maple-Brown Abbott Ltd.	Canada Housing Trust No.1, 2.35%, 6/15/2027	0.6
		Province of Ontario, 3.65%, 6/2/2033	0.6
	Walter Scott & Partners Ltd.	Total Number of Portfolio Holdings	11
	Wellington Management Canada LLC		

Disclaimer

Renaissance Investments is offered by CIBC Asset Management Inc. The views expressed in this document are the views of CIBC Asset Management Inc. and are subject to change at any time. CIBC Asset Management Inc. does not undertake any obligation or responsibility to update such opinions. This document is provided for general informational purposes only and does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy or sell any securities referred to. Individual circumstances and current events are critical to sound investment planning; anyone wishing to act on this document should consult with his or her advisor. All opinions and estimates expressed in this document are as of the date of publication unless otherwise indicated, and are subject to change.

®Renaissance Investments is a registered trademark of CIBC Asset Management Inc. The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.