

Renaissance Canadian Monthly Income Fund

Fund category

Canadian Neutral Balanced

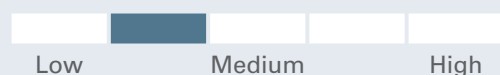
Investment objective

Renaissance Canadian Monthly Income Fund seeks to generate a high level of current cash flow by investing primarily in income-producing securities including income trusts, preferred shares, common shares, and fixed income securities.

Why invest?

Canadian tilted balanced portfolio that aims to provide a consistent income stream

Volatility & risk analysis



Fund details - Class A

Fund code	ATL668
Inception date	Oct 30, 1997
Management expense ratio	1.86%
Min. investment	\$500
Load structure	Low Load Charge

Fund details - Class F

Fund code	ATL155
Inception date	Jun 13, 2007
Management expense ratio	0.85%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	41.7

Performance as at March 31, 2024

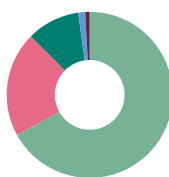
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	4.4	-4.1	10.7	7.0	-4.1	15.2	5.9	11.3	-10.3	7.5	3.2
Class F	5.4	-3.1	11.8	8.0	-3.1	16.4	7.0	12.4	-9.4	8.4	3.5

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	2.0	3.2	11.0	7.4	1.4	3.0	4.4	4.0	6.2
Class F	2.0	3.5	11.5	8.4	2.3	4.0	5.4	5.0	4.3

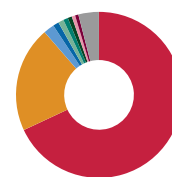
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
Class F	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300

Portfolio analysis as at March 31, 2024

Investment Style: Bottom-up, value



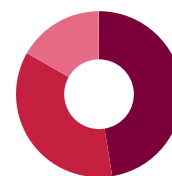
Asset allocation*	(%)
Canadian Equity	67.09
U.S. Equity	20.56
International Equity	10.37
Cash and Equivalents	1.36
Canadian Bonds	0.87



Geographic allocation*	(%)
Canada	68.06
United States	20.58
France	2.09
United Kingdom	1.15
Bermuda	1.06
India	0.92
Denmark	0.82
Switzerland	0.67
Japan	0.65
Other	4.00



Sector allocation	(%)
Financials	35.07
Energy	15.05
Information Technology	9.07
Industrials	8.93
Consumer Discretionary	6.12
Communication Services	5.69
Health Care	4.93
Utilities	4.28
Materials	3.91
Real Estate	3.52
Consumer Staples	3.43



Fixed income breakdown	(%)
Canadian Asset-Backed Securities	47.48
Securitized	35.77
Canadian Mortgage-Backed Securities	16.69
U.S. Bond Funds	0.06

Renaissance Canadian Monthly Income Fund

Investment managers

CIBC Asset Management Inc.

2013-01-01

Top holdings	(%)
Royal Bank of Canada Com	2.97
Toronto-Dominion Bank Com New	2.38
Enbridge Inc. Com	1.88
Canadian National Railway Company Com	1.74
Canadian Natural Resources Ltd. Com	1.72
Bank of Montreal Com	1.69
Province of Ontario Ont Prov 3.6% Mtn S256 030828, 3.6%, 3/8/2028	1.61
Canadian Pacific Kansas City Limited Com	1.58
Microsoft Corp. Com	1.54
Gov. of Canada Bd, 1.75%, 12/1/2053	1.38

More holdings details	Total
Total Number of Holdings	690

For more information, please contact your CIBC Asset Management representative or visit renaissanceinvestments.ca

Renaissance Canadian Monthly Income Fund

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

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.

©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.