

Renaissance Diversified Income Fund

Fund category

Canadian Equity Balanced

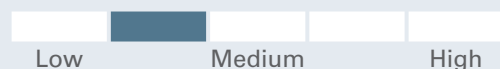
Investment objective

Renaissance Diversified 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?

Equity-oriented portfolio with a monthly distribution

Volatility & risk analysis



Fund details - Class A

Fund code	ATL247
Inception date	Feb 4, 2003
Management expense ratio	2.11%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL017
Inception date	Oct 14, 2005
Management expense ratio	0.90%
Min. investment	\$500
Load structure	No Sales or Redem

Total assets (\$Mil) 28.2

Performance as at April 30, 2024

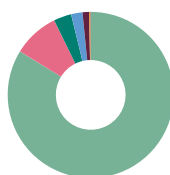
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.7	-4.7	12.0	3.7	-10.8	15.6	3.7	20.9	-5.8	6.4	3.1
Class F	8.0	-3.5	13.3	4.8	-9.7	17.0	4.9	22.4	-4.7	7.7	3.5

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-2.2	3.1	14.8	4.8	1.0	4.7	5.9	4.0	5.9
Class F	-2.1	3.4	15.5	6.1	2.3	6.0	7.2	5.2	5.4

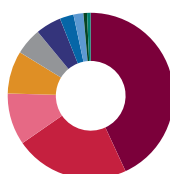
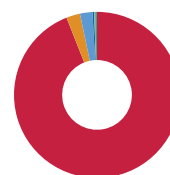
Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
Class F	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400

Portfolio analysis as at April 30, 2024

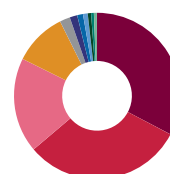
Investment Style: Bottom-up, value



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Equity	83.83	Canada	94.02
Canadian Bonds	8.98	Bermuda	2.68
International Equity	3.46	United States	2.43
U.S. Equity	2.21	Israel	0.32
Cash and Equivalents	1.27	Switzerland	0.25
U.S. Bonds	0.22	Ireland	0.20
Global Bonds	0.09	Australia	0.09



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	43.11	Canadian Provincial Bonds	32.70
Energy	22.26	Canadian Investment Grade Bonds	31.14
Industrials	10.09	Canadian Government Bonds	18.49
Materials	8.32	Canadian Corporate Bonds	10.35
Utilities	5.23	U.S. Investment Grade Bonds	2.01
Communication Services	4.98	Canadian Asset-Backed Securities	1.48
Information Technology	2.69	Canadian Municipal Bonds	1.12
Health Care	1.93	International Investment Grade Bonds	0.93
Consumer Discretionary	0.70	Canadian Mortgage-Backed Securities	0.65
Real Estate	0.70	Securitized	0.54
		Other	0.59



Renaissance Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	7.58
Canadian Natural Resources Ltd. Com	5.09
Bank of Montreal Com	4.49
Toronto-Dominion Bank Com New	4.43
Enbridge Inc. Com	4.26
Manulife Financial Corporation Com	3.78
Canadian Pacific Kansas City Limited Com	3.64
Brookfield Corporation Vtg Shs Cl A	3.63
Telus Corp. Com	3.03
Fairfax Financial Holdings Ltd. Sub Vtg	2.94

More holdings details	Total
Total Number of Holdings	296

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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