

Renaissance Optimal Conservative Income Portfolio

Fund category Canadian Fixed Income Balanced

Investment objective

Renaissance Optimal Conservative Income Portfolio seeks to generate a high level of 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 (80 / 20) that is primarily focused on income and low volatility.

Volatility & risk analysis



Fund Details

Inception Date (A)	Sep 16, 2013
Inception Date (F)	Oct 17, 2013
MER (A)	1.63
MER (F)	0.80
Min. Investment (A)	\$500
Min. Investment (F)	\$500
Min. Investment (A)	
Total Assets \$Mil	55.8

class	Load Structure	Fund Code
A	Front End Charge	ATL2910
F	No Sales or Redem	ATL2913

Closed to all purchases	MER %
Elite Front End Charge	1.16 ATL2930
Sel Front End Charge	1.40 ATL2921

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

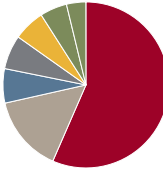
Performance as of 29-02-2024

Annual Return %	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	7.0	2.1	4.6	1.8	-1.8	8.2	5.7	1.1	-9.4	5.9	-0.7
Class F	7.7	2.8	5.2	2.5	-1.0	9.1	6.5	1.9	-8.6	6.8	-0.5

Trailing Return %	1 Mth	3 Mth	6 Mth	1 Yr	2 Yr	3 Yr	5 Yr	10 Yr	Incep.
Class A	0.1	2.0	3.6	3.9	-0.8	-0.5	1.3	2.0	2.5
Class F	0.2	2.2	4.0	4.7	0.0	0.3	2.2	2.8	3.1

Distributions \$	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Class A	0.0136	0.0160	0.0567	0.0128	0.0132	0.0280	0.0126	0.0115	0.0294	0.0118	0.0109	0.0291
Class F	0.0204	0.0259	0.0601	0.0195	0.0191	0.0331	0.0198	0.0174	0.0358	0.0186	0.0170	0.0358

Portfolio analysis as of 29-02-2024

Asset allocation*	% Assets	Sector Allocation	% Assets
		Utilities	22.64
Canadian Bonds	56.84	Financials	18.76
U.S. Bonds	15.02	Industrials	14.60
Canadian Equity	6.73	Energy	11.32
International Equity	6.66	Health Care	6.33
Cash and Equivalents	6.17	Communication Services	5.26
U.S. Equity	5.30	Materials	4.90
Global Bonds	3.80	Consumer Staples	4.46
		Information Technology	4.38
		Real Estate	3.75
		Consumer Discretionary	3.60





Geographic Allocation*	% Assets	Fixed Income Breakdown	%
Canada	62.68	Canadian Investment Grade Bonds	24.40
United States	22.78	Canadian Provincial Bonds	17.53
United Kingdom	2.43	Canadian Government Bonds	15.84
France	1.33	Canadian Corporate Bonds	7.78
Netherlands	0.80	U.S. High Yield Bonds	7.08
Japan	0.78	U.S. Investment Grade Bonds	4.45
Spain	0.75	U.S. Government Bonds	3.63
Germany	0.61	International Government Bonds	3.48
Australia	0.51	Bank Loans	3.46
Other	7.34	Canadian High Yield Bonds	3.18
		Other	9.18

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

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Investment managers		Top Holdings	% Assets
	Ares Management LLC	Cash & Equivalents	6.2
		Province of Ontario, 3.6%, 3/8/2028	1.7
	Brandywine Global Investment Management LLC	Gov. of Canada, 3.25%, 9/1/2028	1.5
		Gov. of Canada, 1.75%, 12/1/2053	1.4
	CIBC Asset Management Inc.	Gov. of Canada, 2.75%, 9/1/2027	1.1
		Canada Housing Trust No.1, 2.35%, 6/15/2027	1.0
	Maple-Brown Abbott Ltd.	Province of Ontario, 3.65%, 6/2/2033	0.8
		Province of Ontario, 2.55%, 12/2/2052	0.8
	Wellington Management Canada LLC	Province of Ontario, 3.75%, 12/2/2053	0.8
		Province of Ontario, 2.9%, 12/2/2046	0.8
		Total Number of Portfolio Holdings	9

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