

Renaissance Canadian Balanced Fund

Performance as at June 30, 2024

Fund category

Canadian Equity Balanced

Investment objective

Renaissance Canadian Balanced Fund seeks to achieve long-term investment return through a combination of income and capital growth by investing primarily in a diversified portfolio of Canadian equity securities, investment-grade bonds, and money market instruments.

Why invest?

Diversified exposure to Canadian and foreign equities, government bonds and corporate bonds

Volatility & risk analysis



Fund details - Class A

Fund code	ATL508
Inception date	Mar 10, 1999
Management expense ratio	2.01%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL019
Inception date	Oct 7, 2005
Management expense ratio	0.83%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	111.9

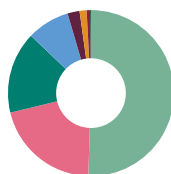
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.6	-2.0	6.8	8.7	-6.9	16.4	5.8	10.2	-8.9	8.2	5.0
Class F	8.0	-0.7	8.3	10.1	-5.7	17.9	7.1	11.5	-7.8	9.4	5.6

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-0.0	0.3	5.0	9.5	8.8	2.3	4.7	4.0	5.3
Class F	0.1	0.6	5.6	10.8	10.0	3.4	6.0	5.3	5.5

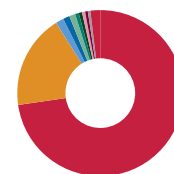
Dist. \$	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Class A	0.0428	-	-	0.0333	-	-	0.0232	-	-	0.0424	-	-
Class F	0.0652	-	-	0.0626	-	-	0.0454	-	-	0.0626	-	-

Portfolio analysis as at June 30, 2024

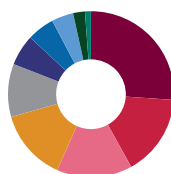
Investment Style: Bottom-up, value



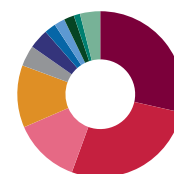
Asset allocation*	(%)
Canadian Equity	50.52
Canadian Bonds	20.69
U.S. Equity	15.93
International Equity	8.29
U.S. Bonds	2.36
Cash and Equivalents	1.38
Global Bonds	0.65
Other	0.18



Geographic allocation*	(%)
Canada	72.73
United States	18.33
France	1.57
United Kingdom	1.29
Denmark	1.16
Netherlands	0.73
Switzerland	0.65
Germany	0.60
Spain	0.52
Australia	0.50
Other	1.92



Sector allocation	(%)
Financials	26.10
Information Technology	15.88
Industrials	14.72
Energy	13.88
Materials	10.33
Health Care	6.06
Communication Services	5.33
Consumer Discretionary	4.23
Consumer Staples	2.32
Utilities	1.15



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	28.55
Canadian Provincial Bonds	27.02
Canadian Corporate Bonds	12.94
Canadian Government Bonds	12.15
U.S. Mortgage-Backed Securities	4.03
Canadian High Yield Bonds	3.86
U.S. Investment Grade Bonds	2.23
International Government Bonds	2.07
U.S. High Yield Bonds	1.98
U.S. Corporate Bonds	1.23
Other	3.94

Renaissance Canadian Balanced Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings (%)

Royal Bank of Canada Com	3.39
Manulife Financial Corporation Com	2.32
Constellation Software Inc. Com	2.05
Canadian Natural Resources Ltd. Com	1.95
Toronto-Dominion Bank Com New	1.93
Shopify Inc. Cl A	1.92
Enbridge Inc. Com	1.92
Canadian Pacific Kansas City Limited Com	1.85
Waste Connections Inc. Com	1.75
Brookfield Corporation Vtg Shs Cl A	1.63

More holdings details

	Total
Total Number of Holdings	518

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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