

Renaissance Canadian Balanced Fund

Fund category

Canadian Equity Balanced

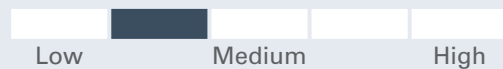
Investment objective

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) 111.0

Performance as at March 31, 2025

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-2.0	6.8	8.7	-6.9	16.4	5.8	10.2	-8.9	8.2	14.9	1.2
Class F	-0.7	8.3	10.1	-5.7	17.9	7.1	11.5	-7.8	9.4	16.3	1.5

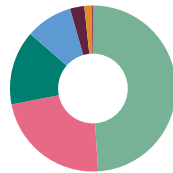
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.7	1.2	4.1	11.2	10.7	4.9	9.6	4.7	5.6
Class F	-1.6	1.5	4.7	12.5	12.0	6.1	10.9	6.0	5.9

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0273	-	-	0.0307	-	-	0.0325	-	-	0.0428	-	-
Class F	0.0654	-	-	0.0917	-	-	0.0605	-	-	0.0652	-	-

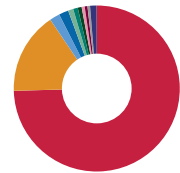
Portfolio analysis as at March 31, 2025

Investment Style: Bottom-up, value

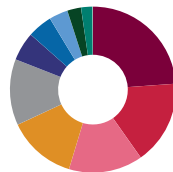
* Due to rounding, amounts presented herein may not add up precisely to the total.



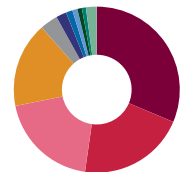
Asset allocation*	(%)
Canadian Equity	49.27
Canadian Bonds	23.03
U.S. Equity	14.59
International Equity	9.18
Cash and Equivalents	2.79
U.S. Bonds	1.41
Global Bonds	0.27



Geographic allocation*	(%)
Canada	74.56
United States	15.99
France	1.97
United Kingdom	1.89
Ireland	1.00
Denmark	0.91
Germany	0.76
Spain	0.59
Netherlands	0.55
Japan	0.48
Other	1.30



Sector allocation	(%)
Financials	23.87
Energy	16.37
Industrials	14.43
Information Technology	13.40
Materials	12.88
Consumer Discretionary	5.59
Health Care	4.81
Communication Services	3.66
Consumer Staples	2.70
Utilities	2.19
Real Estate	0.10



Fixed income breakdown	(%)
Canadian Provincial Bonds	31.37
Canadian Investment Grade Bonds	20.91
Canadian Corporate Bonds	19.58
Canadian Government Bonds	16.60
U.S. Mortgage-Backed Securities	3.48
Canadian High Yield Bonds	2.04
Canadian Mortgage-Backed Securities	1.27
U.S. Investment Grade Bonds	1.00
Canadian Municipal Bonds	0.89
U.S. Corporate Bonds	0.78
Other	2.09

Renaissance Canadian Balanced Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings	(%)
Cash & Equivalents	2.79
Royal Bank of Canada Com	2.78
Agnico-Eagle Mines Ltd. Com	2.62
Enbridge Inc. Com	2.53
Toronto-Dominion Bank Com New	2.45
Shopify Inc. Cl A	2.33
Constellation Software Inc. Com	1.68
Brookfield Corporation Vtg Shs Cl A	1.65
Suncor Energy Inc. Com	1.47
Intact Financial Corporation Com	1.44

More holdings details	Total
Total Number of Holdings	688

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

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