

## Renaissance U.S. Dollar Diversified Income Fund

### Fund category

Global Fixed Income Balanced

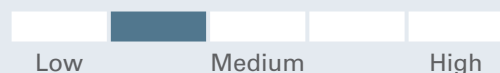
### Investment objective

Renaissance U.S. Dollar Diversified Income Fund seeks to generate a high level of income with some potential for capital appreciation by investing primarily in units of mutual funds that invest in fixed income and equity securities of issuers located in the United States.

### Why invest?

Exposure to a USD conservative portfolio

### Volatility & risk analysis



### Fund details - Class A

Fund code ATL2800  
 Inception date Sep 16, 2013  
 Management expense ratio 1.57%  
 Min. investment \$500  
 Load structure Front End Charge

### Fund details - Class F

Fund code ATL2803  
 Inception date Sep 26, 2013  
 Management expense ratio 0.88%  
 Min. investment \$500  
 Load structure No Sales or Redem

### Closed to all purchases - Elite

Fund code ATL2806  
 Management expense ratio 0.67%  
 Load structure No Sales or Redem

### Closed to all purchases - Sel

Fund code ATL2805  
 Management expense ratio 1.15%  
 Load structure Front End Charge

Total assets (\$Mil) 57.6

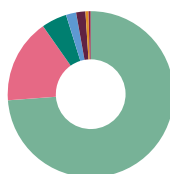
### Performance as at March 31, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.0	-2.6	9.9	7.0	-4.2	15.2	7.7	2.4	-13.8	7.1	1.1
Class F	6.7	-1.9	10.7	7.7	-3.5	16.0	8.4	3.2	-13.2	7.9	1.3

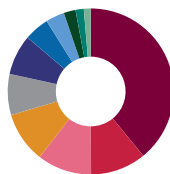
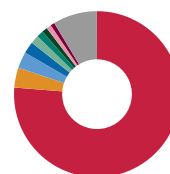
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.8	1.1	8.4	5.9	-0.3	-0.8	2.2	3.0	3.3
Class F	1.9	1.3	8.8	6.6	0.4	-0.1	2.9	3.8	4.0

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0220	0.0220	0.0220	0.0630	0.0210	0.0210	0.0210	0.0210	0.0210	0.0210	0.0210	0.0210
Class F	0.0220	0.0220	0.0220	0.1086	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220

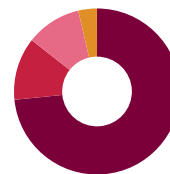
### Portfolio analysis as at March 31, 2024



Asset allocation*	(%)	Geographic allocation*	(%)
U.S. Equity	73.83	United States	76.28
International Equity	16.44	United Kingdom	3.90
Canadian Equity	4.94	Canada	3.17
Cash and Equivalents	1.97	Ireland	2.29
Other	1.81	France	1.63
Global Bonds	0.59	Switzerland	1.32
U.S. Bonds	0.42	Luxembourg	1.06
		Japan	0.94
		Bermuda	0.79
		Other	8.62



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	39.11	Preferred Shares	73.41
Communication Services	10.84	International Asset-Backed Securities	12.22
Utilities	10.59	U.S. Asset-Backed Securities	10.74
Energy	9.88	Securitized	3.63
Health Care	7.99		
Consumer Staples	7.84		
Industrials	4.85		
Information Technology	3.66		
Materials	2.31		
Consumer Discretionary	1.61		
Real Estate	1.32		



## Renaissance U.S. Dollar Diversified Income Fund

### Investment managers

**CIBC Asset Management Inc.**

<b>Top underlying funds</b>	<b>(%)</b>
CIBC U.S. Dollar Corporate Bond Fund	79.54
CIBC U.S. Equity Income Fund	19.99

<b>Top holdings</b>	<b>(%)</b>
Cash & Equivalents	1.97
United States Treasury Note Dtd 08/15/2023, 4.38%, 8/15/2043	1.65
United States Treasury Note Dtd 00302, 2%	1.63
Johnson & Johnson Com	1.09
Medtronic PLC Shs	1.04
United States Treasury Note Dtd 00304, 4.5%	0.81
United States Treasury Bond	0.76
Goldman Sachs Group Inc. (The) Sr Nt Fixed/fltg, 2.38%, 7/21/2032	0.69
Time Warner Cable Inc. Nt, 6.55%, 5/1/2037	0.67
Goldman Sachs Group Inc. (The) Nt Fixed/fltg, 3.27%, 9/29/2025	0.65

<b>More holdings details</b>	<b>Total</b>
Number of Portfolio Holdings	2

For more information, please contact your CIBC Asset Management representative or visit [renaissanceinvestments.ca](http://renaissanceinvestments.ca)

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

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