

Renaissance Optimal Growth & Income Portfolio

Fund category

Global Neutral Balanced

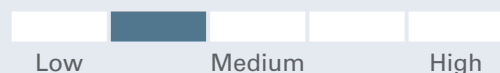
Investment objective

Renaissance Optimal Growth & Income Portfolio seeks to obtain long-term growth and income by investing primarily in units of Canadian and global mutual funds.

Why invest?

Exposure to a Globally tilted portfolio (40/60) that is primarily focused on capital growth. The allocation to fixed income is meant to provide smoother market volatility and income generation.

Volatility & risk analysis



Fund details - Class A

Fund code	ATL2939
Inception date	Sep 16, 2013
Management expense ratio	2.01%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL2942
Inception date	Sep 20, 2013
Management expense ratio	0.93%
Min. investment	\$500
Load structure	No Sales or Redem

Closed to all purchases - Elite

Fund code	ATL2965
Management expense ratio	1.59%
Load structure	Front End Charge

Closed to all purchases - Sel

Fund code	ATL2953
Management expense ratio	1.80%
Load structure	Front End Charge
Total assets (\$Mil)	301.2

Performance as at March 31, 2024

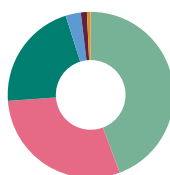
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	10.0	2.7	8.8	3.9	-4.6	13.7	2.5	9.2	-8.8	7.5	3.3
Class F	11.1	3.8	9.9	5.0	-3.5	15.0	3.6	10.4	-7.8	8.6	3.6

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.7	3.3	10.7	7.2	2.3	3.2	3.6	4.1	4.8
Class F	1.8	3.6	11.3	8.3	3.4	4.4	4.7	5.2	5.9

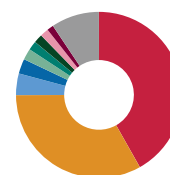
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0201	-	-	0.1993	-	-	0.0174	-	-	0.0197	-	-
Class F	0.0318	-	-	0.1929	0.0077	0.0095	0.0328	0.0080	0.0090	0.0351	0.0086	0.0031

Portfolio analysis as at March 31, 2024

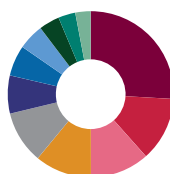
Investment Style: Bottom-up, value



Asset allocation*	(%)
Canadian Equity	44.42
U.S. Equity	29.60
International Equity	21.34
Cash and Equivalents	2.96
U.S. Bonds	1.19
Canadian Bonds	0.70
Global Bonds	0.03



Geographic allocation*	(%)
Canada	41.82
United States	33.14
United Kingdom	4.20
France	2.91
Japan	2.16
Netherlands	1.78
Switzerland	1.71
Spain	1.64
Germany	1.28
Other	9.37



Sector allocation	(%)
Financials	25.92
Utilities	12.52
Industrials	11.52
Energy	11.04
Information Technology	10.24
Health Care	7.41
Communication Services	5.98
Consumer Discretionary	5.04
Materials	4.00
Real Estate	3.34
Consumer Staples	2.99

Renaissance Optimal Growth & Income Portfolio

Investment managers

CIBC Asset Management Inc.

Top underlying funds	(%)
CIBC Canadian Bond Fund	21.07
CIBC Global Infrastructure Fund	12.22
CIBC U.S. Equity Growth Fund	11.90
CIBC Canadian Dividend Fund	10.47
CIBC Canadian Growth Fund	8.31
CIBC Short-Term Income Fund	6.55
CIBC U.S. Equity Income Fund	5.74
CIBC International Dividend Fund	5.63
CIBC International Equity Fund	5.54
CIBC High-Yield Bond Fund	4.08

Top holdings	(%)
Cash & Equivalents	2.96
Royal Bank of Canada Com	1.38
Microsoft Corp. Com	1.11
Enbridge Inc. Com	0.89
Bank of Montreal Com	0.86
Canadian Pacific Kansas City Limited Com	0.86
Canadian Natural Resources Ltd. Com	0.83
Alphabet Inc. Cl A	0.81
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	0.76
Ameren Corp. Com	0.75

More holdings details	Total
Number of Portfolio Holdings	12

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

Renaissance Optimal Growth & Income Portfolio

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

Renaissance Investments is offered by CIBC Asset Management Inc. The views expressed in this document are the views of CIBC Asset Management Inc. and are subject to change at any time. CIBC Asset Management Inc. does not undertake any obligation or responsibility to update such opinions. This document is provided for general informational purposes only and does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy or sell any securities referred to. Individual circumstances and current events are critical to sound investment planning; anyone wishing to act on this document should consult with his or her advisor. All opinions and estimates expressed in this document are as of the date of publication unless otherwise indicated, and are subject to change.

®Renaissance Investments is a registered trademark of CIBC Asset Management Inc. The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.

©2022 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

®Renaissance Investments is offered by and is a registered trademark of CIBC Asset Management Inc. All fund performance is reported net of fees, benchmark data is reported gross of fees. This may impact a direct comparison between the fund and its benchmark.