

## Renaissance Diversified Income Fund

### Fund category

Canadian Equity Balanced

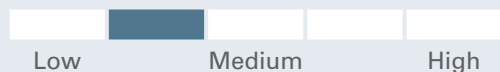
### Investment objective

Renaissance Diversified Income Fund seeks to generate a high level of current cash flow by investing primarily in income-producing securities, including income trusts, preferred shares, common shares, and fixed income securities.

### Why invest?

Equity-oriented portfolio with a monthly distribution

### Volatility & risk analysis



### Fund details - Class A

Fund code	ATL204
Inception date	Feb 4, 2003
Management expense ratio	2.11%
Min. investment	\$500
Load structure	Low Load Charge

### Fund details - Class F

Fund code	ATL017
Inception date	Oct 14, 2005
Management expense ratio	0.90%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	29.5

### Performance as at March 31, 2024

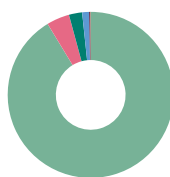
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.7	-4.7	12.0	3.7	-10.8	15.6	3.7	20.9	-5.8	6.4	5.4
Class F	8.0	-3.5	13.3	4.8	-9.7	17.0	4.9	22.4	-4.7	7.7	5.7

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	3.6	5.4	13.4	10.8	-0.1	6.2	6.8	4.4	6.1
Class F	3.7	5.7	14.0	12.1	1.2	7.5	8.1	5.7	5.6

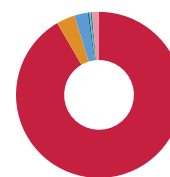
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
Class F	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400

### Portfolio analysis as at March 31, 2024

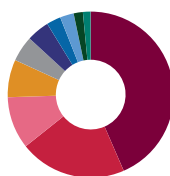
Investment Style: Bottom-up, value



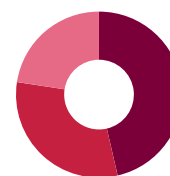
Asset allocation*	(%)
Canadian Equity	91.32
International Equity	4.45
U.S. Equity	2.59
Cash and Equivalents	1.33
Canadian Bonds	0.26
Other	0.05



Geographic allocation*	(%)
Canada	91.62
Bermuda	3.60
United States	2.59
Israel	0.31
Switzerland	0.26
Ireland	0.21
Australia	0.08
Other	1.34



Sector allocation	(%)
Financials	43.49
Energy	20.82
Industrials	10.18
Materials	7.35
Utilities	4.97
Communication Services	4.42
Information Technology	2.79
Real Estate	2.66
Health Care	1.81
Consumer Discretionary	1.48
Consumer Staples	0.02



Fixed income breakdown	(%)
Canadian Asset-Backed Securities	46.41
Securitized	31.02
Canadian Mortgage-Backed Securities	22.57

## Renaissance Diversified Income Fund

### Investment managers

**CIBC Asset Management Inc.**

2018-04-06

Top holdings	(%)
Royal Bank of Canada Com	7.95
Canadian Natural Resources Ltd. Com	5.59
Bank of Montreal Com	4.66
Toronto-Dominion Bank Com New	4.47
Enbridge Inc. Com	4.08
Canadian Pacific Kansas City Limited Com	3.92
Manulife Financial Corporation Com	3.66
Brookfield Corporation Vtg Shs Cl A	3.56
Telus Corp. Com	2.89
Canadian Imperial Bank of Commerce Com	2.76

More holdings details	Total
Total Number of Holdings	297

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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