

Renaissance Canadian Bond Fund

Fund category

Canadian Fixed Income

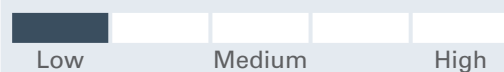
Investment objective

Renaissance Canadian Bond Fund seeks to obtain a high level of current income consistent with preservation of capital through investment primarily in bonds, debentures, notes, and other debt instruments of Canadian governments, financial institutions, and corporations.

Why invest?

Core diversified Canadian fixed income exposure

Volatility & risk analysis



Fund details - Class A

Fund code	ATL1022
Inception date	Jan 1, 1973
Management expense ratio	1.25%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL1631
Inception date	Aug 10, 2004
Management expense ratio	0.41%
Min. investment	\$500
Load structure	No Sales or Redem

Closed to all purchases - Premium

Fund code	ATL1204
Inception date	Oct 5, 2011
Management expense ratio	0.79%
Load structure	Front End Charge

Closed to all purchases - F-Premium

Fund code	ATL1205
Inception date	Oct 19, 2012
Management expense ratio	0.29%
Load structure	No Sales or Redem
Total assets (\$Mil)	1,063.8

Performance as at September 30, 2024

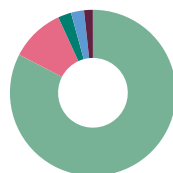
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	7.0	1.2	2.4	1.9	-0.1	6.7	8.3	-3.5	-13.0	6.3	4.0
Class F	7.7	1.8	3.0	2.6	0.8	7.7	9.2	-2.7	-12.3	7.2	4.7

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.8	4.4	5.2	12.4	5.3	-1.0	-0.1	1.4	6.6
Class F	1.9	4.7	5.6	13.4	6.2	-0.2	0.8	2.2	3.9

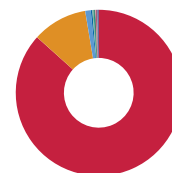
Dist. \$	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
Class A	0.0293	0.0335	0.0330	0.0307	0.0343	0.0328	0.0278	0.0296	0.0371	0.0172	0.0275	0.0271
Class F	0.0332	0.0373	0.0366	0.0339	0.0383	0.0365	0.0314	0.0334	0.0431	0.0193	0.0314	0.0308

Portfolio analysis as at September 30, 2024

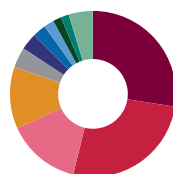
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Bonds	83.56
U.S. Bonds	10.71
Global Bonds	2.62
Cash and Equivalents	2.56
Canadian Equity	1.74



Geographic allocation*	(%)
Canada	86.67
United States	10.71
Australia	1.09
United Kingdom	0.31
Poland	0.22
Norway	0.19
Chile	0.16
New Zealand	0.15
China	0.15
Brazil	0.13
Other	0.24



Fixed income breakdown	(%)
Canadian Provincial Bonds	27.46
Canadian Investment Grade Bonds	26.37
Canadian Corporate Bonds	14.43
Canadian Government Bonds	11.99
U.S. Mortgage-Backed Securities	3.99
Canadian High Yield Bonds	3.29
U.S. Investment Grade Bonds	2.60
International Government Bonds	1.96
U.S. Government Bonds	1.64
U.S. High Yield Bonds	1.55
Other	4.72

Renaissance Canadian Bond Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings	(%)
Gov. of Canada, 3.00%, 6/1/2034	3.13
Cash & Equivalents	2.56
Province of Ontario, 2.9%, 12/2/2046	2.04
Province of Ontario, 4.6%, 6/2/2039	1.59
Gov. of Canada, 1.75%, 12/1/2053	1.46
Province of Ontario, 4.6%, 12/2/2055	1.44
Province of Ontario, 3.75%, 12/2/2053	1.43
Province of Ontario, 4.15%, 6/2/2034	1.36
Gov. of Canada, 2.75%, 12/1/2055	1.31
Gov. of Canada, 1.5%, 6/1/2031	1.08

More holdings details	Total
Total Number of Holdings	465

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

Renaissance Canadian Bond Fund

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