

## Renaissance U.S. Equity Income Fund

### Fund category

U.S. Equity

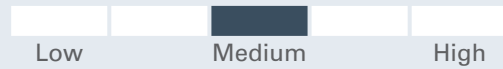
### Investment objective

Renaissance U.S. Equity Income Fund seeks current income and long-term capital growth by investing primarily in a diversified portfolio of equity securities of companies located in the United States.

### Why invest?

Exposure to U.S. common stock and convertible securities of high-quality, income producing companies temporarily identified as undervalued.

### Volatility & risk analysis



### Fund details - Class A

Fund code ATL2486  
 Inception date Sep 16, 2013  
 Management expense ratio 2.01%  
 Min. investment \$500  
 Load structure Front End Charge

### Fund details - Class F

Fund code ATL2492  
 Inception date Sep 27, 2013  
 Management expense ratio 0.80%  
 Min. investment \$500  
 Load structure No Sales or Redem

### Closed to all purchases - F-Premium

Fund code ATL2494  
 Inception date Dec 3, 2013  
 Management expense ratio 0.74%  
 Load structure No Sales or Redem  
 Total assets (\$Mil) 1,552.7

### Performance as at March 31, 2025

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	18.2	14.4	4.5	2.4	17.5	-2.2	15.2	3.1	-0.2	18.4	3.9
Class F	19.7	15.8	5.8	3.7	19.0	-1.0	16.6	4.3	1.0	19.9	4.2

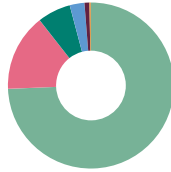
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-2.1	3.9	6.5	14.5	11.0	8.4	10.9	8.3	10.4
Class F	-2.0	4.2	7.1	15.9	12.3	9.7	12.3	9.7	11.8

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0292	-	-	0.4833	-	-	0.0320	-	-	0.0459	-	-
Class F	0.1127	-	-	0.2501	-	-	0.0996	-	-	0.1122	-	-

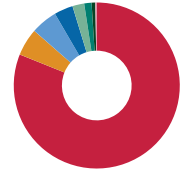
### Portfolio analysis as at March 31, 2025

**Investment Style:** Bottom-up, value

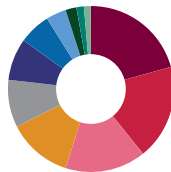
\* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
U.S. Equity	74.36
International Equity	15.05
U.S. Bonds	6.48
Cash and Equivalents	2.86
Canadian Equity	0.96
Canadian Bonds	0.25
Other	0.04



Geographic allocation*	(%)
United States	81.10
Ireland	5.35
United Kingdom	5.16
Canada	3.66
France	2.30
Switzerland	1.42
Netherlands	0.73
Sweden	0.26
Bermuda	0.01



Sector allocation	(%)
Financials	20.72
Health Care	18.49
Consumer Staples	15.74
Industrials	12.54
Energy	9.27
Utilities	8.19
Materials	6.18
Information Technology	3.91
Communication Services	2.14
Consumer Discretionary	1.44
Real Estate	1.36

## Renaissance U.S. Equity Income Fund

### Investment managers

American Century Investment  
Management Inc.

Top holdings	(%)
Johnson & Johnson Com	5.03
ONEOK Inc. Com	3.26
Medtronic PLC Shs	3.16
Cash & Equivalents	2.86
Becton Dickinson & Co. Com	2.85
JPMorgan Chase & Co. Com	2.78
Norfolk Southern Corp. Com	2.62
Exxon Mobil Corp. Com	2.42
Kenvue Inc. Com	2.13
Microchip Technology Inc., 0.75%, 6/1/2030	2.12

More holdings details	Total
Number of Portfolio Holdings	104

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

## Renaissance U.S. Equity Income Fund

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