

Renaissance U.S. Equity Income Fund (US\$)

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	ATL2489
Inception date	Sep 16, 2013
Management expense ratio	2.01%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL2493
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	ATL2495
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	-0.8	17.9	11.7	-5.7	23.5	-0.3	15.9	-3.7	1.9	9.1	3.8
Class F	0.5	19.4	13.0	-4.5	25.1	1.0	17.4	-2.6	3.2	10.5	4.1

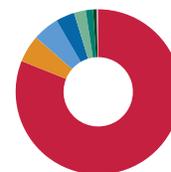
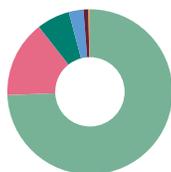
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.6	3.8	0.1	7.8	7.6	3.4	10.4	7.0	7.2
Class F	-1.5	4.1	0.7	9.1	8.9	4.7	11.8	8.3	8.5

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0203	-	-	0.3363	-	-	0.0236	-	-	0.0336	-	-
Class F	0.0783	-	-	0.1741	-	-	0.0736	-	-	0.0820	-	-

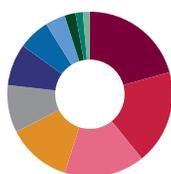
Portfolio analysis as at March 31, 2025

Investment Style: Bottom-up, value

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



Asset allocation*	(%)	Geographic allocation*	(%)
U.S. Equity	74.36	United States	81.10
International Equity	15.05	Ireland	5.35
U.S. Bonds	6.48	United Kingdom	5.16
Cash and Equivalents	2.86	Canada	3.66
Canadian Equity	0.96	France	2.30
Canadian Bonds	0.25	Switzerland	1.42
Other	0.04	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

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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

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