

## Renaissance Canadian Balanced Fund

### Fund category

Canadian Equity Balanced

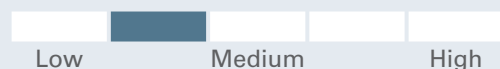
### Investment objective

Renaissance Canadian Balanced Fund seeks to achieve long-term investment return through a combination of income and capital growth by investing primarily in a diversified portfolio of Canadian equity securities, investment-grade bonds, and money market instruments.

### Why invest?

Diversified exposure to Canadian and foreign equities, government bonds and corporate bonds

### Volatility & risk analysis



### Fund details - Class A

Fund code	ATL508
Inception date	Mar 10, 1999
Management expense ratio	2.07%
Min. investment	\$500
Load structure	Front End Charge

### Fund details - Class F

Fund code	ATL019
Inception date	Oct 7, 2005
Management expense ratio	0.87%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	114.5

### Performance as at March 31, 2024

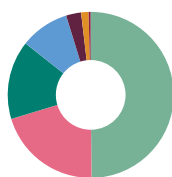
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.6	-2.0	6.8	8.8	-6.6	16.8	5.8	10.2	-8.9	8.2	4.7
Class F	8.0	-0.7	8.3	10.1	-5.7	17.9	7.1	11.5	-7.8	9.4	5.0

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	2.2	4.7	12.4	10.3	1.9	4.0	5.0	4.3	5.2
Class F	2.3	5.0	13.1	11.6	3.0	5.2	6.2	5.6	5.5

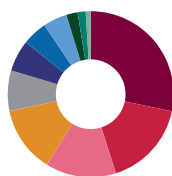
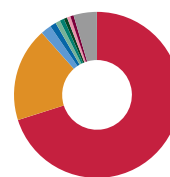
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	0.0333	-	-	0.0232	-	-	0.0424	-	-	0.0482	-
Class F	0.0626	-	-	0.0454	-	-	0.0626	-	-	0.0667	-

### Portfolio analysis as at March 31, 2024

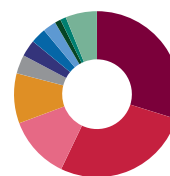
Investment Style: Bottom-up, value



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Equity	49.97	Canada	70.10
Canadian Bonds	20.53	United States	18.34
U.S. Equity	15.37	France	2.07
International Equity	9.58	United Kingdom	1.20
U.S. Bonds	2.93	India	0.92
Cash and Equivalents	1.47	Denmark	0.82
Global Bonds	0.40	Switzerland	0.67
		Japan	0.67
		Netherlands	0.65
		Other	4.56



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	28.30	Canadian Provincial Bonds	29.84
Information Technology	16.80	Canadian Investment Grade Bonds	27.27
Industrials	13.76	Canadian Corporate Bonds	12.21
Energy	12.89	Canadian Government Bonds	9.73
Materials	7.87	U.S. Investment Grade Bonds	3.67
Health Care	6.12	Canadian High Yield Bonds	3.25
Consumer Discretionary	4.87	U.S. Mortgage-Backed Securities	3.02
Communication Services	4.65	U.S. High Yield Bonds	2.58
Consumer Staples	2.22	U.S. Federal Bonds	1.16
Utilities	1.56	Canadian Municipal Bonds	1.14
Real Estate	0.95	Other	6.13



## Renaissance Canadian Balanced Fund

### Investment managers

**CIBC Asset Management Inc.**

### ACM Advisors

Top holdings	(%)
Royal Bank of Canada Com	3.23
Shopify Inc. Cl A	2.36
Constellation Software Inc. Com	2.20
Canadian Pacific Kansas City Limited Com	2.18
Toronto-Dominion Bank Com New	2.14
Manulife Financial Corporation Com	2.12
Canadian Imperial Bank of Commerce Com	2.11
Enbridge Inc. Com	2.08
Canadian Natural Resources Ltd. Com	1.95
Canadian National Railway Company Com	1.89

More holdings details	Total
Total Number of Holdings	504

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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