

Renaissance U.S. Dollar Diversified Income Fund

Fund category

Global Fixed Income Balanced

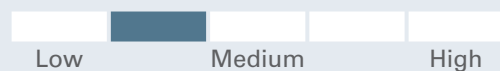
Investment objective

Renaissance U.S. Dollar Diversified Income Fund seeks to generate a high level of income with some potential for capital appreciation by investing primarily in units of mutual funds that invest in fixed income and equity securities of issuers located in the United States.

Why invest?

Exposure to a USD conservative portfolio

Volatility & risk analysis



Fund details - Class A

Fund code ATL2800
Inception date Sep 16, 2013
Management expense ratio 1.57%
Min. investment \$500
Load structure Front End Charge

Fund details - Class F

Fund code ATL2803
Inception date Sep 26, 2013
Management expense ratio 0.88%
Min. investment \$500
Load structure No Sales or Redem

Fund details - Premium

Fund code ATL2805
Inception date Sep 16, 2013
Management expense ratio 1.15%
Load structure Front End Charge

Fund details - F-Premium

Fund code ATL2806
Inception date Oct 9, 2013
Management expense ratio 0.67%
Load structure No Sales or Redem

Total assets (\$Mil) 57.6

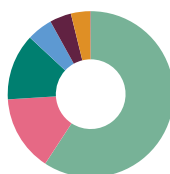
Performance as at March 31, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.0	-2.6	9.9	7.0	-4.2	15.2	7.7	2.4	-13.8	7.1	1.1
Class F	6.7	-1.9	10.7	7.7	-3.5	16.0	8.4	3.2	-13.2	7.9	1.3

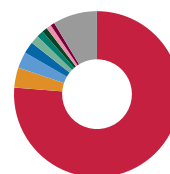
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.8	1.1	8.4	5.9	-0.3	-0.8	2.2	3.0	3.3
Class F	1.9	1.3	8.8	6.6	0.4	-0.1	2.9	3.8	4.0

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	0.0220	0.0220	0.0220	0.0630	0.0210	0.0210	0.0210	0.0210	0.0210	0.0210	0.0210
Class F	0.0220	0.0220	0.0220	0.1086	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220

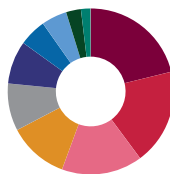
Portfolio analysis as at March 31, 2024



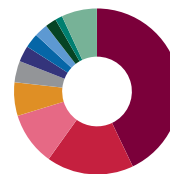
Asset allocation*	(%)
U.S. Bonds	59.23
U.S. Equity	14.77
Global Bonds	12.94
Canadian Bonds	5.03
Cash and Equivalents	4.20
International Equity	3.75
Canadian Equity	0.08



Geographic allocation*	(%)
United States	76.28
United Kingdom	3.90
Canada	3.17
Ireland	2.29
France	1.63
Switzerland	1.32
Luxembourg	1.06
Japan	0.94
Bermuda	0.79
Other	8.62



Sector allocation	(%)
Health Care	21.19
Financials	18.67
Consumer Staples	15.76
Industrials	11.72
Utilities	9.22
Energy	8.39
Materials	5.31
Information Technology	4.97
Communication Services	2.90
Real Estate	1.83
Consumer Discretionary	0.05



Fixed income breakdown	(%)
U.S. Investment Grade Bonds	42.93
U.S. High Yield Bonds	16.97
International Investment Grade Bonds	10.36
U.S. Corporate Bonds	6.53
U.S. Government Bonds	4.17
U.S. Federal Bonds	3.13
International High Yield Bonds	2.82
Corporate Bonds	2.59
International Corporate Bonds	2.17
Canadian High Yield Bonds	1.41
Other	6.93

Renaissance U.S. Dollar Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top underlying funds	(%)
CIBC U.S. Dollar Corporate Bond Fund	79.54
CIBC U.S. Equity Income Fund	19.99

Top holdings	(%)
Cash & Equivalents	4.20
United States Treasury Note, 4.38%, 8/15/2043	1.65
United States Treasury Note, 4.25%, 2/15/2054	1.63
Johnson & Johnson Com	1.09
Medtronic PLC Shs	1.04
United States Treasury Note, 4.5%, 2/15/2044	0.81
Goldman Sachs Group Inc. (The) (FRN), 2.38%, 7/21/2032	0.69
Time Warner Cable Inc., 6.55%, 5/1/2037	0.67
Goldman Sachs Group Inc. (The) (FRN), 3.27%, 9/29/2025	0.65
Oracle Corp., 3.6%, 4/1/2040	0.65

More holdings details	Total
Number of Portfolio Holdings	2

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

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

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