

Renaissance Diversified Income Fund

Fund category

Canadian Equity Balanced

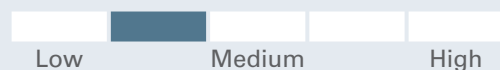
Investment objective

Renaissance Diversified Income Fund seeks to generate a high level of current cash flow by investing primarily in income-producing securities, including income trusts, preferred shares, common shares, and fixed income securities.

Why invest?

Equity-oriented portfolio with a monthly distribution

Volatility & risk analysis



Fund details - Class A

Fund code ATL247
 Inception date Feb 4, 2003
 Management expense ratio 2.11%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL017
 Inception date Oct 14, 2005
 Management expense ratio 0.90%
 Min. investment \$500
 Load structure No Sales or Redem
 Total assets (\$Mil) 29.5

Performance as at March 31, 2024

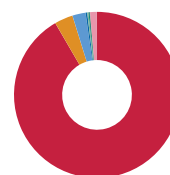
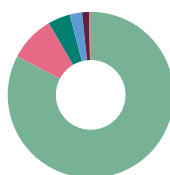
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.7	-4.7	12.0	3.7	-10.8	15.6	3.7	20.9	-5.8	6.4	5.4
Class F	8.0	-3.5	13.3	4.8	-9.7	17.0	4.9	22.4	-4.7	7.7	5.7

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	3.6	5.4	13.4	10.8	-0.1	6.2	6.8	4.4	6.1
Class F	3.7	5.7	14.0	12.1	1.2	7.5	8.1	5.7	5.6

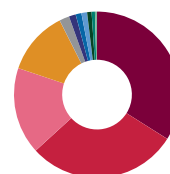
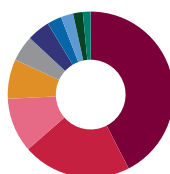
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
Class F	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400

Portfolio analysis as at March 31, 2024

Investment Style: Bottom-up, value



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Equity	82.70	Canada	91.62
Canadian Bonds	8.89	Bermuda	3.60
International Equity	4.35	United States	2.59
U.S. Equity	2.39	Israel	0.31
Cash and Equivalents	1.36	Switzerland	0.26
U.S. Bonds	0.20	Ireland	0.21
Global Bonds	0.10	Australia	0.08
Other	0.01	Other	1.34



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	42.46	Canadian Provincial Bonds	33.97
Energy	21.14	Canadian Investment Grade Bonds	29.27
Industrials	10.60	Canadian Government Bonds	16.93
Materials	7.70	Canadian Corporate Bonds	12.40
Utilities	5.01	U.S. Investment Grade Bonds	1.95
Communication Services	4.46	Canadian Asset-Backed Securities	1.33
Information Technology	2.80	Canadian Municipal Bonds	1.13
Real Estate	2.41	International Investment Grade Bonds	1.10
Health Care	1.90	Securitized	0.89
Consumer Discretionary	1.51	Canadian Mortgage-Backed Securities	0.65
		Other	0.39

Renaissance Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	7.95
Canadian Natural Resources Ltd. Com	5.59
Bank of Montreal Com	4.66
Toronto-Dominion Bank Com New	4.47
Enbridge Inc. Com	4.08
Canadian Pacific Kansas City Limited Com	3.92
Manulife Financial Corporation Com	3.66
Brookfield Corporation Vtg Shs Cl A	3.56
Telus Corp. Com	2.89
Canadian Imperial Bank of Commerce Com	2.76

More holdings details	Total
Total Number of Holdings	297

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

Renaissance Diversified Income Fund

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

Renaissance Investments is offered by CIBC Asset Management Inc. The views expressed in this document are the views of CIBC Asset Management Inc. and are subject to change at any time. CIBC Asset Management Inc. does not undertake any obligation or responsibility to update such opinions. This document is provided for general informational purposes only and does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy or sell any securities referred to. Individual circumstances and current events are critical to sound investment planning; anyone wishing to act on this document should consult with his or her advisor. All opinions and estimates expressed in this document are as of the date of publication unless otherwise indicated, and are subject to change.

®Renaissance Investments is a registered trademark of CIBC Asset Management Inc. The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.

©2022 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

®Renaissance Investments is offered by and is a registered trademark of CIBC Asset Management Inc. All fund performance is reported net of fees, benchmark data is reported gross of fees. This may impact a direct comparison between the fund and its benchmark.