

Renaissance Corporate Bond Fund

Fund category

Canadian Corporate Fixed Income

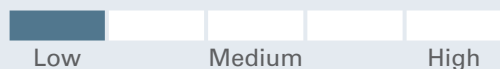
Investment objective

Renaissance Corporate Bond Fund seeks to obtain a high level of current income by investing primarily in bonds, debentures, notes, and other debt instruments of Canadian issuers

Why invest?

Exposure to domestic credit with monthly income distributions

Volatility & risk analysis



Fund details - Class A

| | |
|--------------------------|------------------|
| Fund code | ATL1002 |
| Inception date | Nov 18, 2009 |
| Management expense ratio | 1.16% |
| Min. investment | \$500 |
| Load structure | Front End Charge |

Fund details - Class F

| | |
|--------------------------|-------------------|
| Fund code | ATL016 |
| Inception date | Nov 18, 2009 |
| Management expense ratio | 0.61% |
| Min. investment | \$500 |
| Load structure | No Sales or Redem |

Fund details - Premium

| | |
|--------------------------|------------------|
| Fund code | ATL1202 |
| Inception date | Nov 18, 2009 |
| Management expense ratio | 0.96% |
| Load structure | Front End Charge |

Fund details - F-Premium

| | |
|--------------------------|-------------------|
| Fund code | ATL1203 |
| Inception date | Oct 2, 2012 |
| Management expense ratio | 0.43% |
| Load structure | No Sales or Redem |
| Total assets (\$Mil) | 4,824.1 |

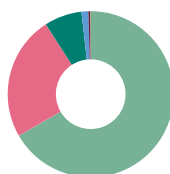
Performance as at March 31, 2024

| Annual return (%) | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | YTD |
|-------------------|------|------|------|------|------|------|------|------|-------|------|-----|
| Class A | 4.9 | -0.0 | 5.1 | 3.1 | -0.5 | 8.1 | 6.4 | -0.4 | -10.8 | 8.0 | 0.6 |
| Class F | 5.8 | 0.8 | 6.0 | 3.9 | 0.2 | 9.0 | 7.2 | 0.3 | -10.4 | 8.5 | 0.8 |

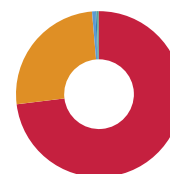
| Trailing return (%) | 1 mth | 3 mths | 6 mths | 1 yr | 2 yrs | 3 yrs | 5 yrs | 10 yrs | SI |
|---------------------|-------|--------|--------|------|-------|-------|-------|--------|-----|
| Class A | 0.7 | 0.6 | 7.7 | 5.4 | 1.9 | -0.3 | 1.2 | 2.0 | 2.8 |
| Class F | 0.8 | 0.8 | 7.9 | 5.9 | 2.4 | 0.2 | 1.8 | 2.8 | 3.6 |

| Dist. \$ | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May |
|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Class A | 0.0220 | 0.0220 | 0.0220 | 0.0722 | 0.0210 | 0.0210 | 0.0210 | 0.0210 | 0.0210 | 0.0210 | 0.0210 |
| Class F | 0.0230 | 0.0230 | 0.0230 | 0.1470 | 0.0220 | 0.0220 | 0.0220 | 0.0220 | 0.0220 | 0.0220 | 0.0220 |

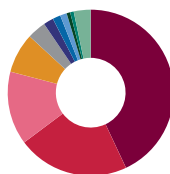
Portfolio analysis as at March 31, 2024



| Asset allocation* | (%) |
|----------------------|-------|
| Canadian Bonds | 66.66 |
| U.S. Bonds | 24.26 |
| Cash and Equivalents | 7.31 |
| Global Bonds | 1.33 |
| U.S. Equity | 0.39 |
| Other | 0.07 |



| Geographic allocation* | (%) |
|------------------------|-------|
| Canada | 70.76 |
| United States | 24.78 |
| Australia | 0.63 |
| United Kingdom | 0.20 |
| Jersey | 0.16 |
| France | 0.13 |
| Luxembourg | 0.12 |
| Cayman Islands | 0.04 |
| Malta | 0.03 |



| Fixed income breakdown | (%) |
|-------------------------------------|-------|
| Canadian Investment Grade Bonds | 43.02 |
| Canadian Corporate Bonds | 21.77 |
| U.S. High Yield Bonds | 14.28 |
| U.S. Investment Grade Bonds | 7.79 |
| Canadian High Yield Bonds | 3.66 |
| U.S. Government Bonds | 1.96 |
| U.S. Corporate Bonds | 1.55 |
| Preferred Shares | 1.28 |
| Canadian Provincial Bonds | 0.71 |
| Canadian Mortgage-Backed Securities | 0.69 |
| Other | 3.29 |

Renaissance Corporate Bond Fund

Investment managers

CIBC Asset Management Inc.

| Top holdings | (%) |
|--|------|
| Cash & Equivalents | 7.31 |
| Bank of America Corp. (FRN), 3.62%, 3/16/2028 | 1.91 |
| United States Treasury Note, 2.88%, 5/15/2043 | 1.81 |
| Athene Global Funding, 2.47%, 6/9/2028 | 1.74 |
| West Edmonton Mall Property Inc., 7.79%, 10/4/2027 | 1.59 |
| Teranet Holdings L.P., 5.75%, 12/17/2040 | 1.40 |
| SmartCentres, 3.65%, 12/11/2030 | 1.25 |
| Brookfield Infrastructure Finance ULC, 4.19%, 9/11/2028 | 1.22 |
| Enbridge Inc., 7.2%, 6/18/2032 | 1.18 |
| Enbridge Inc. (FRN), 5.38%, 9/27/2077 | 1.17 |

| More holdings details | Total |
|--------------------------|-------|
| Total Number of Holdings | 608 |

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

Renaissance Corporate Bond Fund

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

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