



*Renaissance  
Optimal  
Portfolios*

*Designed for tomorrow's  
investment realities  
and opportunities*



# What are the Renaissance Optimal Portfolios?

The Renaissance Optimal Portfolios provide investors with the opportunity to **generate income, manage volatility** and benefit from **capital appreciation**. These portfolios offer access to a broad range of investment opportunities through a mix of top funds from Renaissance Investments.

## The key pillars of the Optimal Portfolios



### Income generation

Access a consistent stream of income across various macroeconomic environments.



### Volatility management

Mitigate the adverse impact of market volatility.



### Capital growth

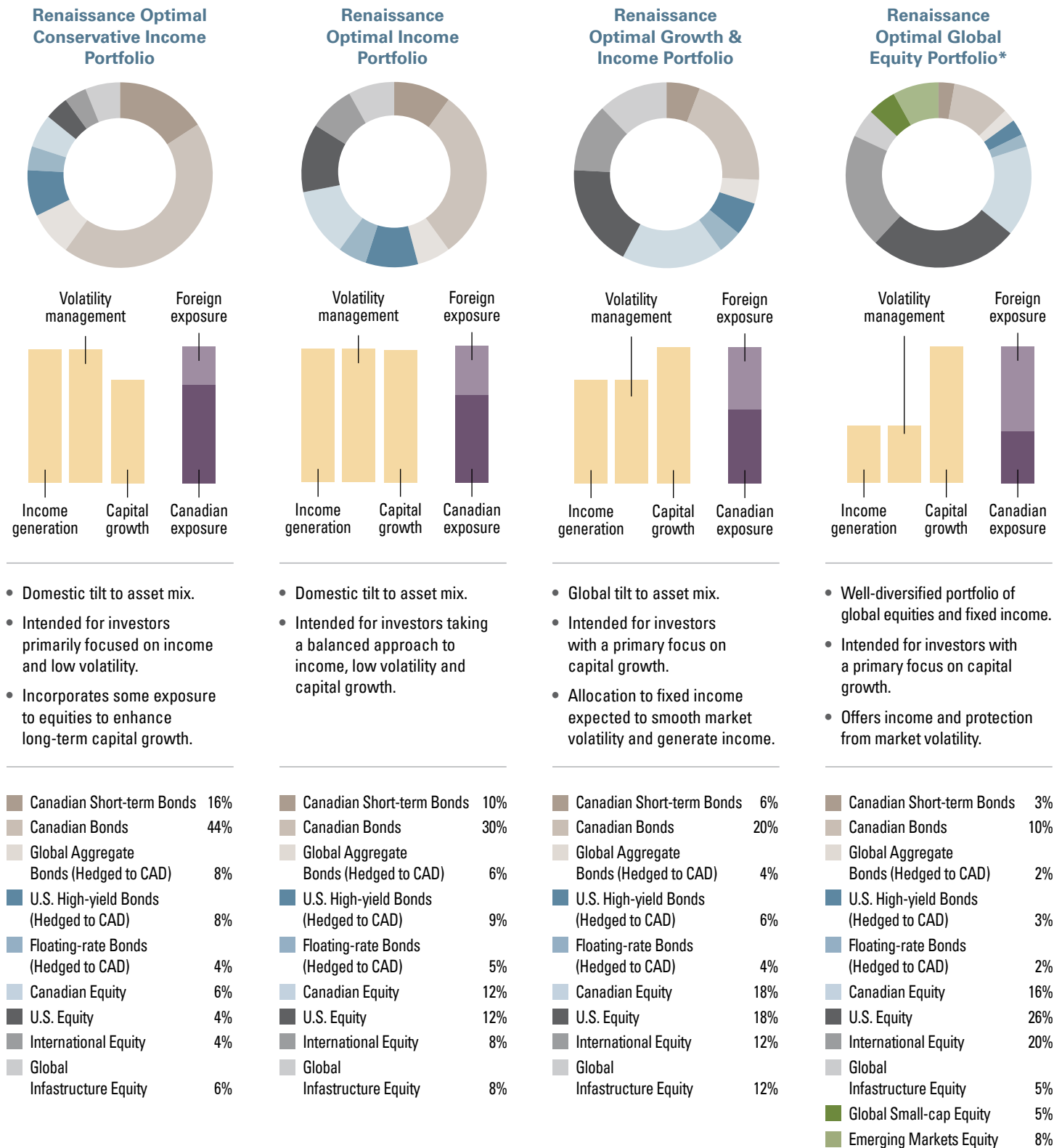
Provide an important source of long-term capital growth potential.

## How we bring these pillars to life

- **Strategic oversight:** The portfolios are built using a disciplined strategic asset allocation process, with a focus on: investor objectives, expected long-term returns and risks, robust portfolio construction, and regular monitoring and review.
- **Tactical tilting:** When it makes sense, we adjust the portfolios to capture the impact of shorter-term market dislocations and trends, within the context of our long-term view.
- **Investment breadth and diversification:** The portfolios are diversified across and within asset classes, leveraging investment managers from around the globe.

# The Optimal Portfolios are all-in-one core solutions designed for tomorrow's investment realities and opportunities

The Renaissance Optimal Portfolios are core investment solutions that fit most investor profiles, whatever the risk tolerance or return and income needs. The portfolios also offer access to multiple asset classes.



\*Also applicable to the Renaissance Optimal Global Equity Currency Neutral Portfolio.

## Portfolio enhancer

The Renaissance Optimal Inflation Opportunities Portfolio uses active asset allocation to benefit from changing economic cycles around the world. The portfolio's holdings are adjusted to address inflation concerns and capitalize on opportunities.

### 1 Protects against domestic inflation

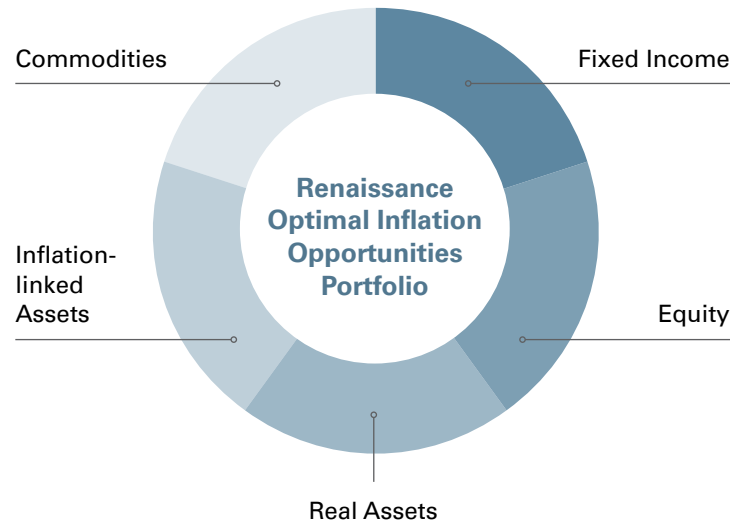
Employs a mix of inflation-hedging assets like infrastructure, real estate and real return bonds.

### 2 Capitalizes on inflation opportunities around the world

Uses an active asset allocation strategy to capitalize on changing inflationary environments.

### 3 Complements a balanced portfolio

Enhances diversification through a blend of traditional and non-traditional asset classes.



## Strategic oversight, led by our specialists

The CIBC Asset Management Multi-Asset and Currency Management team brings together a broad group of investment specialists. Leading the team is Luc de la Durantaye, CFA, Chief Investment Strategist, Chief Investment Officer and Managing Director. The team's investment processes combine rigorous quantitative models with robust fundamental judgment.



CIBC ASSET MANAGEMENT



## Benefit from global expertise

CIBC Asset Management partners with global investment managers to deliver a broad range of forward-looking, client-focused solutions. The Renaissance Optimal Portfolios benefit from a variety of best-in-class portfolio managers.



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## Access a broad range of investment opportunities

The Renaissance Optimal Portfolios are composed of a diverse mix of top Renaissance Investments mutual funds. They are designed to generate income, benefit from capital appreciation and manage volatility.

### Strategic Asset Allocation (Strategic fund weights are as at December 7, 2020)

	Tactical range <sup>1</sup>	Renaissance Optimal Conservative Income Portfolio	Renaissance Optimal Income Portfolio	Renaissance Optimal Growth & Income Portfolio	Renaissance Optimal Global Equity Portfolio <sup>2</sup>
<b>Fixed Income</b>					
Canadian Short-Term Fixed Income Renaissance Short-Term Income Fund	Plus or minus 10%	16%	10%	6%	3%
Canadian Fixed Income Renaissance Canadian Bond Fund	Plus or minus 10%	44%	30%	20%	10%
Global Fixed Income Renaissance Global Bond Private Pool	Plus or minus 5%	8%	6%	4%	2%
High-Yield Renaissance High-Yield Bond Fund	Plus or minus 5%	8%	9%	6%	3%
Floating-Rate Bond Renaissance Floating Rate Income Fund	Plus or minus 5%	4%	5%	4%	2%
Real Return Bond Renaissance Real Return Bond Fund	Plus or minus 5%	–	–	–	–
<b>Equity</b>					
Canadian Equity Renaissance Canadian Dividend Fund	Plus or minus 5%	6%	12%	10%	8%
Canadian Equity Renaissance Canadian Growth Fund	Plus or minus 5%	n/a	n/a	8%	8%
U.S. Equity Renaissance U.S. Equity Income Fund	Plus or minus 5%	4%	6%	6%	8%
U.S. Equity Renaissance U.S. Equity Growth Fund	Plus or minus 5%	n/a	6%	12%	18%
International Equity Renaissance International Dividend Fund	Plus or minus 5%	4%	4%	6%	8%
International Equity Renaissance International Equity Fund	Plus or minus 5%	n/a	4%	6%	12%
Global Infrastructure Renaissance Global Infrastructure Fund	Plus or minus 5%	6%	8%	12%	5%
Global Small-cap Equity Renaissance Global Small-Cap Fund	Plus or minus 5%	n/a	n/a	n/a	5%
Emerging Markets Equity Renaissance Emerging Markets Fund	Plus or minus 5%	n/a	n/a	n/a	8%

<sup>1</sup> Tactical ranges may vary in the future and are provided here as an indication of the current tactical strategy for the Renaissance Optimal Portfolios.

<sup>2</sup> Also applicable to the Renaissance Optimal Global Equity Currency Neutral Portfolio.

## Portfolio details

Portfolio Details	Renaissance Optimal Conservative Income Portfolio	Renaissance Optimal Income Portfolio	Renaissance Optimal Growth & Income Portfolio	Renaissance Optimal Global Equity Portfolio	Renaissance Optimal Global Equity Currency Neutral Portfolio	Renaissance Optimal Inflation Opportunities Portfolio
<b>Risk Rating</b>	Low	Low	Low to medium	Medium	Medium	Low to medium
<b>Minimum Purchase</b>	\$500	\$500	\$500	\$500	\$500	\$500
<b>Class F</b>	ATL2913	ATL051	ATL2942	ATL1652	ATL1268	ATL2455
<b>Class FT4</b>	ATL1034	–	ATL1036	ATL1343	ATL1345	–
<b>Class FT6</b>	ATL1035	ATL1038	ATL1037	ATL1344	ATL1346	–
<b>Class A FEL</b>	ATL2910	ATL048	ATL2939	ATL1902	ATL1265	ATL2452
<b>Class A LL</b>	ATL2911	ATL049	ATL2940	ATL2903	ATL1266	ATL2453
<b>Class A BEL</b>	ATL2912	ATL050	ATL2941	ATL1903	ATL1267	ATL2454
<b>Class T4 FEL</b>	ATL2915	–	ATL2944	ATL2425	ATL1276	–
<b>Class T4 LL</b>	ATL2916	–	ATL2945	ATL2426	ATL1277	–
<b>Class T4 BEL</b>	ATL2917	–	ATL2946	ATL2427	ATL1278	–
<b>Class T6 FEL</b>	ATL2918	ATL053	ATL2947	ATL2428	ATL1279	–
<b>Class T6 LL</b>	ATL2919	ATL054	ATL2948	ATL2429	ATL1280	–
<b>Class T6 BEL</b>	ATL2920	ATL055	ATL2949	ATL2430	ATL1281	–
<b>Class F MER</b>	0.80%	0.85%	0.94%	1.21%	1.15%	0.99%
<b>Class A MER</b>	1.62%	1.96%	2.02%	2.45%	2.29%	2.20%

To learn more about the Renaissance Optimal Portfolios,  
please speak with your financial professional

**1 888 888 FUND (3863)**

[renaissanceinvestments.ca](http://renaissanceinvestments.ca)

Effective May 13, 2022, all deferred sales charge (referred to as DSC) purchase options (i.e. back-end load and low-load options) are closed to new purchases, including purchases through pre-authorized chequing plans. Switches to units of another Fund managed by CIBC Asset Management Inc. under the same DSC purchase option will continue to be available.

The MERs have been annualized as at August 31, 2022 as disclosed in the Renaissance Investments Annual Management Reports of Fund Performance. The Manager waived some management fees and/or absorbed some operating expenses, which reduced the MERs. Please refer to the Annual / Interim (whichever applies) Management Reports of Fund Performance for restated MERs, which reflect what the MERs would have been if the Manager had not waived some management fees and/or absorbed operating expenses. The decision to waive management fees and/or absorb operating expenses is reviewed annually and determined at the discretion of the Manager; this practice may continue indefinitely or can be terminated at any time.

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