

Income generation and capital preservation

Advisor essentials

Key benefits

Opportunity

➔ Global asset classes typically used by pension funds provide unparalleled scope for long-term capital growth.

Income

➔ A combination of diverse, income-generating asset classes.

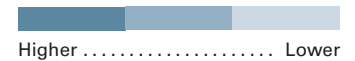
Protection

➔ Lower volatility through broad asset class and world-class investment manager diversification – tested in two major down markets.

Just about every aspect of the investment income paradigm has shifted in recent years. Investment income is being sought for many different reasons and yet the traditional methods of achieving such income have become ineffective, leaving many to search for alternative investment products.

The search is over. The **Renaissance Optimal Income Portfolio** is an all-in-one investment solution designed to meet your various income needs.

A carefully selected blend



Renaissance Funds	Fund Characteristics			
	Income Generation	Potential Capital Growth	Volatility	Inflation Protection
Canadian Bond Fund CIBC Global Asset Management Inc.	Higher	Lower	Lower	Lower
Canadian Dividend Fund CIBC Global Asset Management Inc.	Moderate	Higher	Higher	Moderate
Global Infrastructure Fund RARE Infrastructure Limited	Moderate	Higher	Moderate	Higher
High-Yield Bond Fund CIBC Global Asset Management Inc.	Higher	Moderate	Moderate	Moderate
Global Bond Fund Brandywine Global Investment Management, LLC	Moderate	Lower	Moderate	Lower
Real Return Bond Fund CIBC Global Asset Management Inc.	Lower	Lower	Lower	Higher
Floating Rate Income Fund Ares Management LLC	Higher	Moderate	Moderate	Higher



The sum is greater than individual parts. ▶

**Renaissance Optimal
Income Portfolio**

Overall Portfolio Characteristics			
Income Generation	Potential Capital Growth	Volatility	Inflation Protection
High	Moderate	Low	Moderate

Features

Optimal pricing options available

- ➔ Select and Elite class pricing options available for investors with greater assets to invest.

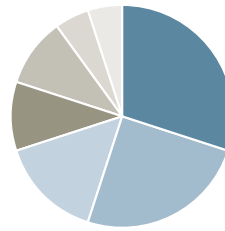
Multiple payout options

- ➔ Customizable, monthly tax-efficient cash flow through Class A: 4%, T6: 6%, T8: 8%

Multi-manager approach

- ➔ Managed by a collection of world-class investment managers to capture the best market opportunities, while managing risk.

Portfolio breakdown*



- 30% Renaissance Canadian Bond Fund
- 25% Renaissance Canadian Dividend Fund
- 15% Renaissance Global Infrastructure Fund
- 10% Renaissance High-Yield Bond Fund
- 10% Renaissance Global Bond Fund
- 5% Renaissance Real Return Bond Fund
- 5% Renaissance Floating Rate Income Fund

* Target holdings

Fund details:

Class A

Front-End Load:	ATL048
Back-End Load:	ATL050
Low Load:	ATL049
MER (Class A):	1.97% ²

T-Class

Front-End Load T6	ATL053
Front-End Load T8	ATL056
Back-End Load T6	ATL055
Back-End Load T8	ATL058

Class F

ATL051	Low Load T6	ATL054
Front-End Load Trailer: 1.00%	Low Load T8	ATL057



²MER annualized as at August 31, 2013. Please refer to the Annual/Interim Management Reports of Fund Performance for further details. The Portfolios intend to distribute monthly. The monthly distribution rate is set at an amount equal to approximately 4% per annum for Class A units, 6% per annum for Class T6 units and 8% per annum for Class T8 units, calculated as a percentage of the annual average net asset value of the Portfolios. The monthly distribution rates may be adjusted from time to time at our discretion. If the annual amount distributed exceeds the portfolio's net income and net realized capital gains, such excess will constitute a return of capital. The payment of distributions is not guaranteed and may fluctuate. T-Class distributions should not be confused with a portfolio's performance, rate of return or yield. If distributions paid by the Portfolio are greater than the performance of the portfolio, then the original investment will decline. Distributions paid as a result of capital gains realized by a portfolio and income and dividends earned by a Portfolio are taxable in clients' hands in the year they are paid. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Select and Elite Class: There will be no automatic transfer into the Select Class (including Select-T4 Class, Select-T6 Class or Select-T8 Class) or Elite Class (including Elite-T4 Class, Elite-T6 Class or Elite-T8 Class) from other classes when the minimum investment of the Select classes or Elite classes has been reached. Conversions and switches into the Select Class or Elite Class will be subject to the minimum investment requirements governing each class. As a result, an investor must hold a minimum investment of \$250,000 to convert or switch into the Select Class, and \$500,000 to convert or switch into the Elite Class. Note: See the Simplified Prospectus for the tax treatment of conversions and switches. The information presented is accurate at the time of first printing, and is subject to change without notice. Management fees for Class A and Class F units are outlined in the Simplified Prospectus. This material was prepared for investment professionals only and is not for public distribution. It is for informational purposes only and is not intended to convey investment, legal or tax advice. The material and/or its contents may not be reproduced or distributed without the express written consent of Renaissance Investments. Renaissance Investments is offered by CIBC Asset Management Inc. ©Renaissance Investments, Axiom and the Axiom Portfolios are offered by, and are registered trademarks of CIBC Asset Management Inc.