

Meeting your need for income generation and capital preservation.

Income Generation and Capital Preservation

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

Higher Lower

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.	LOWER	HIGHER	HIGHER	MODERATE
Global Infrastructure Fund RARE Infrastructure Limited	MODERATE	MODERATE	MODERATE	HIGHER
High-Yield Bond Fund CIBC Global Asset Management Inc.	HIGHER	LOWER	MODERATE	LOWER
Global Bond Fund Brandywine Global Investment Management, LLC	MODERATE	MODERATE	MODERATE	LOWER
Real Return Bond Fund CIBC Global Asset Management Inc.	LOWER	LOWER	MODERATE	HIGHER
	Overall Portfolio Characteristics			
	Income Generation	Potential Capital Growth	Volatility	Inflation Protection
Renaissance Optimal Income Portfolio	HIGHER	MODERATE	LOWER	MODERATE



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.

◀ The sum is greater than individual parts

Portfolio Breakdown*



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

* Target Holdings.

Advisor Contact Details

www.renaissanceinvestments.ca

The Portfolios intend to distribute monthly. The monthly distribution rate is set of 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. Please refer to the Funds' prospectus for information about the distribution policy and distribution frequency. 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 classes or Elite classes 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 classes, and \$500,000 to convert or switch into the Elite classes. 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. Please read the Renaissance Investments family of funds simplified prospectus before investing. Mutual funds are not guaranteed, their values may change frequently and past performance may not be repeated. 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.

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

