

Renaissance Canadian Balanced Fund

Fund category

Canadian Equity Balanced

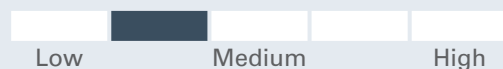
Investment objective

Renaissance Canadian Balanced Fund seeks to achieve long-term investment return through a combination of income and capital growth by investing primarily in a diversified portfolio of Canadian equity securities, investment-grade bonds, and money market instruments.

Why invest?

Diversified exposure to Canadian and foreign equities, government bonds and corporate bonds

Volatility & risk analysis



Fund details - Class A

Fund code ATL508
Inception date Mar 10, 1999
Management expense ratio 2.01%
Min. investment \$500
Load structure Front End Charge

Fund details - Class F

Fund code ATL019
Inception date Oct 7, 2005
Management expense ratio 0.83%
Min. investment \$500
Load structure No Sales or Redem
Total assets (\$Mil) 118.5

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.6	-2.0	6.8	8.7	-6.9	16.4	5.8	10.2	-8.9	8.2	17.4
Class F	8.0	-0.7	8.3	10.1	-5.7	17.9	7.1	11.5	-7.8	9.4	18.7

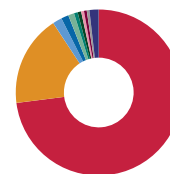
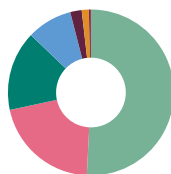
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	4.8	6.8	11.8	20.8	10.7	5.9	6.3	5.1	5.7
Class F	4.9	7.1	12.5	22.2	12.0	7.1	7.6	6.4	6.0

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	-	-	0.0325	-	-	0.0428	-	-	0.0333	-	-	0.0232
Class F	-	-	0.0605	-	-	0.0652	-	-	0.0626	-	-	0.0454

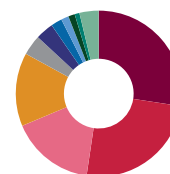
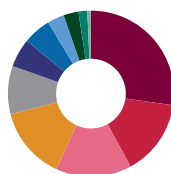
Portfolio analysis as at November 30, 2024

Investment Style: Bottom-up, value

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



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Equity	50.82	Canada	73.00
Canadian Bonds	20.85	United States	17.77
U.S. Equity	15.53	France	1.82
International Equity	8.83	United Kingdom	1.44
U.S. Bonds	2.24	Denmark	1.16
Cash and Equivalents	1.37	Ireland	0.71
Global Bonds	0.40	Germany	0.68
		Netherlands	0.56
		Spain	0.53
		Japan	0.51
		Other	1.81



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	27.25	Canadian Provincial Bonds	27.42
Information Technology	14.84	Canadian Investment Grade Bonds	24.94
Energy	14.79	Canadian Corporate Bonds	16.31
Industrials	14.13	Canadian Government Bonds	14.30
Materials	9.38	U.S. Mortgage-Backed Securities	3.93
Consumer Discretionary	5.60	Canadian High Yield Bonds	3.52
Health Care	5.43	U.S. Investment Grade Bonds	2.17
Communication Services	3.25	U.S. High Yield Bonds	1.46
Consumer Staples	2.92	U.S. Corporate Bonds	1.27
Utilities	1.72	International Government Bonds	0.93
Real Estate	0.70	Other	3.75

Renaissance Canadian Balanced Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings	(%)
Royal Bank of Canada Com	4.01
Shopify Inc. Cl A	3.34
Enbridge Inc. Com	2.26
Brookfield Corporation Vtg Shs Cl A	2.08
Toronto-Dominion Bank Com New	2.00
Agnico-Eagle Mines Ltd. Com	1.93
Canadian Natural Resources Ltd. Com	1.77
Suncor Energy Inc. Com	1.67
Canadian Imperial Bank of Commerce Com	1.66
Bank of Nova Scotia (The) Com	1.52

More holdings details	Total
Total Number of Holdings	504

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

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