

Renaissance U.S. Dollar Diversified Income Fund

Performance as at November 30, 2024

Fund category

Global Fixed Income Balanced

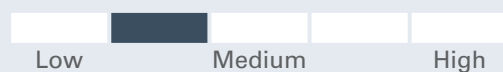
Investment objective

Renaissance U.S. Dollar Diversified Income Fund seeks to generate a high level of income with some potential for capital appreciation by investing primarily in units of mutual funds that invest in fixed income and equity securities of issuers located in the United States.

Why invest?

Exposure to a USD conservative portfolio

Volatility & risk analysis



Fund details - Class A

Fund code ATL2800
Inception date Sep 16, 2013
Management expense ratio 1.57%
Min. investment \$500
Load structure Front End Charge

Fund details - Class F

Fund code ATL2803
Inception date Sep 26, 2013
Management expense ratio 0.87%
Min. investment \$500
Load structure No Sales or Redem

Closed to all purchases - Premium

Fund code ATL2805
Inception date Sep 16, 2013
Management expense ratio 1.15%
Load structure Front End Charge

Closed to all purchases - F-Premium

Fund code ATL2806
Inception date Oct 9, 2013
Management expense ratio 0.67%
Load structure No Sales or Redem

Total assets (\$Mil) 50.3

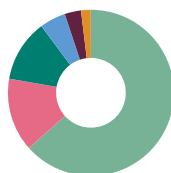
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.0	-2.6	9.9	7.0	-4.2	15.2	7.7	2.4	-13.8	7.1	7.0
Class F	6.7	-1.9	10.7	7.7	-3.5	16.0	8.4	3.2	-13.2	7.9	7.6

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.7	1.4	6.6	11.3	6.7	0.0	1.9	3.2	3.6
Class F	1.8	1.5	6.9	12.0	7.4	0.7	2.6	3.9	4.3

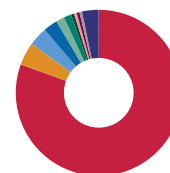
Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0630
Class F	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.1086

Portfolio analysis as at November 30, 2024

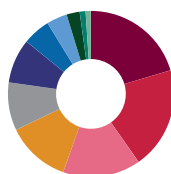
* Due to rounding, amounts presented herein may not add up precisely to the total.



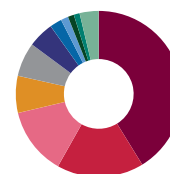
Asset allocation*	(%)
U.S. Bonds	64.28
U.S. Equity	14.51
Global Bonds	12.28
Cash and Equivalents	5.12
International Equity	3.24
Canadian Bonds	1.89
Canadian Equity	0.04



Geographic allocation*	(%)
United States	80.58
United Kingdom	4.48
Canada	3.65
Ireland	2.79
France	1.64
Luxembourg	1.44
Denmark	0.60
Netherlands	0.55
Switzerland	0.51
Spain	0.51
Other	3.24



Sector allocation	(%)
Health Care	20.41
Financials	19.87
Consumer Staples	15.14
Industrials	12.46
Energy	9.35
Utilities	8.63
Materials	5.39
Information Technology	4.01
Communication Services	2.56
Real Estate	1.15
Consumer Discretionary	1.02



Fixed income breakdown	(%)
U.S. Investment Grade Bonds	41.24
U.S. Corporate Bonds	16.94
U.S. High Yield Bonds	13.14
International Investment Grade Bonds	7.21
U.S. Government Bonds	6.61
International Corporate Bonds	5.04
International High Yield Bonds	2.34
Convertible Bonds	1.44
Bank Loans	1.18
Canadian Corporate Bonds	1.16
Other	3.71

Renaissance U.S. Dollar Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top underlying funds (%)

CIBC U.S. Dollar Corporate Bond Fund	80.25
CIBC U.S. Equity Income Fund	19.81

Top holdings (%)

Cash & Equivalents	5.12
United States Treasury Note, 4.25%, 8/15/2054	1.44
United States Treasury Note, 4.13%, 8/15/2044	1.44
Johnson & Johnson Com	1.09
Medtronic PLC Shs	0.74
United States Treasury Note, 4.63%, 5/15/2054	0.71
Goldman Sachs Group Inc. (The) (FRN), 2.38%, 7/21/2032	0.70
United States Treasury Note, 4.5%, 11/15/2054	0.69
ONEOK Inc. Com	0.68
Time Warner Cable Inc., 6.55%, 5/1/2037	0.66

More holdings details Total

Number of Portfolio Holdings	2
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For more information, please contact your CIBC Asset Management representative or visit renaissanceinvestments.ca

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