

Renaissance U.S. Dollar Diversified Income Fund

Performance as at March 31, 2025

Fund category

Global Fixed Income Balanced

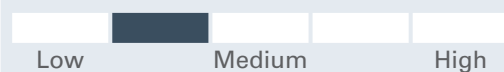
Investment objective

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) 44.9

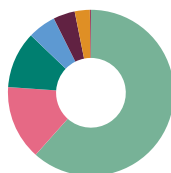
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-2.6	9.9	7.0	-4.2	15.2	7.7	2.4	-13.8	7.1	4.2	2.0
Class F	-1.9	10.7	7.7	-3.5	16.0	8.4	3.2	-13.2	7.9	5.0	2.2

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-0.8	2.0	-0.6	5.2	5.5	1.5	3.3	3.1	3.5
Class F	-0.7	2.2	-0.2	5.9	6.3	2.2	4.0	3.8	4.2

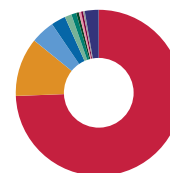
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0220	0.0220	0.0220	0.0702	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220
Class F	0.0230	0.0230	0.0230	0.1203	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220

Portfolio analysis as at March 31, 2025

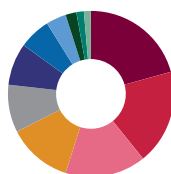
* Due to rounding, amounts presented herein may not add up precisely to the total.



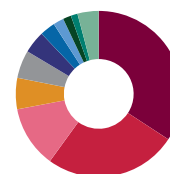
Asset allocation*	(%)
U.S. Bonds	62.25
U.S. Equity	14.65
Global Bonds	11.16
Cash and Equivalents	5.52
Canadian Bonds	4.29
International Equity	2.97
Canadian Equity	0.21



Geographic allocation*	(%)
United States	74.41
Canada	11.44
United Kingdom	4.65
Ireland	2.84
Luxembourg	1.32
France	0.97
Spain	0.50
Netherlands	0.45
Bermuda	0.40
Saudi Arabia	0.32
Other	2.71



Sector allocation	(%)
Financials	20.72
Health Care	18.49
Consumer Staples	15.74
Industrials	12.54
Energy	9.27
Utilities	8.19
Materials	6.18
Information Technology	3.91
Communication Services	2.14
Consumer Discretionary	1.44
Real Estate	1.36



Fixed income breakdown	(%)
U.S. Investment Grade Bonds	34.22
U.S. Corporate Bonds	25.79
U.S. High Yield Bonds	12.02
International Corporate Bonds	6.10
International Investment Grade Bonds	5.43
Canadian Corporate Bonds	4.36
U.S. Federal Bonds	2.99
International High Yield Bonds	2.05
U.S. Government Bonds	1.59
Convertible Bonds	1.32
Other	4.13

Renaissance U.S. Dollar Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top underlying funds (%)

CIBC U.S. Dollar Corporate Bond Fund	79.78
CIBC U.S. Equity Income Fund	19.71

Top holdings (%)

Cash & Equivalents	5.52
United States Treasury Note, 4.75%, 2/15/2045	1.95
United States Treasury Note, 4.5%, 11/15/2054	1.24
Johnson & Johnson Com	0.99
United States Treasury Bond, 4.63%, 2/15/2035	0.95
Goldman Sachs Group Inc. (The) (FRN), 2.38%, 7/21/2032	0.68
Time Warner Cable Inc., 6.55%, 5/1/2037	0.66
ONEOK Inc. Com	0.64
United States Treasury Bond, 3.88%, 3/15/2028	0.63
Medtronic PLC Shs	0.62

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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