

## Renaissance Optimal Growth & Income Portfolio

Performance as at March 31, 2025

### Fund category

Global Neutral Balanced

### Investment objective

Renaissance Optimal Growth & Income Portfolio seeks to obtain long-term growth and income by investing primarily in units of Canadian and global mutual funds.

### Why invest?

Exposure to a Globally tilted portfolio (40/60) that is primarily focused on capital growth. The allocation to fixed income is meant to provide smoother market volatility and income generation.

### Volatility & risk analysis

Low Medium High

### Fund details - Class A

Fund code ATL2939  
Inception date Sep 16, 2013  
Management expense ratio 2.02%  
Min. investment \$500  
Load structure Front End Charge

### Fund details - Class F

Fund code ATL2942  
Inception date Sep 20, 2013  
Management expense ratio 0.93%  
Min. investment \$500  
Load structure No Sales or Redem

### Closed to all purchases - Elite

Fund code ATL2965  
Management expense ratio 1.59%  
Load structure Front End Charge

### Closed to all purchases - Sel

Fund code ATL2953  
Management expense ratio 1.80%  
Load structure Front End Charge

Total assets (\$Mil) 290.9

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	2.7	8.8	3.9	-4.6	13.7	2.5	9.2	-8.8	7.5	11.3	1.5
Class F	3.8	9.9	5.0	-3.5	15.0	3.6	10.4	-7.8	8.6	12.5	1.7

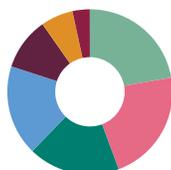
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.4	1.5	2.1	9.4	8.3	4.6	7.1	4.1	5.2
Class F	-1.3	1.7	2.7	10.6	9.4	5.7	8.2	5.2	6.3

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0264	-	-	0.1181	-	-	0.0181	-	-	0.0264	-	-
Class F	0.0398	-	-	0.1376	0.0084	0.0091	0.0383	0.0083	0.0088	0.0461	0.0089	0.0087

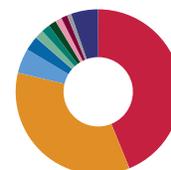
### Portfolio analysis as at March 31, 2025

Investment Style: Bottom-up, value

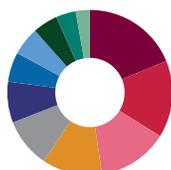
\* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Bonds	22.26
U.S. Equity	22.12
Canadian Equity	17.96
International Equity	17.72
U.S. Bonds	10.30
Cash and Equivalents	6.33
Global Bonds	3.40



Geographic allocation*	(%)
Canada	43.84
United States	34.89
United Kingdom	4.84
France	2.84
Japan	1.75
Netherlands	1.66
Spain	1.55
Switzerland	1.27
Ireland	1.22
Germany	0.82
Other	5.33



Sector allocation	(%)
Financials	18.80
Industrials	15.07
Utilities	13.81
Information Technology	11.73
Energy	9.69
Health Care	8.02
Communication Services	5.81
Materials	5.51
Consumer Discretionary	4.91
Consumer Staples	3.88
Real Estate	2.77

## Renaissance Optimal Growth & Income Portfolio

### Investment managers

**CIBC Asset Management Inc.**

**American Century Investment Management Inc.**

**Ares Management LLC**

**Brandywine Global Investment Management LLC**

**Maple-Brown Abbott Ltd.**

**PIMCO**

**Walter Scott & Partners Ltd.**

<b>Top underlying funds</b>	<b>(%)</b>
CIBC Canadian Bond Fund	16.16
CIBC Global Infrastructure Fund	12.22
CIBC U.S. Equity Growth Fund	11.61
CIBC Canadian Dividend Fund	11.25
CIBC Canadian Growth Fund	9.12
CIBC Global Bond Private Pool	8.10
CIBC U.S. Equity Income Fund	6.05
CIBC High-Yield Bond Fund	6.02
CIBC Short-Term Income Fund	5.57
CIBC International Dividend Fund	4.72

<b>Top holdings</b>	<b>(%)</b>
Cash & Equivalents	6.33
Enbridge Inc. Com	1.29
Royal Bank of Canada Com	1.19
Microsoft Corp. Com	1.06
Toronto-Dominion Bank Com New	0.89
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	0.79
Manulife Financial Corporation Com	0.77
Agnico-Eagle Mines Ltd. Com	0.74
Bank of Montreal Com	0.73
Brookfield Corporation Vtg Shs Cl A	0.73

<b>More holdings details</b>	<b>Total</b>
Number of Portfolio Holdings	12

For more information, please contact your CIBC Asset Management representative or visit [renaissanceinvestments.ca](http://renaissanceinvestments.ca)

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