

Renaissance Optimal Growth & Income Portfolio

Performance as at November 30, 2024

Fund category

Global Neutral Balanced

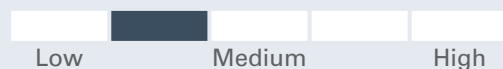
Investment objective

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



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) 303.2

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	10.0	2.7	8.8	3.9	-4.6	13.7	2.5	9.2	-8.8	7.5	13.2
Class F	11.1	3.8	9.9	5.0	-3.5	15.0	3.6	10.4	-7.8	8.6	14.3

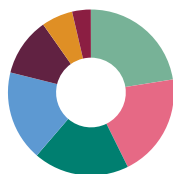
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	2.7	4.3	9.0	15.8	8.9	4.5	4.5	4.5	5.4
Class F	2.8	4.5	9.6	17.0	10.1	5.6	5.6	5.7	6.5

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	-	-	0.0181	-	-	0.0264	-	-	0.0201	-	-	0.1993
Class F	0.0084	0.0091	0.0383	0.0083	0.0088	0.0461	0.0089	0.0087	0.0318	-	-	0.1929

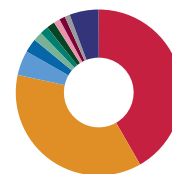
Portfolio analysis as at November 30, 2024

Investment Style: Bottom-up, value

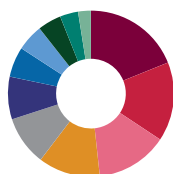
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
U.S. Equity	22.60
Canadian Bonds	20.30
Canadian Equity	18.73
International Equity	17.66
U.S. Bonds	11.43
Cash and Equivalents	6.13
Global Bonds	3.67



Geographic allocation*	(%)
Canada	41.71
United States	36.70
United Kingdom	4.81
France	2.73
Japan	1.77
Spain	1.64
Netherlands	1.59
Switzerland	1.21
Ireland	1.15
Germany	1.00
Other	5.69



Sector allocation	(%)
Financials	18.91
Industrials	15.42
Utilities	13.97
Information Technology	12.05
Energy	9.64
Health Care	8.32
Communication Services	5.88
Consumer Discretionary	5.19
Materials	4.59
Consumer Staples	3.55
Real Estate	2.49

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.

Top underlying funds	(%)
CIBC Canadian Bond Fund	16.11
CIBC Global Infrastructure Fund	12.07
CIBC U.S. Equity Growth Fund	12.02
CIBC Canadian Dividend Fund	11.33
CIBC Canadian Growth Fund	9.28
CIBC Global Bond Private Pool	7.97
CIBC U.S. Equity Income Fund	6.13
CIBC High-Yield Bond Fund	5.97
CIBC Short-Term Income Fund	5.50
CIBC International Dividend Fund	4.64

Top holdings	(%)
Cash & Equivalents	6.13
Royal Bank of Canada Com	1.62
Enbridge Inc. Com	1.26
Microsoft Corp. Com	1.08
Gov. of Canada, 3.00%, 6/1/2034	0.92
Canadian Imperial Bank of Commerce Com	0.88
Canadian Natural Resources Ltd. Com	0.83
Alphabet Inc. Cl A	0.82
Manulife Financial Corporation Com	0.82
NVIDIA Corp. Com	0.81

More holdings details	Total
Number of Portfolio Holdings	12

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

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