

Renaissance Canadian Dividend Fund

Fund category

Canadian Dividend & Income Equity

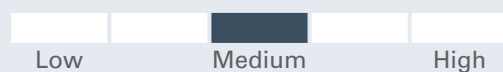
Investment objective

Renaissance Canadian Dividend Fund seeks to generate a high level of income and long-term capital growth by investing primarily in income-producing securities including common shares, preferred shares, income trusts, and fixed income securities.

Why invest?

Core bottom-up value portfolio of dividend growth companies

Volatility & risk analysis



Fund details - Class A

Fund code	ATL294
Inception date	Nov 8, 2002
Management expense ratio	2.07%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL014
Inception date	Oct 19, 2005
Management expense ratio	0.80%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	348.7

Performance as at March 31, 2025

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-6.5	14.8	3.4	-13.6	18.4	4.1	22.9	-4.5	5.3	19.6	0.7
Class F	-5.1	16.5	4.7	-12.5	19.9	5.5	24.5	-3.3	6.6	21.1	1.0

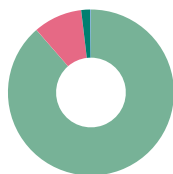
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.4	0.7	3.5	12.8	12.0	4.0	13.9	5.8	6.4
Class F	-1.3	1.0	4.1	14.3	13.4	5.3	15.4	7.2	6.5

Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330
Class F	0.0240	0.0240	0.0240	0.1944	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240

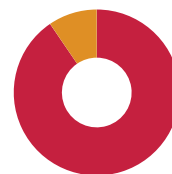
Portfolio analysis as at March 31, 2025

Investment Style: Bottom-up, value

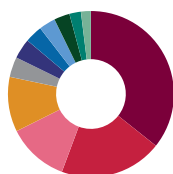
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Equity	88.61
U.S. Equity	9.51
Cash and Equivalents	1.73
Other	0.15



Geographic allocation*	(%)
Canada	90.49
United States	9.51



Sector allocation	(%)
Financials	35.71
Energy	19.99
Industrials	11.95
Materials	10.68
Communication Services	3.92
Information Technology	3.90
Real Estate	3.41
Consumer Discretionary	3.21
Utilities	3.06
Consumer Staples	2.25
Health Care	1.93

Renaissance Canadian Dividend Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	5.85
Enbridge Inc. Com	5.59
Bank of Montreal Com	5.14
Toronto-Dominion Bank Com New	4.35
Manulife Financial Corporation Com	4.23
Canadian Imperial Bank of Commerce Com	3.98
Agnico-Eagle Mines Ltd. Com	3.67
Suncor Energy Inc. Com	3.47
Canadian Natural Resources Ltd. Com	3.44
WSP Global Inc. Com	3.12

More holdings details	Total
Total Number of Holdings	47

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

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