

Renaissance Canadian Dividend Fund

Fund category

Canadian Dividend & Income Equity

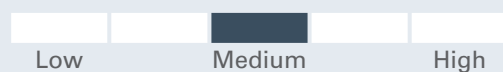
Investment objective

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) 363.3

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.9	-6.5	14.8	3.4	-13.6	18.4	4.1	22.9	-4.5	5.3	22.6
Class F	8.5	-5.1	16.5	4.7	-12.5	19.9	5.5	24.5	-3.3	6.6	24.0

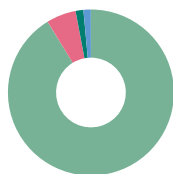
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	4.4	8.3	14.0	27.2	10.0	8.5	9.4	5.9	6.6
Class F	4.5	8.6	14.7	28.8	11.4	9.9	10.8	7.3	6.7

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.0330	0.2153
Class F	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.0240	0.1741

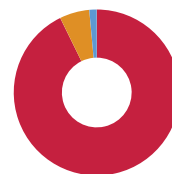
Portfolio analysis as at November 30, 2024

Investment Style: Bottom-up, value

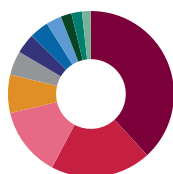
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Equity	91.42
U.S. Equity	5.80
Cash and Equivalents	1.52
International Equity	1.44



Geographic allocation*	(%)
Canada	92.76
United States	5.80
Bermuda	1.44



Sector allocation	(%)
Financials	38.17
Energy	19.60
Industrials	13.54
Materials	7.47
Utilities	4.68
Information Technology	3.93
Communication Services	3.73
Consumer Discretionary	2.99
Consumer Staples	2.12
Real Estate	2.03
Health Care	1.74

Renaissance Canadian Dividend Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	8.76
Enbridge Inc. Com	5.34
Canadian Imperial Bank of Commerce Com	4.98
Bank of Montreal Com	4.94
Canadian Natural Resources Ltd. Com	4.42
Manulife Financial Corporation Com	4.31
WSP Global Inc. Com	3.69
Suncor Energy Inc. Com	3.37
Toronto-Dominion Bank Com New	2.90
Intact Financial Corporation Com	2.66

More holdings details	Total
Total Number of Holdings	42

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

Renaissance Canadian Dividend Fund

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