

Renaissance Canadian Monthly Income Fund

Performance as at November 30, 2024

Fund category

Canadian Neutral Balanced

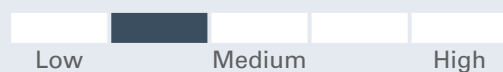
Investment objective

Renaissance Canadian Monthly Income Fund seeks to generate a high level of current cash flow by investing primarily in income-producing securities including income trusts, preferred shares, common shares, and fixed income securities.

Why invest?

Canadian tilted balanced portfolio that aims to provide a consistent income stream

Volatility & risk analysis



Fund details - Class A

Fund code ATL910
 Inception date Oct 30, 1997
 Management expense ratio 1.81%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL155
 Inception date Jun 13, 2007
 Management expense ratio 0.85%
 Min. investment \$500
 Load structure No Sales or Redem

Total assets (\$Mil) 41.3

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	4.4	-4.1	10.7	7.0	-4.1	15.2	5.9	11.3	-10.3	7.5	12.8
Class F	5.4	-3.1	11.8	8.0	-3.1	16.4	7.0	12.4	-9.4	8.4	13.8

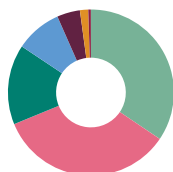
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	3.3	5.0	9.4	16.4	8.3	3.8	5.1	4.7	6.4
Class F	3.4	5.3	9.9	17.6	9.3	4.8	6.1	5.8	4.7

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300
Class F	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300	0.0300

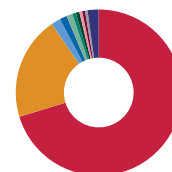
Portfolio analysis as at November 30, 2024

Investment Style: Bottom-up, value

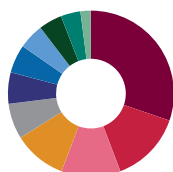
* Due to rounding, amounts presented herein may not add up precisely to the total.



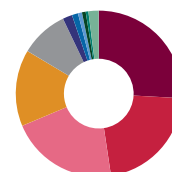
Asset allocation*	(%)
Canadian Bonds	34.55
Canadian Equity	34.44
U.S. Equity	15.63
International Equity	9.06
U.S. Bonds	4.49
Cash and Equivalents	1.62
Global Bonds	0.51



Geographic allocation*	(%)
Canada	70.30
United States	20.13
France	1.81
United Kingdom	1.44
Denmark	1.15
Ireland	0.72
Germany	0.68
Netherlands	0.58
Spain	0.53
Bermuda	0.50
Other	2.15



Sector allocation	(%)
Financials	30.27
Energy	13.97
Industrials	11.54
Information Technology	10.33
Consumer Discretionary	6.92
Health Care	6.12
Communication Services	5.52
Materials	4.93
Utilities	4.54
Consumer Staples	3.84
Real Estate	2.02



Fixed income breakdown	(%)
Canadian Provincial Bonds	25.89
Canadian Investment Grade Bonds	21.76
Canadian Government Bonds	21.03
Canadian Corporate Bonds	14.89
U.S. High Yield Bonds	9.34
Canadian High Yield Bonds	1.86
U.S. Corporate Bonds	1.19
U.S. Investment Grade Bonds	0.78
International Investment Grade Bonds	0.73
Canadian Asset-Backed Securities	0.54
Other	1.99

Renaissance Canadian Monthly Income Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	2.96
Enbridge Inc. Com	2.14
Toronto-Dominion Bank Com New	2.09
Cash & Equivalents	1.62
Brookfield Corporation Vtg Shs Cl A	1.59
Microsoft Corp. Com	1.51
Canadian Natural Resources Ltd. Com	1.46
Canadian National Railway Company Com	1.41
Bank of Montreal Com	1.40
Canadian Imperial Bank of Commerce Com	1.37

More holdings details	Total
Total Number of Holdings	797

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

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