

# Renaissance Canadian Monthly Income Fund

## Performance as at March 31, 2025

### Fund category

Canadian Neutral Balanced

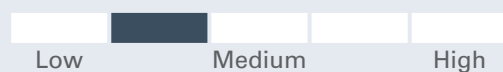
### Investment objective

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) 38.9

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-4.1	10.7	7.0	-4.1	15.2	5.9	11.3	-10.3	7.5	11.1	0.3
Class F	-3.1	11.8	8.0	-3.1	16.4	7.0	12.4	-9.4	8.4	12.2	0.6

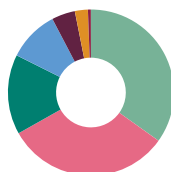
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-2.0	0.3	1.6	8.0	7.7	3.5	7.3	4.5	6.3
Class F	-1.9	0.6	2.1	9.1	8.8	4.5	8.4	5.5	4.6

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

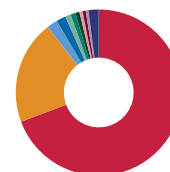
## Portfolio analysis as at March 31, 2025

### Investment Style: Bottom-up, value

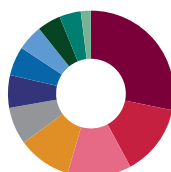
\* Due to rounding, amounts presented herein may not add up precisely to the total.



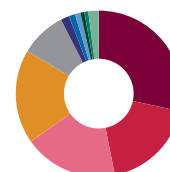
Asset allocation*	(%)
Canadian Bonds	34.96
Canadian Equity	32.06
U.S. Equity	15.59
International Equity	9.96
U.S. Bonds	4.58
Cash and Equivalents	2.54
Global Bonds	0.58



Geographic allocation*	(%)
Canada	69.29
United States	20.17
France	2.09
United Kingdom	1.86
Ireland	1.08
Denmark	0.96
Germany	0.80
Spain	0.62
Netherlands	0.60
Japan	0.54
Other	1.98



Sector allocation	(%)
Financials	28.22
Energy	13.92
Industrials	12.43
Information Technology	10.43
Consumer Discretionary	7.25
Communication Services	6.36
Health Care	5.68
Materials	4.98
Utilities	4.59
Consumer Staples	4.18
Real Estate	1.96



Fixed income breakdown	(%)
Canadian Provincial Bonds	28.41
Canadian Investment Grade Bonds	18.48
Canadian Corporate Bonds	18.34
Canadian Government Bonds	18.32
U.S. High Yield Bonds	8.93
U.S. Corporate Bonds	1.69
Canadian High Yield Bonds	1.20
Canadian Mortgage-Backed Securities	1.07
International Investment Grade Bonds	0.78
U.S. Investment Grade Bonds	0.76
Other	2.01

## Renaissance Canadian Monthly Income Fund

### Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	2.55
Cash & Equivalents	2.54
Toronto-Dominion Bank Com New	2.32
Enbridge Inc. Com	2.11
Microsoft Corp. Com	1.47
Canadian Natural Resources Ltd. Com	1.45
Bank of Montreal Com	1.42
Canadian National Railway Company Com	1.36
Gov. of Canada, 3.5%, 3/1/2028	1.26
Manulife Financial Corporation Com	1.26

More holdings details	Total
Total Number of Holdings	826

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

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