

Renaissance Diversified Income Fund

Fund category

Canadian Equity Balanced

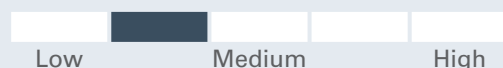
Investment objective

Renaissance Diversified 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?

Equity-oriented portfolio with a monthly distribution

Volatility & risk analysis



Fund details - Class A

Fund code ATL247
 Inception date Feb 4, 2003
 Management expense ratio 2.11%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL017
 Inception date Oct 14, 2005
 Management expense ratio 0.90%
 Min. investment \$500
 Load structure No Sales or Redem
 Total assets (\$Mil) 32.8

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.7	-4.7	12.0	3.7	-10.8	15.6	3.7	20.9	-5.8	6.4	22.1
Class F	8.0	-3.5	13.3	4.8	-9.7	17.0	4.9	22.4	-4.7	7.7	23.5

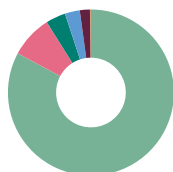
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	5.0	9.0	14.4	27.3	10.7	8.3	8.8	5.6	6.6
Class F	5.1	9.3	15.1	28.9	12.0	9.6	10.1	6.9	6.2

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500	0.0500
Class F	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400

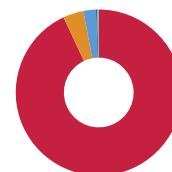
Portfolio analysis as at November 30, 2024

Investment Style: Bottom-up, value

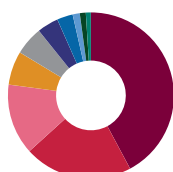
* Due to rounding, amounts presented herein may not add up precisely to the total.



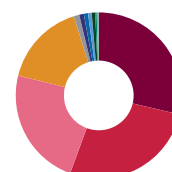
Asset allocation*	(%)
Canadian Equity	82.92
Canadian Bonds	8.27
U.S. Equity	3.87
International Equity	2.90
Cash and Equivalents	1.98
U.S. Bonds	0.11
Global Bonds	0.08



Geographic allocation*	(%)
Canada	93.04
United States	3.98
Bermuda	2.45
Switzerland	0.26
Ireland	0.19
Australia	0.08



Sector allocation	(%)
Financials	42.19
Energy	21.10
Industrials	13.80
Materials	6.57
Utilities	5.55
Communication Services	4.16
Information Technology	3.08
Health Care	1.40
Consumer Discretionary	1.17
Consumer Staples	0.98



Fixed income breakdown	(%)
Canadian Provincial Bonds	28.69
Canadian Investment Grade Bonds	26.92
Canadian Government Bonds	23.24
Canadian Corporate Bonds	16.27
U.S. Investment Grade Bonds	1.09
International Investment Grade Bonds	0.90
Canadian Municipal Bonds	0.83
Canadian Asset-Backed Securities	0.70
Canadian Mortgage-Backed Securities	0.66
Securitized	0.31
Other	0.39

Renaissance Diversified Income Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	7.59
Enbridge Inc. Com	5.04
Brookfield Corporation Vtg Shs Cl A	4.56
Toronto-Dominion Bank Com New	4.13
Canadian Natural Resources Ltd. Com	4.00
Canadian Imperial Bank of Commerce Com	3.82
Manulife Financial Corporation Com	3.77
Fairfax Financial Holdings Ltd. Sub Vtg	3.12
Agnico-Eagle Mines Ltd. Com	3.01
Element Fleet Management Corp. Com	2.76

More holdings details	Total
Total Number of Holdings	284

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

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