

## 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)	31.7

### Performance as at March 31, 2025

Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	-4.7	12.0	3.7	-10.8	15.6	3.7	20.9	-5.8	6.4	18.7	1.2
Class F	-3.5	13.3	4.8	-9.7	17.0	4.9	22.4	-4.7	7.7	20.1	1.6

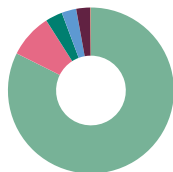
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-1.3	1.2	4.0	14.0	12.3	4.4	12.7	5.4	6.4
Class F	-1.2	1.6	4.7	15.4	13.7	5.7	14.1	6.7	6.1

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

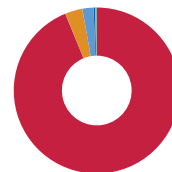
### Portfolio analysis as at March 31, 2025

#### Investment Style: Bottom-up, value

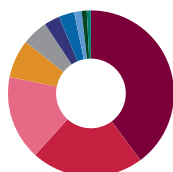
\* Due to rounding, amounts presented herein may not add up precisely to the total.



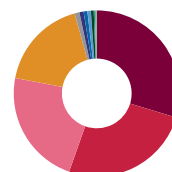
Asset allocation*	(%)
Canadian Equity	82.47
Canadian Bonds	8.60
U.S. Equity	3.32
Cash and Equivalents	2.85
International Equity	2.70
U.S. Bonds	0.08
Global Bonds	0.08



Geographic allocation*	(%)
Canada	93.82
United States	3.40
Bermuda	2.17
Switzerland	0.33
Ireland	0.21
Australia	0.08



Sector allocation	(%)
Financials	39.87
Energy	21.85
Industrials	16.47
Materials	7.41
Utilities	5.08
Information Technology	3.04
Communication Services	3.03
Health Care	1.45
Consumer Discretionary	1.00
Consumer Staples	0.80



Fixed income breakdown	(%)
Canadian Provincial Bonds	29.71
Canadian Government Bonds	25.71
Canadian Investment Grade Bonds	22.56
Canadian Corporate Bonds	17.73
International Investment Grade Bonds	0.92
Canadian Municipal Bonds	0.82
U.S. Investment Grade Bonds	0.73
Canadian Mortgage-Backed Securities	0.67
Canadian Asset-Backed Securities	0.56
Canadian Agency Bonds	0.20
Other	0.38

## Renaissance Diversified Income Fund

### Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Royal Bank of Canada Com	6.41
Enbridge Inc. Com	5.76
Brookfield Corporation Vtg Shs Cl A	5.33
Toronto-Dominion Bank Com New	4.98
Agnico-Eagle Mines Ltd. Com	4.10
Canadian Natural Resources Ltd. Com	3.58
Canadian Imperial Bank of Commerce Com	3.57
Manulife Financial Corporation Com	3.53
Fairfax Financial Holdings Ltd. Sub Vtg	3.08
Cash & Equivalents	2.85

More holdings details	Total
Total Number of Holdings	279

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

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