

Renaissance High Income Fund

Fund category

Canadian Dividend & Income Equity

Investment objective

Renaissance High Income Fund seeks to achieve the highest possible return that is consistent with a conservative fundamental investment philosophy through investment primarily in a balanced and diversified portfolio of Canadian income securities.

Why invest?

Fundamentally driven Canadian equities solutions

Volatility & risk analysis



Fund details - Class A

Fund code	ATL1879
Inception date	Feb 13, 1997
Management expense ratio	2.31%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL1650
Inception date	Sep 6, 2001
Management expense ratio	0.95%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	472.6

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	-1.7	-4.4	15.3	5.7	-5.4	17.9	3.6	19.8	-3.6	2.8	16.4
Class F	-0.4	-3.2	16.8	7.0	-4.1	19.6	5.0	21.4	-2.3	4.2	17.8

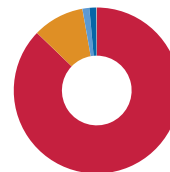
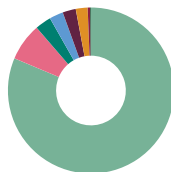
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	3.6	5.8	10.6	19.4	7.4	6.3	7.2	6.1	7.4
Class F	3.7	6.2	11.4	21.0	8.8	7.8	8.7	7.5	8.4

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600	0.0600
Class F	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670	0.0670

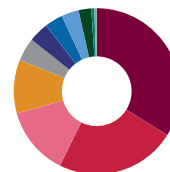
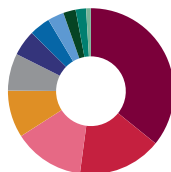
Portfolio analysis as at November 30, 2024

Investment Style: Top-down/bottom-up, value/growth blend

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



Asset allocation*	(%)	Geographic allocation*	(%)
Canadian Equity	81.34	Canada	87.22
U.S. Equity	7.31	United States	10.01
Canadian Bonds	3.14	Bermuda	1.35
U.S. Bonds	2.70	Ireland	1.30
Cash and Equivalents	2.58	United Kingdom	0.04
International Equity	2.30	France	0.04
Global Bonds	0.47	Netherlands	0.02
Other	0.17	Australia	0.02



Sector allocation	(%)	Fixed income breakdown	(%)
Financials	35.82	U.S. High Yield Bonds	33.87
Energy	16.31	Canadian Investment Grade Bonds	23.48
Industrials	13.78	Canadian Corporate Bonds	13.34
Information Technology	9.22	Canadian High Yield Bonds	10.48
Materials	7.24	U.S. Investment Grade Bonds	4.47
Utilities	5.02	U.S. Government Bonds	3.92
Real Estate	4.05	International High Yield Bonds	3.54
Consumer Discretionary	3.17	International Investment Grade Bonds	3.39
Consumer Staples	2.42	Canadian Government Bonds	2.47
Health Care	2.04	U.S. Corporate Bonds	0.59
Communication Services	0.93	Other	0.46

Renaissance High Income Fund

Investment managers

Connor, Clark & Lunn Investment Management Ltd.

Top holdings	(%)
Royal Bank of Canada Com	6.99
Canadian Imperial Bank of Commerce Com	5.06
Manulife Financial Corporation Com	3.35
Microsoft Corp. Com	3.04
Agnico-Eagle Mines Ltd. Com	2.87
Toronto-Dominion Bank Com New	2.74
Constellation Software Inc. Com	2.60
Cash & Equivalents	2.58
Canadian Natural Resources Ltd. Com	2.46
TC Energy Corp. Com	2.30

More holdings details	Total
Total Number of Holdings	336

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

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