

Renaissance Canadian Bond Fund

Fund category

Canadian Fixed Income

Investment objective

Renaissance Canadian Bond Fund seeks to obtain a high level of current income consistent with preservation of capital through investment primarily in bonds, debentures, notes, and other debt instruments of Canadian governments, financial institutions, and corporations.

Why invest?

Core diversified Canadian fixed income exposure

Volatility & risk analysis



Fund details - Class A

Fund code ATL1022
 Inception date Jan 1, 1973
 Management expense ratio 1.25%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL1631
 Inception date Aug 10, 2004
 Management expense ratio 0.41%
 Min. investment \$500
 Load structure No Sales or Redem

Closed to all purchases - Premium

Fund code ATL1204
 Inception date Oct 5, 2011
 Management expense ratio 0.79%
 Load structure Front End Charge

Closed to all purchases - F-Premium

Fund code ATL1205
 Inception date Oct 19, 2012
 Management expense ratio 0.29%
 Load structure No Sales or Redem

Total assets (\$Mil) 1,109.0

Performance as at March 31, 2025

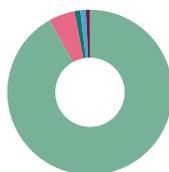
Annual return (%)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Class A	1.2	2.4	1.9	-0.1	6.7	8.3	-3.5	-13.0	6.3	3.7	1.6
Class F	1.8	3.0	2.6	0.8	7.7	9.2	-2.7	-12.3	7.2	4.6	1.8

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-0.5	1.6	1.4	6.6	4.3	1.7	0.5	1.0	6.6
Class F	-0.4	1.8	1.8	7.5	5.1	2.6	1.3	1.8	3.9

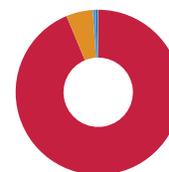
Dist. \$	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Class A	0.0285	0.0274	0.0456	0.0250	0.0286	0.0328	0.0293	0.0335	0.0330	0.0307	0.0343	0.0328
Class F	0.0322	0.0311	0.0517	0.0275	0.0323	0.0374	0.0332	0.0373	0.0366	0.0339	0.0383	0.0365

Portfolio analysis as at March 31, 2025

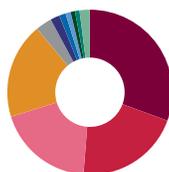
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Bonds	91.96
U.S. Bonds	5.20
Canadian Equity	1.16
Global Bonds	1.06
Cash and Equivalents	0.79



Geographic allocation*	(%)
Canada	93.74
United States	5.20
United Kingdom	0.63
Australia	0.31
Jersey	0.12



Fixed income breakdown	(%)
Canadian Provincial Bonds	30.62
Canadian Investment Grade Bonds	20.64
Canadian Corporate Bonds	18.96
Canadian Government Bonds	18.73
U.S. Mortgage-Backed Securities	3.18
Canadian High Yield Bonds	1.84
Canadian Mortgage-Backed Securities	1.27
Canadian Municipal Bonds	1.00
U.S. Investment Grade Bonds	0.87
U.S. Corporate Bonds	0.87
Other	2.02

Renaissance Canadian Bond Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings	(%)
Gov. of Canada, 1.25%, 3/1/2027	2.54
Canada Housing Trust No. 1, Series '126', 2.85%, 6/15/2030	1.71
Province of Ontario, 4.15%, 6/2/2034	1.62
Gov. of Canada, 3%, 2/1/2027	1.60
Province of Ontario, 2.9%, 12/2/2046	1.55
Gov. of Canada, 1.75%, 12/1/2053	1.43
Gov. of Canada, 2.75%, 12/1/2055	1.42
Province of Ontario, 3.75%, 12/2/2053	1.25
Province of Ontario, 2.15%, 6/2/2031	1.15
Province of Ontario, 4.6%, 6/2/2039	1.06

More holdings details	Total
Total Number of Holdings	695

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

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