

Renaissance Canadian Bond Fund

Fund category

Canadian Fixed Income

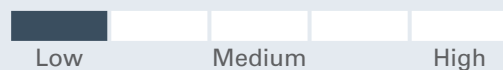
Investment objective

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) 1,105.5

Performance as at November 30, 2024

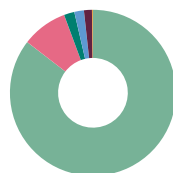
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	7.0	1.2	2.4	1.9	-0.1	6.7	8.3	-3.5	-13.0	6.3	4.6
Class F	7.7	1.8	3.0	2.6	0.8	7.7	9.2	-2.7	-12.3	7.2	5.4

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.6	2.3	6.2	8.2	4.7	-0.6	-0.0	1.3	6.6
Class F	1.7	2.6	6.6	9.2	5.5	0.2	0.8	2.1	3.9

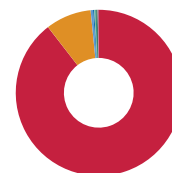
Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0286	0.0328	0.0293	0.0335	0.0330	0.0307	0.0343	0.0328	0.0278	0.0296	0.0371	0.0172
Class F	0.0323	0.0374	0.0332	0.0373	0.0366	0.0339	0.0383	0.0365	0.0314	0.0334	0.0431	0.0193

Portfolio analysis as at November 30, 2024

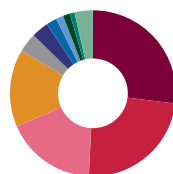
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Bonds	85.46
U.S. Bonds	8.91
Cash and Equivalents	2.03
Canadian Equity	1.86
Global Bonds	1.56
Other	0.18



Geographic allocation*	(%)
Canada	89.53
United States	8.91
Australia	0.46
Japan	0.23
Poland	0.22
Chile	0.21
Brazil	0.20
Cayman Islands	0.12
Jersey	0.11



Fixed income breakdown	(%)
Canadian Provincial Bonds	26.98
Canadian Investment Grade Bonds	23.81
Canadian Government Bonds	17.68
Canadian Corporate Bonds	15.13
U.S. Mortgage-Backed Securities	3.73
Canadian High Yield Bonds	3.35
U.S. Investment Grade Bonds	2.06
U.S. Corporate Bonds	1.42
U.S. High Yield Bonds	1.37
International Government Bonds	0.90
Other	3.57

Renaissance Canadian Bond Fund

Investment managers

CIBC Asset Management Inc.

ACM Advisors

Top holdings	(%)
Gov. of Canada, 3.00%, 6/1/2034	5.72
Gov. of Canada, 3.5%, 9/1/2029	2.18
Cash & Equivalents	2.03
Province of Ontario, 2.9%, 12/2/2046	2.01
Gov. of Canada, 2.75%, 12/1/2055	1.85
Gov. of Canada, 1.75%, 12/1/2053	1.69
Province of Ontario, 4.6%, 6/2/2039	1.54
Province of Ontario, 2.15%, 6/2/2031	1.49
Province of Ontario, 3.75%, 12/2/2053	1.23
Province of Ontario, 4.15%, 6/2/2034	1.19

More holdings details	Total
Total Number of Holdings	416

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

Renaissance Canadian Bond Fund

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