

Renaissance International Dividend Fund

Fund category

International Equity

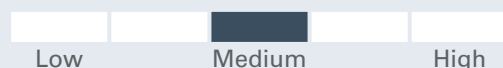
Investment objective

Renaissance International Dividend Fund seeks to achieve long-term capital growth and income generation by investing primarily in a diversified portfolio of equity securities of foreign companies located in Europe, the Far East, and the Pacific Rim.

Why invest?

Income generation solution, that is geographically diversified

Volatility & risk analysis



Fund details - Class A

Fund code	ATL914
Inception date	Oct 25, 1996
Management expense ratio	1.80%
Min. investment	\$500
Load structure	Front End Charge

Fund details - Class F

Fund code	ATL032
Inception date	Apr 11, 2013
Management expense ratio	0.81%
Min. investment	\$500
Load structure	No Sales or Redem

Total assets (\$Mil) 64.0

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	3.8	11.5	-2.4	13.4	-10.9	10.3	9.7	8.2	-17.6	6.6	8.1
Class F	4.9	12.7	-1.3	14.6	-10.0	11.4	10.8	9.3	-16.8	7.7	9.1

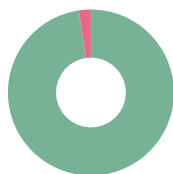
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-0.5	-2.2	1.1	10.1	6.4	-0.7	2.7	2.9	3.1
Class F	-0.4	-2.0	1.6	11.2	7.5	0.3	3.8	4.0	5.6

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	-	-	-	-	-	-	-	-	-	-	-	0.0218
Class F	-	-	-	-	-	-	-	-	-	-	-	0.2693

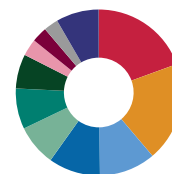
Portfolio analysis as at November 30, 2024

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

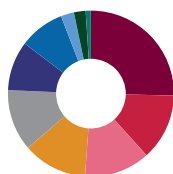
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
International Equity	97.66
Cash and Equivalents	2.33
Canadian Equity	0.01



Geographic allocation*	(%)
United Kingdom	19.45
France	19.37
Japan	10.97
Germany	10.08
Ireland	8.02
Denmark	7.91
Switzerland	6.70
Netherlands	3.31
Singapore	3.00
Spain	2.84
Other	8.36



Sector allocation	(%)
Industrials	25.37
Financials	12.96
Health Care	12.81
Information Technology	12.54
Consumer Discretionary	11.98
Materials	9.64
Consumer Staples	8.82
Energy	2.57
Communication Services	2.28
Utilities	1.01

Renaissance International Dividend Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
SAP SE SAP Seinhaber Aktien O N	4.40
Safran SA Shs	4.05
Schneider Electric S.E. Ord	3.76
London Stock Exchange Group PLC Ord Gbp0.06918604	3.63
Novo Nordisk A/S Almindelig Aktie B	3.42
ASML Holding N.V. Asml Holding N V	3.31
LVMH Moet Hennessy Louis Vuitton S.E. Shs	3.25
Intertek Group PLC Ord Gbp0.01	3.13
Compass Group PLC Ord Gbp0.1105	3.10
L'Air Liquide S.A. Air Liquide	3.06

More holdings details	Total
Total Number of Holdings	48

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

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