

Renaissance Money Market Fund

Fund category

Canadian Money Market

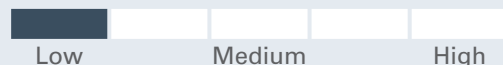
Investment objective

Renaissance Money Market Fund seeks to obtain a high level of income consistent with preservation of capital and liquidity by investing in high-quality, short-term debt securities issued or guaranteed by the Government of Canada or any Canadian provincial government, obligations of Canadian banks, trust companies, and corporations.

Why invest?

Cash alternative

Volatility & risk analysis



Fund details - Class A

Fund code ATL1025
 Inception date Jan 2, 1987
 Management expense ratio 0.43%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL1032
 Inception date Sep 21, 2017
 Management expense ratio 0.30%
 Min. investment \$500
 Load structure No Sales or Redem

Closed to all purchases - Premium

Fund code ATL1200
 Inception date Aug 21, 2006
 Management expense ratio 0.33%
 Load structure Front End Charge
 Total assets (\$Mil) 74.2

Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	0.65	0.32	0.24	0.48	1.11	1.34	0.50	0.10	1.75	4.73	4.20
Class F	-	-	-	-	1.38	1.74	0.65	0.12	1.82	4.87	4.29

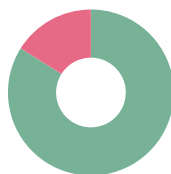
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	0.30	0.99	2.11	4.60	4.64	3.55	2.26	1.47	3.43
Class F	0.30	1.01	2.16	4.70	4.76	3.65	2.36	-	2.09

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0297	0.0337	0.0349	0.0353	0.0405	0.0352	0.0397	0.0429	0.0367	0.0384	0.0441	0.0386
Class F	0.0304	0.0345	0.0357	0.0361	0.0413	0.0359	0.0405	0.0437	0.0374	0.0392	0.0449	0.0393

Portfolio analysis as at November 30, 2024

Investment Style: Money Market

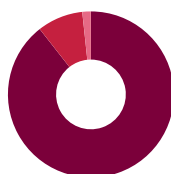
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Cash and Equivalents	83.99
Canadian Bonds	16.07



Geographic allocation*	(%)
Canada	100.00



Cash Breakdown	(%)
Cash	89.42
Canadian Liquid bonds	8.91
Canadian Short-Term Notes	1.67

Renaissance Money Market Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Cash & Equivalents	83.99
Banner Trust, 4.65%, 3/26/2025	2.88
Zeus Receivables Trust (FRN), 4.65%, 3/26/2025	2.88
Merit Trust, 4.64%, 4/2/2025	2.88
Prime Trust (FRN), 4.64%, 4/2/2025	2.88
Toronto-Dominion Bank (FRN), 4.19%, 9/23/2025	1.89
Bank of Montreal (FRN), 4.12%, 9/18/2025	1.62
Bank of Montreal (FRN), 4.13%, 7/30/2025	1.05

More holdings details	Total
Total Number of Holdings	13

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

Renaissance Money Market Fund

Renaissance Investments is offered by CIBC Asset Management Inc. The views expressed in this document are the views of CIBC Asset Management Inc. and are subject to change at any time. CIBC Asset Management Inc. does not undertake any obligation or responsibility to update such opinions. This document is provided for general informational purposes only and does not constitute financial, investment, tax, legal or accounting advice nor does it constitute an offer or solicitation to buy or sell any securities referred to. Individual circumstances and current events are critical to sound investment planning; anyone wishing to act on this document should consult with his or her advisor. All opinions and estimates expressed in this document are as of the date of publication unless otherwise indicated, and are subject to change.

®Renaissance Investments is a registered trademark of CIBC Asset Management Inc. The material and/or its contents may not be reproduced without the express written consent of CIBC Asset Management Inc.

©2024 Data Front. All Rights Reserved. The information contained herein: (1) is proprietary to Data Front and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Data Front nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

®Renaissance Investments is offered by and is a registered trademark of CIBC Asset Management Inc. All fund performance is reported net of fees, benchmark data is reported gross of fees. This may impact a direct comparison between the fund and its benchmark.