

Renaissance U.S. Equity Income Fund

Fund category

U.S. Equity

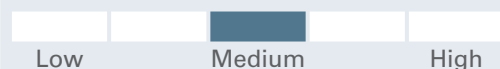
Investment objective

Renaissance U.S. Equity Income Fund seeks current income and long-term capital growth by investing primarily in a diversified portfolio of equity securities of companies located in the United States.

Why invest?

Exposure to U.S. common stock and convertible securities of high-quality, income producing companies temporarily identified as undervalued.

Volatility & risk analysis



Fund details - Class A

Fund code ATL2486
 Inception date Sep 16, 2013
 Management expense ratio 2.01%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL2492
 Inception date Sep 27, 2013
 Management expense ratio 0.80%
 Min. investment \$500
 Load structure No Sales or Redem

Closed to all purchases - F-Premium

Fund code ATL2494
 Inception date Dec 3, 2013
 Management expense ratio 0.74%
 Load structure No Sales or Redem
 Total assets (\$Mil) 1,354.2

Performance as at June 30, 2024

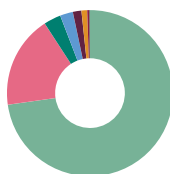
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	21.0	18.2	14.4	4.5	2.4	17.5	-2.2	15.2	3.1	-0.2	6.6
Class F	22.5	19.7	15.8	5.8	3.7	19.0	-1.0	16.6	4.3	1.0	7.2

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-0.6	-0.8	6.6	6.8	8.3	5.8	5.6	8.9	9.7
Class F	-0.5	-0.5	7.2	8.1	9.6	7.1	6.8	10.3	11.1

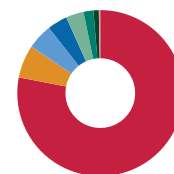
Dist. \$	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Class A	0.0459	-	-	0.0476	-	-	0.6841	-	-	-	-	-
Class F	0.1122	-	-	0.1137	-	-	0.6439	-	-	0.0765	-	-

Portfolio analysis as at June 30, 2024

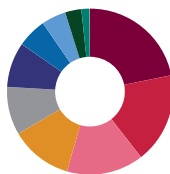
Investment Style: Bottom-up, value



Asset allocation*	(%)
U.S. Equity	72.76
International Equity	18.07
U.S. Bonds	3.34
Canadian Bonds	2.51
Cash and Equivalents	1.67
Canadian Equity	1.12
Global Bonds	0.43
Other	0.10



Geographic allocation*	(%)
United States	78.04
Ireland	6.40
United Kingdom	4.96
Switzerland	3.89
Canada	3.46
France	1.92
Netherlands	1.04
Sweden	0.28
Other	0.00



Sector allocation	(%)
Health Care	21.85
Financials	17.64
Consumer Staples	15.01
Industrials	12.05
Utilities	9.36
Energy	8.76
Materials	5.73
Information Technology	4.76
Communication Services	3.17
Real Estate	1.60
Consumer Discretionary	0.06

Renaissance U.S. Equity Income Fund

Investment managers

**American Century Investment
Management Inc.**

Top holdings	(%)
Johnson & Johnson Com	5.68
Medtronic PLC Shs	5.21
ONEOK Inc. Com	2.68
Norfolk Southern Corp. Com	2.54
Exxon Mobil Corp. Com	2.44
Becton Dickinson & Co. Com	2.41
Kimberly-Clark Corp. Com	2.34
Roche Holding AG Genusssch	2.12
Verizon Communications Inc. Com	2.11
Kenvue Inc. Com	1.97

More holdings details	Total
Number of Portfolio Holdings	96

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

Renaissance U.S. Equity Income Fund

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

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.