

## Renaissance U.S. Equity Income Fund (US\$)

### Fund category

U.S. Equity

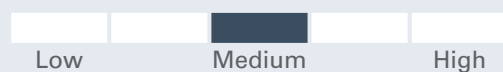
### Investment objective

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	ATL2489
Inception date	Sep 16, 2013
Management expense ratio	2.01%
Min. investment	\$500
Load structure	Front End Charge

### Fund details - Class F

Fund code	ATL2493
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	ATL2495
Inception date	Dec 3, 2013
Management expense ratio	0.74%
Load structure	No Sales or Redem
Total assets (\$Mil)	1,542.9

### Performance as at November 30, 2024

Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	10.7	-0.8	17.9	11.7	-5.7	23.5	-0.3	15.9	-3.7	1.9	16.2
Class F	12.1	0.5	19.4	13.0	-4.5	25.1	1.0	17.4	-2.6	3.2	17.5

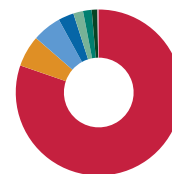
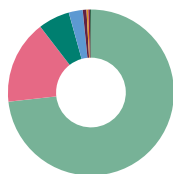
Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	3.7	3.4	11.4	19.5	7.2	6.5	6.2	7.2	7.7
Class F	3.8	3.7	12.1	21.0	8.5	7.8	7.5	8.6	9.0

Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	-	-	0.0236	-	-	0.0336	-	-	0.0352	-	-	0.5159
Class F	-	-	0.0736	-	-	0.0820	-	-	0.0839	-	-	0.4856

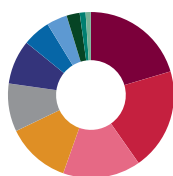
### Portfolio analysis as at November 30, 2024

#### Investment Style: Bottom-up, value

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



Asset allocation*	(%)	Geographic allocation*	(%)
U.S. Equity	73.24	United States	80.29
International Equity	16.33	Ireland	6.09
U.S. Bonds	6.13	United Kingdom	5.64
Cash and Equivalents	2.73	Canada	3.03
Canadian Bonds	0.73	France	1.89
Global Bonds	0.35	Switzerland	1.70
Other	0.31	Netherlands	1.09
Canadian Equity	0.19	Sweden	0.26
		Bermuda	0.01



Sector allocation	(%)
Health Care	20.41
Financials	19.87
Consumer Staples	15.14
Industrials	12.46
Energy	9.35
Utilities	8.63
Materials	5.39
Information Technology	4.01
Communication Services	2.56
Real Estate	1.15
Consumer Discretionary	1.02

## Renaissance U.S. Equity Income Fund (US\$)

### Investment managers

American Century Investment  
 Management Inc.

Top holdings	(%)
Johnson & Johnson Com	5.49
Medtronic PLC Shs	3.75
ONEOK Inc. Com	3.43
Norfolk Southern Corp. Com	2.81
Cash & Equivalents	2.73
JPMorgan Chase & Co. Com	2.41
Exxon Mobil Corp. Com	2.36
UnitedHealth Group Inc. Com	2.34
Becton Dickinson & Co. Com	2.20
Microchip Technology Inc., 0.75%, 6/1/2030	2.04

More holdings details	Total
Number of Portfolio Holdings	101

For more information, please contact your CIBC Asset Management representative or visit [renaissanceinvestments.ca](http://renaissanceinvestments.ca)

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