

Renaissance Optimal Conservative Income Portfolio

Investment Objective

The fund seeks to generate a high level of income with some potential for capital appreciation by investing primarily in units of Canadian and global mutual funds.

Volatility Analysis



Best 1 Year Return

Class A 9.1%

1-31-2014 to 1-31-2015

Worst 1 Year Return

Class A -9.5%

6-30-2021 to 6-30-2022

Fund Details

Fund Category Canadian Fixed Income Balanced

Class A Morningstar Rating™ ★

Class F Morningstar Rating™ ★★★

Class	Load Structure	MER %	Fund Code
A	Defer Sales Charge	1.62	ATL2912
A	Front End Charge	1.62	ATL2910
A	Low Load Charge	1.62	ATL2911
F	No Sales or Redem	0.80	ATL2913

Closed to all purchases

Sel	Defer Sales Charge	1.41	ATL2923
Sel	Front End Charge	1.41	ATL2921
Sel	Low Load Charge	1.41	ATL2922
Elite	Defer Sales Charge	1.19	ATL2932
Elite	Front End Charge	1.19	ATL2930
Elite	Low Load Charge	1.19	ATL2931

Inception Date (Class A)	September 16, 2013
Inception Date (Class F)	September 16, 2013
Min. Inv (Class A & F)	\$500
Total Assets \$Mil	72.8

Notes

T-Class units are also available.

MER annualized as at August 31, 2021. Please refer to the annual Management Report of Fund Performance for further details.

Investment Managers

Ares Management LLC

Brandywine Global Investment Mgmt, LLC

CIBC Asset Management Inc

Maple-Brown Abbott Limited

American Century Investment Management

Wellington Management Canada ULC

Performance as of 06-30-2022

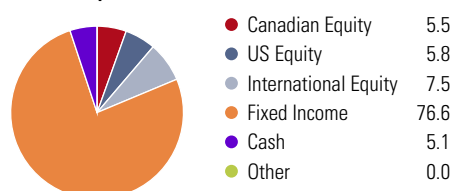
Calendar Year Returns %	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD
Class A	—	—	7.0	2.1	4.6	1.8	-1.8	8.2	5.7	1.1	-10.7
Class F	—	—	7.7	2.8	5.2	2.5	-1.0	9.1	6.5	1.9	-10.3
Category	—	—	6.8	1.8	4.6	4.3	-2.0	9.3	6.5	4.6	-11.3

Trailing Return %

	1 Mth	3 Mth	6 Mth	1 Yr	2Yr	3 Yr	5 Yr	Since Incep.
Class A	-3.4	-6.5	-10.7	-9.5	-2.9	-1.1	0.3	2.2
Class F	-3.4	-6.3	-10.3	-8.7	-2.1	-0.3	1.1	2.8
Category	-3.7	-7.1	-11.3	-9.2	-1.0	0.2	1.5	3.0

Portfolio Analysis as of 06-30-2022

Actual Composition



Top 5 Global Equity Sectors

	% Equity
Utilities	20.8
Financials	18.8
Industrials	16.1
Energy	12.8
Communication Services	6.1

Investment Style:

Avg Credit Quality: A

Avg Duration: Intermediate-term (5-10)

Market Cap	%	Credit Quality	%
Large	75.8	High	39.7
Medium	22.0	Medium	38.4
Small	2.2	Low	18.2
		NR/NA	3.7

Top Holdings

	% Assets
Renaissance Canadian Bond Class O	44.4
Renaissance Short-Term Income	15.6
Renaissance Glb Bd Priv Pool O	8.1
Renaissance High-Yield Bond	7.9
Renaissance Global Infrastructure CI O	5.9
Renaissance Canadian Dividend CI O	5.9
Renaissance Floating Rate Income OH	4.0
Renaissance US Equity Income O	4.0
Renaissance International Dividend CI O	3.9
Total Number of Portfolio Holdings	11

Disclaimer

Overall Morningstar Rating™ for Class A version of fund.

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