

Renaissance Optimal Growth & Income Portfolio

Investment Objective

To provide long-term growth and income by investing primarily in units of Canadian and global mutual funds.

Volatility Analysis



Best 1 Year Return

Class A 13.7%
12-31-2018 to 12-31-2019

Worst 1 Year Return

Class A -7.1%
3-31-2019 to 3-31-2020

Fund Details

Fund Category Global Neutral Balanced

Class A Morningstar Rating™ ★★

Class F Morningstar Rating™ ★★★

| Class | Load Structure | MER % | Fund Code |
|-------|--------------------|-------|-----------|
| A | Defer Sales Charge | 2.02 | ATL2941 |
| A | Front End Charge | 2.02 | ATL2939 |
| A | Low Load Charge | 2.02 | ATL2940 |
| F | No Sales or Redem | 0.94 | ATL2942 |

Closed to all purchases

| | | | |
|-------|--------------------|------|---------|
| Sel | Defer Sales Charge | 1.83 | ATL2955 |
| Sel | Front End Charge | 1.83 | ATL2953 |
| Sel | Low Load Charge | 1.83 | ATL2954 |
| Elite | Defer Sales Charge | 1.56 | ATL2967 |
| Elite | Front End Charge | 1.56 | ATL2965 |
| Elite | Low Load Charge | 1.56 | ATL2966 |

| | |
|--------------------------|--------------------|
| Inception Date (Class A) | September 16, 2013 |
| Inception Date (Class F) | September 16, 2013 |
| Min. Inv (Class A & F) | \$500 |
| Total Assets \$Mil | 417.1 |

Notes

T-Class units are also available.

MER annualized as at August 31, 2020. Please refer to the annual Management Report of Fund Performance for further details.

Investment Managers

CIBC Private Wealth Advisors, Inc

Ares Management LLC

Brandywine Global Investment Mgmt, LLC

CIBC Asset Management Inc

Walter Scott & Partners Limited

Maple-Brown Abbott Limited

American Century Investment Management

Wellington Management Canada ULC

Performance as of 12-31-2020

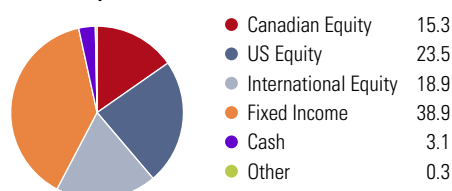
| Calendar Year Returns % | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
| Class A | — | — | — | — | 10.0 | 2.7 | 8.8 | 3.9 | -4.6 | 13.7 | 2.5 |
| Class F | — | — | — | — | 11.1 | 3.8 | 9.9 | 5.0 | -3.5 | 15.0 | 3.6 |
| Category | — | — | — | — | 8.7 | 5.4 | 4.7 | 7.1 | -3.0 | 12.6 | 7.4 |

Trailing Return %

| | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 2Yr | 3 Yr | 5 Yr | Since Incep. |
|----------|-------|-------|-------|------|------|------|------|--------------|
| Class A | 1.0 | 5.5 | 7.9 | 2.5 | 7.9 | 3.6 | 4.7 | 5.6 |
| Class F | 1.1 | 5.7 | 8.5 | 3.6 | 9.1 | 4.7 | 5.8 | 6.6 |
| Category | 1.5 | 5.4 | 8.9 | 7.4 | 10.0 | 5.6 | 5.7 | 6.6 |

Portfolio Analysis as of 12-31-2020

Actual Composition



Top 5 Global Equity Sectors

| Sector | % Equity |
|------------------------|----------|
| Financials | 17.2 |
| Utilities | 16.0 |
| Industrials | 15.2 |
| Information Technology | 12.0 |
| Health Care | 8.9 |

Investment Style:

Bottom-up, value

Market Cap

| Market Cap | % | Credit Quality | % |
|------------|------|----------------|------|
| Large | 78.3 | High | 29.9 |
| Medium | 20.1 | Medium | 31.6 |
| Small | 1.7 | Low | 34.4 |
| | | NR/NA | 4.1 |

Top Holdings

| Top Holdings | % Assets |
|---|----------|
| Renaissance Canadian Bond Class O | 20.0 |
| Renaissance US Equity Growth CI O | 12.0 |
| Renaissance Global Infrastructure CI O | 12.0 |
| Renaissance Canadian Dividend CI O | 10.0 |
| Renaissance High-Yield Bond | 9.5 |
| Renaissance Canadian Growth Class O | 8.0 |
| Renaissance International Equity CI O | 6.1 |
| Renaissance US Equity Income | 6.0 |
| Renaissance International Dividend CI O | 6.0 |
| Renaissance Short-Term Income CI O | 5.5 |
| Total Number of Portfolio Holdings | 14 |

Disclaimer

Overall Morningstar Rating™ for Class A version of fund.

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