

Renaissance Optimal Income Portfolio

Investment Objective

The fund seeks to generate 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 17.8%

2-28-2009 to 2-28-2010

Worst 1 Year Return

Class A -14.2%

2-28-2008 to 2-28-2009

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	1.96	ATL050
A	Front End Charge	1.96	ATL048
A	Low Load Charge	1.96	ATL049
F	No Sales or Redem	0.85	ATL051

Closed to all purchases

Sel	Defer Sales Charge	1.68	ATL2403
Sel	Front End Charge	1.68	ATL2401
Sel	Low Load Charge	1.68	ATL2402
Elite	Defer Sales Charge	1.37	ATL2406
Elite	Front End Charge	1.37	ATL2404
Elite	Low Load Charge	1.37	ATL2405

Inception Date (Class A) November 13, 2007

Inception Date (Class F) August 20, 2007

Min. Inv (Class A & F) \$500

Total Assets \$Mil 1,501.0

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

CIBC Private Wealth Advisors, Inc

American Century Investment Management Inc

Ares Management LLC

Brandywine Global Investment Mgmt, LLC

CIBC Asset Management Inc

Walter Scott & Partners Limited

Maple-Brown Abbott Limited

Wellington Management Canada ULC

Performance as of 09-30-2022

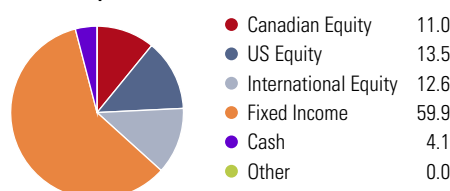
Calendar Year Returns %	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD
Class A	7.4	6.1	8.5	1.0	6.2	3.4	-4.2	11.2	4.0	5.2	-12.0
Class F	8.6	7.2	9.6	2.1	7.3	4.5	-3.1	12.5	5.2	6.4	-11.3
Category	5.2	5.7	6.8	1.8	4.6	4.3	-2.0	9.3	6.5	4.6	-11.8

Trailing Return %

	1 Mth	3 Mth	6 Mth	1 Yr	2Yr	3 Yr	5 Yr	10 Yr
Class A	-3.0	-1.1	-8.6	-9.7	-1.7	-0.9	0.7	3.0
Class F	-2.9	-0.8	-8.1	-8.7	-0.6	0.2	1.9	4.1
Category	-2.2	-0.7	-7.7	-9.8	-2.3	-0.4	1.4	3.0

Portfolio Analysis as of 09-30-2022

Actual Composition



Top 5 Global Equity Sectors

	% Equity
Financials	18.5
Utilities	15.2
Industrials	14.6
Energy	11.7
Information Technology	8.5

Investment Style:

Avg Credit Quality: A

Avg Duration: Intermediate-term (5-10)

Market Cap	%	Credit Quality	%
Large	81.0	High	35.0
Medium	17.1	Medium	35.2
Small	2.0	Low	25.0
		NR/NA	4.8

Top Holdings

	% Assets
Renaissance Canadian Bond Class O	30.4
Renaissance Canadian Dividend CI O	11.7
Renaissance Short-Term Income CI O	9.9
Renaissance High-Yield Bond	9.0
Renaissance Global Infrastructure CI O	7.7
Renaissance Glb Bd Priv Pool O	6.2
Renaissance US Equity Income O	5.9
Renaissance US Equity Growth CI O	5.9
Renaissance Floating Rate Income OH	5.1
Renaissance International Equity CI O	3.9
Total Number of Portfolio Holdings	13

Disclaimer

Overall Morningstar Rating™ for Class A version of fund.

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