

## All-in-one solution

Renaissance Optimal Income Portfolio (OIP) was conceived and designed to provide steady **income**, **protection** from market volatility and enhanced **opportunity** for long-term growth.



## Optimal asset mix for stable growth

The chart below shows the annual returns of the individual asset classes that OIP invests in, plus income and equity indices. As you can see, OIP's optimal asset blend has delivered a more stable and consistent investment experience.

Rank	2014	2015	2016	2017	2018	2019	2020	2021
1	Global Infrastructure 23.2%	Global Equity 19.5%	Dividend 21.4%	Global Equity 15.0%	Global Bond 8.1%	Canadian Equity 22.9%	Global Equity 14.5%	Dividend 28.1%
2	U.S. Equities 21.4%	U.S. Equities 19.1%	Canadian Equity 21.1%	Global Infrastructure 12.2%	U.S. Equities 2.2%	U.S. Equities 22.4%	U.S. Equities 14.2%	U.S. Equities 25.1%
3	Global Equity 15.0%	Global Bond 15.6%	Canadian High Yield 16.9%	U.S. Equities 11.6%	Canadian High Yield 2.2%	Dividend 21.9%	Real Return Bond 13.0%	Canadian Equity 25.1%
4	Real Return Bond 13.2%	Global Infrastructure 6.2%	Global Infrastructure 8.5%	Canadian High Yield 9.9%	Government Bond 1.5%	Global Equity 21.9%	Government Bond 8.7%	Global Equity 21.3%
5	Dividend 12.3%	Government Bond 3.8%	<b>OIP 6.2%</b>	Dividend 9.8%	Canadian Bond 1.4%	Global Infrastructure 20.6%	Canadian Bond 8.7%	Global Infrastructure 10.9%
6	Canadian Equity 10.6%	Canadian Bond 3.5%	U.S. Equities 5.7%	Canadian Equity 9.1%	Global Equity 0.1%	<b>OIP 11.2%</b>	Global Bond 8.2%	Canadian High Yield 6.2%
7	Government Bond 9.3%	Real Return Bond 2.8%	Global Equity 4.4%	<b>OIP 3.4%</b>	Real Return Bond 0.0%	Canadian High Yield 8.5%	Canadian High Yield 6.7%	<b>OIP 5.17%</b>
8	Canadian Bond 8.8%	<b>OIP 1.0%</b>	Real Return Bond 2.9%	Canadian Bond 2.5%	Global Infrastructure (1.3%)	Real Return Bond 8.0%	Canadian Equity 5.6%	Real Return Bond 1.8%
9	Global Bond 8.5%	Canadian High Yield (3.8%)	Canadian Bond 1.7%	Government Bond 2.2%	<b>OIP (4.2%)</b>	Canadian Bond 6.9%	Dividend 5.6%	Canadian Bond (2.5%)
10	<b>OIP 8.5%</b>	Dividend (7.8%)	Government Bond 0.9%	Real Return Bond 0.7%	Dividend (7.6%)	Government Bond 6.4%	<b>OIP 4.0%</b>	Government Bond (2.9%)
11	Canadian High Yield 2.5%	Canadian Equity (8.3%)	Global Bond (1.9%)	Global Bond 0.4%	Canadian Equity (8.9%)	Global Bond 0.5%	Global Infrastructure (7.4%)	Global Bond (7.8%)

Annual returns are ranked best to worst for each calendar year by asset class. Indices used in this table: Government Bond – FTSE Canada All Government Bond Index; Canadian Bond – FTSE Canada Universe Bond Index; Canadian High Yield – FTSE Canada High Yield Overall Bond Index; Global Bond – Citigroup World Government Bond Index; Real Return Bond – FTSE Canada Real Return Bond Index; Global Infrastructure – S&P Global Infrastructure Index; Dividend – S&P/TSX 60 Index; Canadian Equity – S&P/TSX Composite Index; World Equity – MSCI World Index. Source: Zephyr Associates, Inc., FTSE Canada and Bloomberg. TSX © Copyright 2022 TSX Inc. All rights reserved.

## Key features<sup>1</sup>

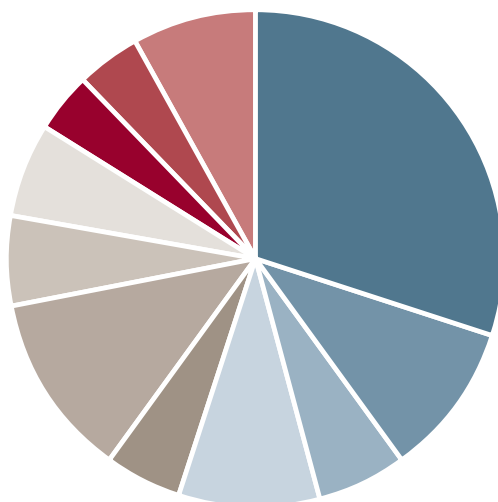
- **Strategic Oversight:** Built using a disciplined strategic asset allocation process with a focus on investor objectives, expected long-term returns and risks, robust portfolio construction, regular monitoring, and review
- **Tactical Tilting:** Adjusts the portfolios to shorter-term market dislocations and trends, within the context of a long-term view
- **Breadth & Diversification:** Across and within asset classes, leveraging best-in-class investment managers

### Fund options to fit your needs:

- [Class A](#)
- [Class F](#)
- Available in T-Class: T4, FT4, T6, FT6

Performance (%) <sup>2</sup>	1 yr	3 yrs	5 yrs	10 yrs	Since inception <sup>3</sup>
<b>Renaissance Optimal Income Portfolio (Class A)</b>	-9.7	-0.9	0.7	3.0	3.2
<b>Renaissance Optimal Income Portfolio (Class F)</b>	-8.7	0.2	1.9	4.1	4.3

### Strategic Asset Allocation<sup>4</sup>



- 30% Renaissance Canadian Bond Fund (CIBC Asset Management Inc.)
- 10% Renaissance Short-Term Income Fund (CIBC Asset Management Inc.)
- 6% Renaissance Global Bond Private Pool (Brandywine Global Investment Management, LLC, Wellington Management Canada LLC, CIBC Asset Management Inc.)
- 9% Renaissance High-Yield Bond Fund (CIBC Asset Management Inc.)
- 5% Renaissance Floating Rate Income Fund (Ares Management LLC)
- 12% Renaissance Canadian Dividend Fund (CIBC Asset Management Inc.)
- 6% Renaissance U.S. Equity Income Fund (American Century Investments Management Inc.)
- 6% Renaissance U.S. Equity Growth Fund (CIBC Private Wealth Advisors, Inc.)
- 4% Renaissance International Dividend Fund (CIBC Asset Management Inc.)
- 4% Renaissance International Equity Fund (Walter Scott & Partners Ltd.)
- 8% Renaissance Global Infrastructure Fund (Maple-Brown Abbott Ltd.)



<sup>1</sup> Enhanced as at December 8, 2020

<sup>2</sup> Performance as at September 30, 2022.

<sup>3</sup> Inception dates: Class A – November 13, 2007, Class F – August 20, 2007

<sup>4</sup> As at December 8, 2020

The Portfolios intend to distribute monthly. The monthly distribution rate is set of an amount equal to approximately 4% per annum for Class A units and 6% per annum for Class T6 units, calculated as a percentage of the annual average net asset value of the Portfolios. The monthly distribution rates may be adjusted from time to time at our discretion. If the annual amount distributed exceeds the portfolio's net income and net realized capital gains, such excess will constitute a return of capital. The payment of distributions is not guaranteed and may fluctuate. The information presented is accurate at the time of first printing, and is subject to change without notice. Management fees for Class A and Class F units are outlined in the Simplified Prospectus.

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