

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.

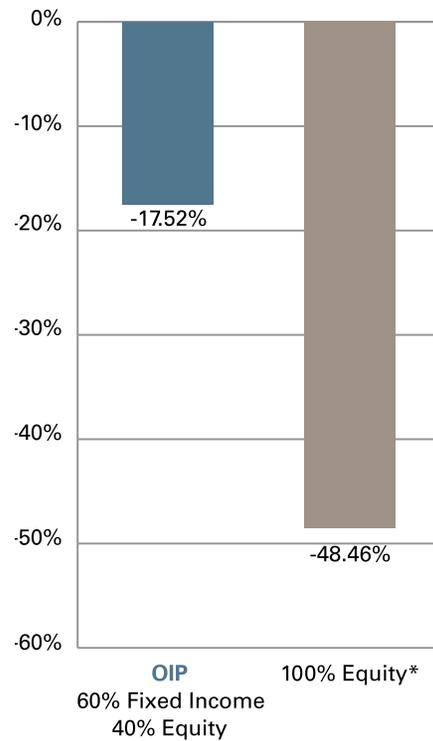


Diversification – protection from market uncertainty

The Renaissance Optimal Income Portfolio offers the benefit of **diversification** to your investment strategy. A 60% fixed income / 40% equity allocation has **provided protection** over the last 3 market downturns.

Global financial crisis

(June 18, 2008 – September 03, 2009)

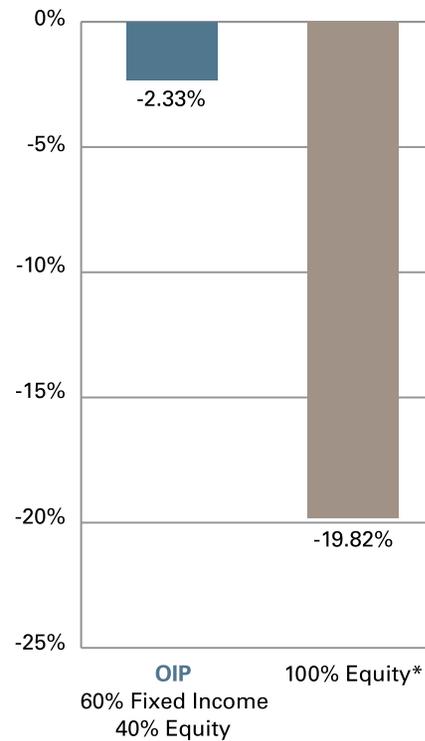


*S&P/TSX Composite TR Index

Source: Morningstar Direct

2011 Downturn

(April 5, 2011 – October 3, 2011)

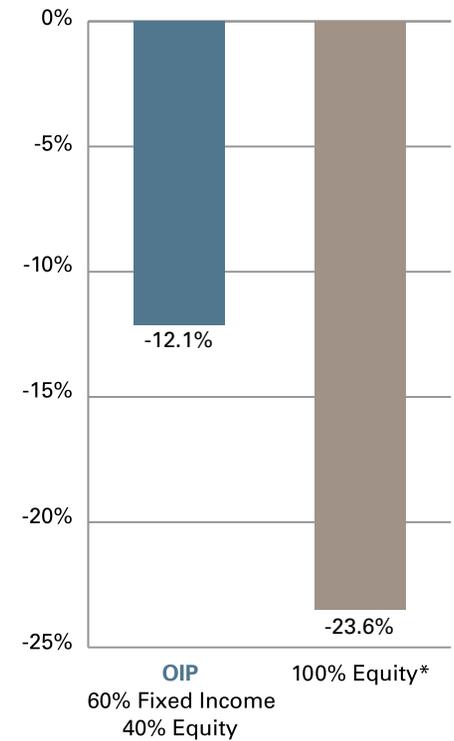


*S&P/TSX Composite TR Index

Source: Morningstar Direct

2020 Covid Crash

(February 20, 2020 - April 7, 2020)



*S&P/TSX Composite TR Index

Source: Morningstar Direct

Key features¹

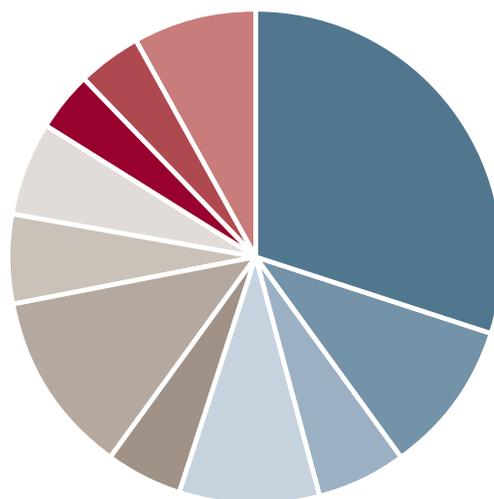
- **Strategic Oversight:** Built using a disciplined strategic asset allocation process with a focus on investor objectives, expected long-term returns and risks, robust portfolio construction, regular monitoring, and review
- **Tactical Tilting:** Adjusts the portfolios to shorter-term market dislocations 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 (%) ²	1 yr	3 yrs	5 yrs	10 yrs	Since inception ³
Renaissance Optimal Income Portfolio (Class A)	6.6	0.6	3.3	3.1	3.5
Renaissance Optimal Income Portfolio (Class F)	7.8	1.8	4.5	4.2	4.6

Strategic Asset Allocation⁴



- 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.)



¹ Enhanced as at December 8, 2020

² Performance as at December 31, 2023

³ Inception dates: Class A – November 13, 2007, Class F – August 20, 2007

⁴ As at December 8, 2020

All information in this document is as of December 31, 2023 unless otherwise indicated and is subject to change.

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.

Renaissance Investments is offered by CIBC Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. To obtain a copy of the Renaissance Investments family of funds simplified prospectus, call 1-888-888-FUND (3863). Alternatively, you may obtain a copy from your advisor. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The indicated rates of return are the historical annual compounded total returns as at September 30, 2023 including changes in unit value and reinvestment of all distributions, but do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns.

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