

A photograph of a sailboat on the water. The deck is made of light-colored wood and has a white cabin area. Two people are standing on the deck near the mast. The sky is blue with some clouds, and the water is dark blue with some whitecaps. The overall scene is serene and suggests a leisure activity.

*Renaissance  
Investments  
Product  
Essentials*

## Renaissance Investments – Fund Codes

Money Market Funds	Class A Front-End Load	Class A Back-End Load	Class A Low Load	Class F
Renaissance Money Market Fund	ATL1025	ATL1125	ATL2125	ATL1032
Renaissance U.S. Money Market Fund (US\$)	ATL974	ATL363	ATL762	ATL1033
Fixed Income Funds	Class A Front-End Load	Class A Back-End Load	Class A Low Load	Class F
Renaissance Short-Term Income Fund	ATL1021	ATL1121	ATL2121	ATL1630
Renaissance Canadian Bond Fund	ATL1022	ATL1122	ATL2122	ATL1631
Renaissance Real Return Bond Fund	ATL251	ATL291	ATL267	ATL010
Renaissance U.S. Dollar Corporate Bond Fund	ATL2472	ATL2474	ATL2473	ATL2476
Renaissance Corporate Bond Fund	ATL1002	ATL1102	ATL2102	ATL016
Renaissance High-Yield Bond Fund	ATL908	ATL823	ATL667	ATL015
Renaissance Global Bond Fund	ATL1028	ATL1872	ATL2872	ATL1646
Renaissance Floating Rate Income Fund	ATL2503	ATL2505	ATL2504	ATL2511
Renaissance Floating Rate Income Fund (Class H – Hedged)	ATL2479	ATL2481	ATL2480	ATL2483
Renaissance Floating Rate Income Fund (US\$)	ATL2506	ATL2508	ATL2507	ATL2512
Renaissance Flexible Yield Fund	ATL3694	ATL3696	ATL3695	ATL3700
Renaissance Flexible Yield Fund (Class H – Hedged)	ATL3697	ATL3699	ATL3698	ATL3701
Renaissance Flexible Yield Fund (US\$)	ATL3708	ATL3710	ATL3709	ATL3711
Balanced Funds	Class A Front-End Load	Class A Back-End Load	Class A Low Load	Class F
Renaissance Canadian Balanced Fund	ATL508	ATL507	ATL517	ATL019
Renaissance Optimal Conservative Income Portfolio	ATL2910	ATL2912	ATL2911	ATL2913
Renaissance Optimal Conservative Income Portfolio – Class T4	ATL2915	ATL2917	ATL2916	ATL1034
Renaissance Optimal Conservative Income Portfolio – Class T6	ATL2918	ATL2920	ATL2919	ATL1035
Renaissance Optimal Income Portfolio	ATL048	ATL050	ATL049	ATL051
Renaissance Optimal Income Portfolio – Class T6	ATL053	ATL055	ATL054	ATL1038
Renaissance Optimal Growth & Income Portfolio	ATL2939	ATL2941	ATL2940	ATL2942
Renaissance Optimal Growth & Income Portfolio – Class T4	ATL2944	ATL2946	ATL2945	ATL1036
Renaissance Optimal Growth & Income Portfolio – Class T6	ATL2947	ATL2949	ATL2948	ATL1037
Renaissance U.S. Dollar Diversified Income Fund	ATL2800	ATL2802	ATL2801	ATL2803
Equity Income Funds	Class A Front-End Load	Class A Back-End Load	Class A Low Load	Class F
Renaissance Diversified Income Fund	ATL247	ATL271	ATL204	ATL017
Renaissance Canadian Dividend Fund	ATL294	ATL211	ATL266	ATL014
Renaissance Canadian Monthly Income Fund	ATL910	ATL859	ATL668	ATL155
Renaissance High Income Fund	ATL1879	ATL1880	ATL2880	ATL1650
Canadian Equity Funds	Class A Front-End Load	Class A Back-End Load	Class A Low Load	Class F
Renaissance Canadian Core Value Fund	ATL901	ATL853	ATL671	ATL020
Renaissance Canadian Growth Fund	ATL902	ATL843	ATL669	ATL022

<b>Canadian Equity Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>Renaissance Canadian All-Cap Equity Fund</b>	ATL1023	ATL1123	ATL2123	ATL068
<b>Renaissance Canadian Small-Cap Fund</b>	ATL905	ATL852	ATL670	ATL023

  

<b>U.S. Equity Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>Renaissance U.S. Equity Value Fund</b>	ATL502	ATL501	ATL515	ATL024
<b>Renaissance U.S. Equity Value Fund (US\$)</b>	ATL743	ATL742	ATL744	ATL025
<b>Renaissance U.S. Equity Growth Fund</b>	ATL913	ATL833	ATL661	ATL026
<b>Renaissance U.S. Equity Growth Fund (US\$)</b>	ATL973	ATL733	ATL761	ATL027
<b>Renaissance U.S. Equity Growth Currency Neutral Fund</b>	ATL1250	ATL1252	ATL1251	ATL1253
<b>Renaissance U.S. Equity Income Fund</b>	ATL2486	ATL2488	ATL2487	ATL2492
<b>Renaissance U.S. Equity Income Fund – Class T4</b>	ATL1347	ATL1349	ATL1348	ATL1353
<b>Renaissance U.S. Equity Income Fund – Class T6</b>	ATL1350	ATL1352	ATL1351	ATL1354
<b>Renaissance U.S. Equity Income Fund (US\$)</b>	ATL2489	ATL2491	ATL2490	ATL2493
<b>Renaissance U.S. Equity Income Fund (US\$) – Class T4</b>	ATL1364	ATL1366	ATL1365	ATL1370
<b>Renaissance U.S. Equity Income Fund (US\$) – Class T6</b>	ATL1367	ATL1369	ATL1368	ATL1372
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged)</b>	ATL3276	ATL3278	ATL3277	ATL3280
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged) – Class T4</b>	ATL1355	ATL1357	ATL1356	ATL1361
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged) – Class T6</b>	ATL1358	ATL1360	ATL1359	ATL1362

  

<b>Global Equity Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>Renaissance International Dividend Fund</b>	ATL914	ATL856	ATL677	ATL032
<b>Renaissance International Equity Fund</b>	ATL1868	ATL1869	ATL2869	ATL1644
<b>Renaissance International Equity Fund (US\$)</b>	ATL785	ATL787	ATL786	ATL793
<b>Renaissance International Equity Currency Neutral Fund</b>	ATL1240	ATL1242	ATL1241	ATL1243
<b>Renaissance Global Markets Fund</b>	ATL1029	ATL1873	ATL2873	ATL1647
<b>Renaissance Optimal Global Equity Portfolio</b>	ATL1902	ATL1903	ATL2903	ATL1652
<b>Renaissance Optimal Global Equity Portfolio – Class T4</b>	ATL2425	ATL2427	ATL2426	ATL1343
<b>Renaissance Optimal Global Equity Portfolio – Class T6</b>	ATL2428	ATL2430	ATL2429	ATL1344
<b>Renaissance Global Growth Fund</b>	ATL504	ATL503	ATL516	ATL034
<b>Renaissance Global Growth Fund (US\$)</b>	ATL767	ATL769	ATL768	ATL774
<b>Renaissance Global Growth Currency Neutral Fund</b>	ATL1235	ATL1237	ATL1236	ATL1238
<b>Renaissance Global Focus Fund</b>	ATL510	ATL509	ATL511	ATL036
<b>Renaissance Global Small-Cap Fund</b>	ATL1040	ATL1041	ATL2041	ATL1626
<b>Renaissance China Plus Fund</b>	ATL1050	ATL1051	ATL2051	ATL1627
<b>Renaissance Emerging Markets Fund</b>	ATL920	ATL858	ATL675	ATL029

  

<b>Specialty Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>Renaissance Optimal Inflation Opportunities Portfolio</b>	ATL2452	ATL2454	ATL2453	ATL2455
<b>Renaissance Global Infrastructure Fund</b>	ATL059	ATL061	ATL060	ATL062
<b>Renaissance Global Infrastructure Fund (US\$)</b>	ATL763	ATL765	ATL764	ATL771
<b>Renaissance Global Infrastructure Currency Neutral Fund</b>	ATL1230	ATL1232	ATL1231	ATL1233

<b>Specialty Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>Renaissance Global Real Estate Fund</b>	ATL1255	ATL1257	ATL1256	ATL1258
<b>Renaissance Global Real Estate Currency Neutral Fund</b>	ATL1260	ATL1262	ATL1261	ATL1263
<b>Renaissance Global Health Care Fund</b>	ATL1161	ATL1162	ATL2162	ATL1635
<b>Renaissance Global Science &amp; Technology Fund</b>	ATL1027	ATL1871	ATL2871	ATL1645
<b>Renaissance Global Science &amp; Technology Fund (US\$)</b>	ATL1227	ATL1371	ATL2371	ATL1637

  

<b>Alternative Funds</b>	<b>Class A Front-End Load</b>	<b>Class A Back-End Load</b>	<b>Class A Low Load</b>	<b>Class F</b>
<b>CIBC Multi-Asset Absolute Return Strategy</b>	ATL5012	N/A	N/A	ATL5010
<b>CIBC Multi-Asset Absolute Return Strategy (US\$)</b>	ATL5014	N/A	N/A	ATL5015

## Renaissance Investments – Fund MERs

<b>Money Market Funds</b>	<b>Investment Managers</b>	<b>MERs (%) Class A</b>	<b>MERs<sup>1</sup> (%) Class F</b>	<b>Trailers (%) Front-End Load</b>	<b>Trailers<sup>2</sup> (%) Back-End Load Years 1-6</b>	<b>Trailers<sup>2</sup> (%) Back-End Load<sup>3</sup> Years 7+</b>	<b>Trailers<sup>2</sup> (%) Low Load Years 1-3</b>	<b>Trailers<sup>2</sup> (%) Low Load<sup>4</sup> Years 4+</b>
<b>Renaissance Money Market Fund</b>	CIBC Asset Management Inc.	0.20	0.11	0.05	0.05	0.05	0.05	0.05
<b>Renaissance Canadian T-Bill Fund</b>	CIBC Asset Management Inc.	0.09	0.05	0.00	0.00	0.00	0.00	0.00
<b>Renaissance U.S. Money Market Fund (US\$)</b>	CIBC Asset Management Inc.	0.18	0.14	0.05	0.05	0.05	0.05	0.05

		MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
<b>Fixed Income Funds</b>	<b>Investment Managers</b>							
<b>Renaissance Short-Term Income Fund</b>	CIBC Asset Management Inc.	1.17	0.41	0.50	0.25	0.50	0.25	0.50
<b>Renaissance Canadian Bond Fund</b>	CIBC Asset Management Inc.	1.40	0.51	0.50	0.25	0.50	0.25	0.50
<b>Renaissance Real Return Bond Fund</b>	CIBC Asset Management Inc.	1.41	0.63	0.75	0.25	0.75	0.25	0.75
<b>Renaissance U.S. Dollar Corporate Bond Fund</b>	MetLife Investment Management	1.66	0.87	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Corporate Bond Fund</b>	CIBC Asset Management Inc.	1.39	0.65	0.75	0.25	0.75	0.25	0.75
<b>Renaissance High-Yield Bond Fund</b>	CIBC Asset Management Inc.	1.71	0.84	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Global Bond Fund</b>	Brandywine Global Investment Management, LLC	1.80	0.89	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Floating Rate Income Fund</b>	Ares Management, LLC	1.80	0.91	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Floating Rate Income Fund (Class H – Hedged)</b>	Ares Management, LLC	1.78	0.90	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Floating Rate Income Fund (US\$)</b>	Ares Management, LLC	1.80	0.91	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Flexible Yield Fund</b>	DoubleLine®	1.74	0.83	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Flexible Yield Fund (Class H – Hedged)</b>	DoubleLine®	1.75	0.82	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Flexible Yield Fund (US\$)</b>	DoubleLine®	1.74	0.83	0.75	0.25	0.75	0.25	0.75

		MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
<b>Balanced Funds</b>	<b>Investment Managers</b>							
<b>Renaissance Canadian Balanced Fund</b>	CIBC Asset Management Inc.	2.10	0.88	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Conservative Income Portfolio</b>	Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	1.62	0.80	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Optimal Conservative Income Portfolio – Class T4</b>	Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	1.63	0.81	0.75	0.25	0.75	0.25	0.75
<b>Renaissance Optimal Conservative Income Portfolio – Class T6</b>	Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	1.64	0.83	0.75	0.25	0.75	0.25	0.75

		MERs <sup>1</sup>	MERs <sup>1</sup>	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)
Balanced Funds	Investment Managers	(%) Class A	(%) Class F	Front-End Load	Back-End Load <sup>3</sup> Years 1-6	Back-End Load <sup>3</sup> Years 7+	Low Load <sup>4</sup> Years 1-3	Low Load <sup>4</sup> Years 4+
<b>Renaissance Optimal Income Portfolio</b>	Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	1.96	0.85	1.00	0.50	1.00	0.35	1.00
<b>Renaissance Optimal Income Portfolio – Class T6</b>	Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	1.95	0.85	1.00	0.50	1.00	0.35	1.00
<b>Renaissance Optimal Growth &amp; Income Portfolio</b>	American Century Investment Management, Inc., Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	2.02	0.94	1.00	0.60	1.00	0.45	1.00
<b>Renaissance Optimal Growth &amp; Income Portfolio – Class T4</b>	American Century Investment Management, Inc., Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	2.01	0.94	1.00	0.60	1.00	0.45	1.00
<b>Renaissance Optimal Growth &amp; Income Portfolio – Class T6</b>	American Century Investment Management, Inc., Ares Management, LLC, Brandywine Global Investment Management, LLC, CIBC Asset Management Inc., Maple-Brown Abbott Ltd.	2.02	0.93	1.00	0.60	1.00	0.45	1.00
<b>Renaissance U.S. Dollar Diversified Income Fund</b>	MetLife Investment Management, American Century Investments, Inc.	1.56	0.88	0.75	0.25	0.75	0.25	0.75
Equity Income Funds	Investment Managers	MERs <sup>1</sup>	MERs <sup>1</sup>	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)
		(%) Class A	(%) Class F	Front-End Load	Back-End Load <sup>3</sup> Years 1-6	Back-End Load <sup>3</sup> Years 7+	Low Load <sup>4</sup> Years 1-3	Low Load <sup>4</sup> Years 4+
<b>Renaissance Diversified Income Fund</b>	CIBC Asset Management Inc.	2.11	0.90	1.00	0.35	1.00	0.35	1.00
<b>Renaissance Canadian Dividend Fund</b>	CIBC Asset Management Inc.	2.15	0.84	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Canadian Monthly Income Fund</b>	CIBC Asset Management Inc.	1.86	0.84	0.75	0.25	0.75	0.25	0.75

		MERs <sup>1</sup>	MERs <sup>1</sup>	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)
Equity Income Funds	Investment Managers	(%) Class A	(%) Class F	Front-End Load	Back-End Load <sup>3</sup> Years 1-6	Back-End Load <sup>3</sup> Years 7+	Low Load <sup>4</sup> Years 1-3	Low Load <sup>4</sup> Years 4+
<b>Renaissance High Income Fund</b>	Connor, Clark & Lunn Investment Management Ltd.	2.29	0.92	1.00	0.50	1.00	0.50	1.00
Canadian Equity Funds	Investment Managers	MERs <sup>1</sup>	MERs <sup>1</sup>	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)
		(%) Class A	(%) Class F	Front-End Load	Back-End Load <sup>3</sup> Years 1-6	Back-End Load <sup>3</sup> Years 7+	Low Load <sup>4</sup> Years 1-3	Low Load <sup>4</sup> Years 4+
<b>Renaissance Canadian Core Value Fund</b>	CIBC Asset Management Inc., Pzena Investment Management, LLC	2.19	0.95	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Canadian Growth Fund</b>	CIBC Asset Management Inc.	2.04	0.67	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Canadian All-Cap Equity Fund</b>	CIBC Asset Management Inc.	2.18	0.90	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Canadian Small-Cap Fund</b>	Connor, Clark & Lunn Investment Management Ltd.	2.30	1.01	1.00	0.50	1.00	0.50	1.00
U.S. Equity Funds	Investment Managers	MERs <sup>1</sup>	MERs <sup>1</sup>	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)	Trailers <sup>2</sup> (%)
		(%) Class A	(%) Class F	Front-End Load	Back-End Load <sup>3</sup> Years 1-6	Back-End Load <sup>3</sup> Years 7+	Low Load <sup>4</sup> Years 1-3	Low Load <sup>4</sup> Years 4+
<b>Renaissance U.S. Equity Value Fund</b>	Rothschild & Co	2.20	0.97	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Value Fund (US\$)</b>	Rothschild & Co	2.20	0.97	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Growth Fund</b>	CIBC Private Wealth Advisors, Inc.	1.86	0.85	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Growth Fund (US\$)</b>	CIBC Private Wealth Advisors, Inc.	1.86	0.85	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Growth Currency Neutral Fund</b>	CIBC Asset Management Inc. <i>(CIBC Private Wealth Advisors, Inc. is the investment manager of the underlying fund)</i>	1.96	0.90	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund</b>	American Century Investment Management, Inc.	2.04	0.81	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund – Class T4</b>	American Century Investment Management, Inc.	1.94	0.76	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund – Class T6</b>	American Century Investment Management, Inc.	1.93	0.82	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund (US\$)</b>	American Century Investment Management, Inc.	2.04	0.81	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund (US\$) – Class T4</b>	American Century Investment Management, Inc.	1.94	0.76	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund (US\$) – Class T6</b>	American Century Investment Management, Inc.	1.93	0.82	1.00	0.50	1.00	0.50	1.00

<b>U.S. Equity Funds</b>	<b>Investment Managers</b>	<b>MERs<sup>1</sup></b> <b>(%)</b> <b>Class A</b>	<b>MERs<sup>1</sup></b> <b>(%)</b> <b>Class F</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Front-End</b> <b>Load</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Back-End</b> <b>Load<sup>3</sup></b> <b>Years 1-6</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Back-End</b> <b>Load<sup>3</sup></b> <b>Years 7+</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Low Load<sup>4</sup></b> <b>Years 1-3</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Low Load<sup>4</sup></b> <b>Years 4+</b>
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged)</b>	American Century Investment Management, Inc.	2.04	0.80	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged) – Class T4</b>	American Century Investment Management, Inc.	2.08	0.76	1.00	0.50	1.00	0.50	1.00
<b>Renaissance U.S. Equity Income Fund (Class H – Hedged) – Class T6</b>	American Century Investment Management, Inc.	2.02	0.81	1.00	0.50	1.00	0.50	1.00

<b>Global Equity Funds</b>	<b>Investment Managers</b>	<b>MERs<sup>1</sup></b> <b>(%)</b> <b>Class A</b>	<b>MERs<sup>1</sup></b> <b>(%)</b> <b>Class F</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Front-End</b> <b>Load</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Back-End</b> <b>Load<sup>3</sup></b> <b>Years 1-6</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Back-End</b> <b>Load<sup>3</sup></b> <b>Years 7+</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Low Load<sup>4</sup></b> <b>Years 1-3</b>	<b>Trailers<sup>2</sup> (%)</b> <b>Low Load<sup>4</sup></b> <b>Years 4+</b>
<b>Renaissance International Dividend Fund</b>	CIBC Asset Management Inc.	1.82	0.81	0.75	0.25	0.75	0.25	0.75
<b>Renaissance International Equity Fund</b>	Walter Scott & Partners Limited	2.34	0.99	1.00	0.50	1.00	0.50	1.00
<b>Renaissance International Equity Fund (US\$)</b>	Walter Scott & Partners Limited	2.34	0.99	1.00	0.50	1.00	0.50	1.00
<b>Renaissance International Equity Currency Neutral Fund</b>	CIBC Asset Management Inc. <i>(Walter Scott &amp; Partners Limited is the investment manager of the underlying fund)</i>	2.51	1.05	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Markets Fund</b>	CIBC Asset Management Inc.	2.23	0.99	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Global Equity Portfolio</b>	American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors	2.22	1.08	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Global Equity Portfolio – Class T4</b>	American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors	2.26	1.12	1.00	0.50	1.00	0.50	1.00



		MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
Global Equity Funds	Investment Managers							
<b>Renaissance Optimal Global Equity Portfolio – Class T6</b>	American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors	2.20	1.15	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Global Equity Currency Neutral Portfolio</b>	CIBC Asset Management Inc. <i>(American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors are the investment managers of the underlying funds)</i>	2.29	1.15	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Global Equity Currency Neutral Portfolio – Class T4</b>	CIBC Asset Management Inc. <i>(American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors are the investment managers of the underlying funds)</i>	2.34	1.10	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Optimal Global Equity Currency Neutral Portfolio – Class T6</b>	CIBC Asset Management Inc. <i>(American Century Investment Management, Inc., CIBC Asset Management Inc., Pzena Investment Management, Maple-Brown Abbott Ltd., Wasatch Global Investors are the investment managers of the underlying funds)</i>	2.31	1.10	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Growth Fund</b>	Walter Scott & Partners Limited	2.29	0.98	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Growth Fund (US\$)</b>	Walter Scott & Partners Limited	2.29	0.98	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Growth Currency Neutral Fund</b>	CIBC Asset Management Inc. <i>(Walter Scott &amp; Partners Limited is the investment manager of the underlying fund)</i>	2.38	0.99	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Focus Fund</b>	CIBC Asset Management Inc.	2.28	1.04	1.00	0.50	1.00	0.50	1.00

Global Equity Funds	Investment Managers	MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
<b>Renaissance Global Small-Cap Fund</b>	Wasatch Global Investors	2.42	1.23	1.00	0.50	1.00	0.50	1.00
<b>Renaissance China Plus Fund</b>	Amundi	2.87	1.59	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Emerging Markets Fund</b>	Sophus Capital	2.81	1.37	1.00	0.50	1.00	0.50	1.00

Specialty Funds	Investment Managers	MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
<b>Renaissance Optimal Inflation Opportunities Portfolio</b>	CIBC Asset Management Inc.	2.20	0.99	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Infrastructure Fund</b>	Maple-Brown Abbott Ltd.	2.44	1.24	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Infrastructure Fund (US\$)</b>	Maple-Brown Abbott Ltd.	2.44	1.24	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Infrastructure Currency Neutral Fund</b>	CIBC Asset Management Inc. <i>(Maple-Brown Abbott Ltd. is the investment manager of the underlying fund)</i>	2.50	1.28	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Real Estate Fund</b>	Cohen & Steers, Inc.	2.50	1.24	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Real Estate Currency Neutral Fund</b>	CIBC Asset Management Inc. <i>(Cohen &amp; Steers, Inc. is the investment manager of the underlying fund)</i>	2.58	1.26	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Health Care Fund</b>	CIBC Asset Management Inc.	2.94	1.49	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Science &amp; Technology Fund</b>	CIBC Asset Management Inc.	2.41	1.27	1.00	0.50	1.00	0.50	1.00
<b>Renaissance Global Science &amp; Technology Fund (US\$)</b>	CIBC Asset Management Inc.	2.41	1.27	1.00	0.50	1.00	0.50	1.00

Alternative Funds	Investment Managers	MERs <sup>1</sup> (%) Class A	MERs <sup>1</sup> (%) Class F	Trailers <sup>2</sup> (%) Front-End Load	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 1-6	Trailers <sup>2</sup> (%) Back-End Load <sup>3</sup> Years 7+	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 1-3	Trailers <sup>2</sup> (%) Low Load <sup>4</sup> Years 4+
<b>CIBC Multi-Asset Absolute Return Strategy</b>	CIBC Asset Management Inc.	2.28	1.23	1.00	N/A	N/A	N/A	N/A
<b>CIBC Multi-Asset Absolute Return Strategy (US\$)</b>	CIBC Asset Management Inc.	2.28	1.23	1.00	N/A	N/A	N/A	N/A

Portfolio Codes	Axiom Balanced Income Portfolio	Axiom Diversified Monthly Income Portfolio	Axiom Balanced Growth Portfolio	Axiom Long-Term Growth Portfolio	Axiom Canadian Growth Portfolio	Axiom Global Growth Portfolio	Axiom Foreign Growth Portfolio	Axiom All Equity Portfolio
<b>Class A – Front-End Load</b>	ATL975	ATL983	ATL986	ATL992	ATL989	ATL995	ATL998	ATL782
<b>Class A – Back-End Load</b>	ATL976	ATL985	ATL988	ATL994	ATL991	ATL997	ATL778	ATL784
<b>Class A – Low Load</b>	ATL977	ATL984	ATL987	ATL993	ATL990	ATL996	ATL999	ATL783
<b>Class T4 – Front-End Load</b>	ATL2601	N/A	ATL2628	ATL2655	ATL2682	ATL2736	ATL2709	ATL2763
<b>Class T4 – Back-End Load</b>	ATL2603	N/A	ATL2630	ATL2657	ATL2684	ATL2738	ATL2711	ATL2765
<b>Class T4 – Low Load</b>	ATL2602	N/A	ATL2629	ATL2656	ATL2683	ATL2737	ATL2710	ATL2764
<b>Class T6 – Front-End Load</b>	ATL2604	ATL072	ATL2631	ATL2658	ATL2685	ATL2739	ATL2712	ATL2766
<b>Class T6 – Back-End Load</b>	ATL2606	ATL074	ATL2633	ATL2660	ATL2687	ATL2741	ATL2714	ATL2768
<b>Class T6 – Low Load</b>	ATL2605	ATL073	ATL2632	ATL2659	ATL2686	ATL2740	ATL2713	ATL2767
<b>Class F</b>	ATL981	ATL788	ATL789	ATL791	ATL790	ATL792	ATL794	ATL796
<b>Class FT4</b>	ATL814	N/A	ATL811	ATL841	ATL816	ATL831	ATL818	ATL780
<b>Class FT6</b>	ATL815	ATL821	ATL812	ATL842	ATL817	ATL832	ATL819	ATL781

MERs <sup>1</sup> (%)	Axiom Balanced Income Portfolio	Axiom Diversified Monthly Income Portfolio	Axiom Balanced Growth Portfolio	Axiom Long-Term Growth Portfolio	Axiom Canadian Growth Portfolio	Axiom Global Growth Portfolio	Axiom Foreign Growth Portfolio	Axiom All Equity Portfolio
<b>Class A</b>	2.01	2.13	2.20	2.20	2.25	2.30	2.29	2.42
<b>Class T4</b>	1.91	N/A	2.15	2.15	2.16	2.28	2.26	2.48
<b>Class T6</b>	2.02	2.16	2.15	2.15	2.33	2.15	2.19	2.39
<b>Class F</b>	0.93	1.01	1.02	1.09	1.10	1.19	1.22	1.25
<b>Class FT4</b>	0.92	N/A	1.06	1.12	1.15	1.21	1.23	1.28
<b>Class FT6</b>	0.89	1.00	1.04	1.12	1.15	1.21	1.14	1.28

Trailers <sup>2</sup> (%)	Axiom Balanced Income Portfolio	Axiom Diversified Monthly Income Portfolio	Axiom Balanced Growth Portfolio	Axiom Long-Term Growth Portfolio	Axiom Canadian Growth Portfolio	Axiom Global Growth Portfolio	Axiom Foreign Growth Portfolio	Axiom All Equity Portfolio
<b>CLASS A, T4, T6 – Front-End Load</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>CLASS A, T4, T6 – Back-End Load: Years 1-6<sup>3</sup></b>	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
<b>CLASS A, T4, T6 – Back-End Load: Years 7+<sup>3</sup></b>	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>CLASS A, T4, T6 – Low Load: Years 1-3<sup>4</sup></b>	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
<b>CLASS A, T4, T6 – Low Load: Years 4+<sup>4</sup></b>	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

## Deferred Sales Charge and Sales Commissions

Deferred sales charge for units of Renaissance Investments family of funds or Axiom Portfolios sold or converted during the following periods after date of purchase.

<b>Deferred sales charge</b> <i>Units redeemed or switched during the following periods after purchase date</i>	<b>Back-End Load</b> Renaissance Investments Class A, Class H, Class T4, Class T6, Class HT4, and Class HT6 units	<b>Back-End Load</b> Axiom Portfolios Class A, Class T4, and Class T6 units	<b>Low Load</b> (Funds and Portfolios) Class A, Class H, Class T4, Class T6, Class HT4, and Class HT6 units
<b>During the first year</b>	5.50%	5.50%	3.00%
<b>During the second year</b>	5.00%	4.50%	2.00%
<b>During the third year</b>	4.50%	3.50%	1.00%
<b>During the fourth year</b>	4.00%	2.50%	0.00%
<b>During the fifth year</b>	3.00%	1.50%	0.00%
<b>During the sixth year</b>	1.50%	0.50%	0.00%
<b>After the sixth year</b>	0.00%	0.00%	0.00%

A deferred sales charge is payable when units held under the back-end or low load deferred sales charge options are redeemed or converted within the specified time periods. No deferred sales charge is payable when Class F units are redeemed or converted. Please refer to the Renaissance Investments Simplified Prospectus for more information.

<b>Sales Commission for units of either Renaissance Investments family of funds or Axiom Portfolios</b>	<b>Front-End Load</b>	<b>Back-End Load</b>	<b>Low Load</b>
<b>Class A, T4, T6, H, HT4, HT6</b>	0-5%	5.00%	3.00%



Effective May 13, 2022, all deferred sales charge (referred to as DSC) purchase options (i.e. back-end load and low-load options) are closed to new purchases, including purchases through pre-authorized chequing plans. Switches to units of another Fund managed by CIBC Asset Management Inc. under the same DSC purchase option will continue to be available.

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<sup>1</sup>The MERs have been annualized as at August 31, 2021 as disclosed in the Renaissance Investments' Annual Management Report of Fund Performance. The Manager waived some management fees and/or absorbed some operating expenses, which reduced the MERs. Please refer to the Annual Management Reports of Fund Performance for restated MERs, which reflect what the MERs would have been if the Manager had not waived some management fees and/or absorbed operating expenses. The decision to waive management fees and/or absorb operating expenses is reviewed annually and determined at the discretion of the Manager; this practice may continue indefinitely or can be terminated at any time. <sup>2</sup>Trailer fees may change at any time without prior notice. <sup>3</sup>All units held under the back-end load option on November 1, 2010 will maintain the trailing commission structure that was in place prior to November 1, 2010. Purchases of units under the back-end load option made after November 1, 2010 will be subject to the trailing commission structure as indicated. <sup>4</sup>All units held under the low load option on November 30, 2009 will maintain the trailing commission structure that was in place prior to November 30, 2009. Purchases of units under the low load option made after December 1, 2009 will be subject to the trailing commission structure as indicated. <sup>5</sup>This is a new class of the fund and has yet to calculate an MER.

The Renaissance Investments family of funds and the Axiom Portfolios are offered by CIBC Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the Renaissance Investment family of funds and Axiom Portfolios simplified prospectus before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer, nor are they guaranteed. There can be no assurance that a money market fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment will be returned to you. Their values change frequently and past performance may not be repeated.

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