

## Renaissance Canadian Balanced Fund

### Fund category

Canadian Equity Balanced

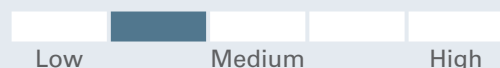
### Investment objective

Renaissance Canadian Balanced Fund seeks to achieve long-term investment return through a combination of income and capital growth by investing primarily in a diversified portfolio of Canadian equity securities, investment-grade bonds, and money market instruments.

### Why invest?

Diversified exposure to Canadian and foreign equities, government bonds and corporate bonds

### Volatility & risk analysis



### Fund details - Class A

Fund code	ATL508
Inception date	Mar 10, 1999
Management expense ratio	2.07%
Min. investment	\$500
Load structure	Front End Charge

### Fund details - Class F

Fund code	ATL019
Inception date	Oct 7, 2005
Management expense ratio	0.87%
Min. investment	\$500
Load structure	No Sales or Redem
Total assets (\$Mil)	110.2

### Performance as at April 30, 2024

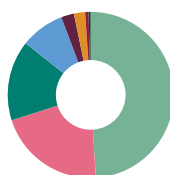
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	6.6	-2.0	6.8	8.8	-6.6	16.8	5.8	10.2	-8.9	8.2	2.3
Class F	8.0	-0.7	8.3	10.1	-5.7	17.9	7.1	11.5	-7.8	9.4	2.7

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	-2.3	1.8	11.9	5.3	3.3	2.7	4.1	4.0	5.1
Class F	-2.1	2.1	12.6	6.6	4.5	3.9	5.3	5.2	5.4

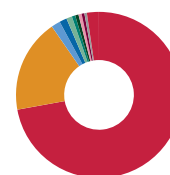
Dist. \$	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
Class A	-	0.0333	-	-	0.0232	-	-	0.0424	-	-	0.0482	-
Class F	-	0.0626	-	-	0.0454	-	-	0.0626	-	-	0.0667	-

### Portfolio analysis as at April 30, 2024

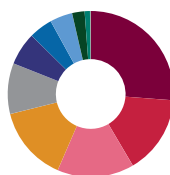
Investment Style: Bottom-up, value



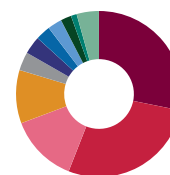
Asset allocation*	(%)
Canadian Equity	49.02
Canadian Bonds	21.02
U.S. Equity	15.67
International Equity	8.53
U.S. Bonds	2.53
Cash and Equivalents	2.17
Global Bonds	0.66
Other	0.41



Geographic allocation*	(%)
Canada	72.15
United States	18.24
France	1.76
United Kingdom	1.43
Denmark	1.11
Switzerland	0.67
Netherlands	0.64
Germany	0.63
Spain	0.53
Ireland	0.47
Other	2.35



Sector allocation	(%)
Financials	26.22
Information Technology	15.31
Industrials	14.98
Energy	14.62
Materials	9.88
Health Care	6.42
Consumer Discretionary	4.58
Communication Services	4.39
Consumer Staples	2.44
Utilities	1.04
Real Estate	0.13



Fixed income breakdown	(%)
Canadian Provincial Bonds	28.19
Canadian Investment Grade Bonds	27.79
Canadian Government Bonds	13.32
Canadian Corporate Bonds	10.37
Canadian High Yield Bonds	3.59
U.S. Mortgage-Backed Securities	3.48
U.S. Investment Grade Bonds	2.91
U.S. High Yield Bonds	2.77
International Government Bonds	2.10
Canadian Municipal Bonds	1.13
Other	4.35

## Renaissance Canadian Balanced Fund

### Investment managers

**CIBC Asset Management Inc.**

**ACM Advisors**

Top holdings	(%)
Royal Bank of Canada Com	3.20
Cash & Equivalents	2.17
Toronto-Dominion Bank Com New	2.14
Manulife Financial Corporation Com	2.09
Canadian Natural Resources Ltd. Com	2.07
Shopify Inc. Cl A	2.05
Canadian Pacific Kansas City Limited Com	1.99
Constellation Software Inc. Com	1.85
Canadian National Railway Company Com	1.79
Waste Connections Inc. Com	1.63

More holdings details	Total
Total Number of Holdings	502

For more information, please contact your CIBC Asset Management representative or visit [renaissanceinvestments.ca](http://renaissanceinvestments.ca)

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\* Due to rounding, amounts presented herein may not add up precisely to the total.

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