Item 1: Introduction
The Renaissance Group LLC d.b.a Renaissance Investment Management is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

Free and simple tools are available at Investor.gov/CRS to assist in researching firms and financial professionals; this website also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: Relationships and Services

What investment services and advice can you provide to me?
Renaissance Investment Management provides investment advisory services to retail investors. The principal service we offer is investment management services. Investment management services are provided directly to retail clients or through wrap fee or separately managed account programs sponsored by other financial institutions where we serve as a sub-advisor. For retail investors who are direct clients, we tailor your investment management services to match your objectives, total investable assets and any investment restrictions. For retail investors for whom we provide services pursuant to another financial institution’s wrap fee or separately managed account program, we provide the chosen investment strategy, subject to any investment restrictions. We monitor the holdings and performance of all strategies on an ongoing basis and review client assets at least monthly or when there is trading activity. We provide quarterly reports to clients receiving investment management services directly from us. Clients receiving services through a wrap fee or separately managed account program should receive reports from the financial institution sponsoring the program. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority, we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We do not limit the provision of investment management services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients. Renaissance’s minimum account size is negotiable and will be determined at our sole discretion. Regardless, we reserve the right to accept or decline a potential client for any reason at our sole discretion.

For additional information, please see our Form ADV, Part 2A Brochure (specifically, Items 4, 7 and 13), which can be found at https://reninv.com/ADV/ADVPart2APart2B.pdf

Conversation starters. Ask your financial professional:
- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Our standard practice is to charge an asset-based fee on a quarterly basis. For an asset-based fee, the more assets in a client’s account the more fees a client will pay. Therefore, we may have an incentive to encourage you to increase the amount of money invested in your account(s). Asset-based wrap program fees will include most transaction costs and fees to the broker-dealer that has custody of the client’s assets and, therefore, are often higher than a typical asset-based advisory fee.

In addition to our fees, you will be responsible for other fees and expenses, such as commissions for trade executions, custodial fees, ADR depositary service conversion fees, any taxes or fees required by federal or state law, and/or other
fees or expenses that can be charged by your broker or custodian. For asset-based wrap fee programs, you will be responsible for commissions and transaction fees for any transactions executed away from the program broker-dealer. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs, please review our Form ADV, Part 2A Brochure (specifically Items 5.A., B., C., and D.), which can be found at https://reninv.com/ADV/ADVPart2APart2B.pdf

Conversation starters. Ask your financial professional:

- Help me understand how these fees and costs might affect my investment. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. As an example, we can purchase the securities of our parent company for you, as well as mutual funds that are managed by us or an affiliate. We have an incentive to hold the securities of our parent company and utilize mutual funds managed by us or an affiliate for fee-generation purposes. In any instance that we utilize a mutual fund managed by us or an affiliate, we discount our advisory fee by the amount of the investment advisory portion of the mutual fund managed by us or an affiliate.

For additional information, refer to our Form ADV Part 2A Brochure (specifically Item 10) which can be found at https://reninv.com/ADV/ADVPart2APart2B.pdf

Conversation starters. Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are paid pursuant to a combination of base salary, bonus and/or revenue sharing. The bonus takes into consideration factors such as the performance of the strategy, individual contribution to the team and overall performance, revenue and profitability of the firm. Financial professionals who are also partners in the firm participate in revenue sharing based upon their percentage of ownership in the firm. Financial professionals paid pursuant to a bonus structure that encompasses factors such as an increase in firm or client account revenue and increases in managed client assets are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees; therefore, the firm and the financial professionals have an incentive to encourage you to increase the assets in your account.

Item 4: Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

No. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

You can find additional information about our services and request additional copies of this relationship summary by visiting www.reninv.com, emailing compliance@reninv.com or calling us at 513-723-4500.

Conversation starters. Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?
  - Who can I talk to if I have concerns about how this person is treating me?