

COLDSTREAM AGGRESSIVE PORTFOLIO

August 2025 | Factsheet

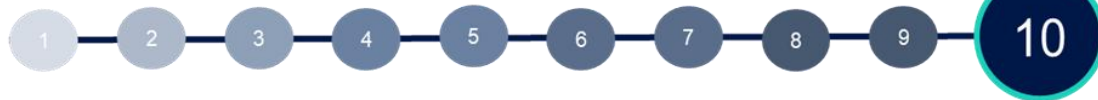
Description

A multi-manager portfolio that makes use of index funds and specialist asset managers for asset classes. The asset class exposures are a blend that is expected to deliver the portfolio "Objective" over a period.

Objective

The objective of the portfolio is an annualised return of more than 6% above inflation, after deducting portfolio costs, measured over periods longer than ten-years. The target return is therefore CPI + 6% i.e. a real net return of 6%.

Investment
Horizon



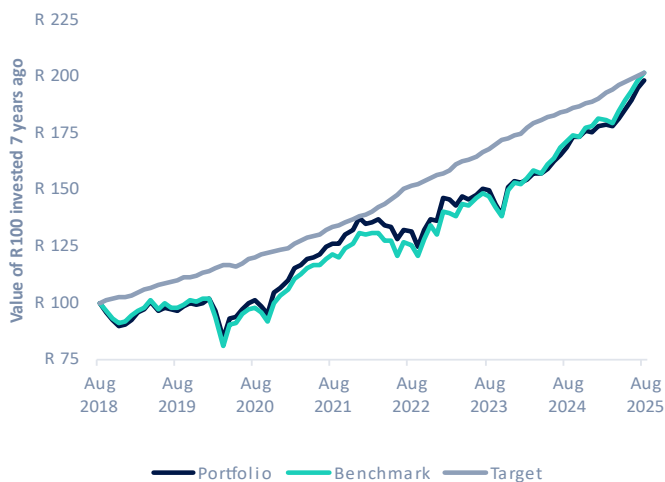
Minimum
Years

Details

Inception Date	August 2017
Portfolio Size	R1.8bn
Portfolio Range	R5.6bn
Investment Manager	Coldstream Investments (Pty) Ltd

Total Expense Ratio*	0.65%
Performance Fees*	0%
Benchmark	Composite of SAA indices

Performance



Risk

	Portfolio	Benchmark
Highest Annual Return	38.9%	40.1%
Lowest Annual Return	-13.6%	-17.3%
Best Month	11.0%	12.3%
Worst Month	-12.5%	-14.1%
Max Drawdown	-17.4%	-20.6%

Returns**	One Month	Three Months	One Year	Three Years	Four Years	Five Years	Seven Years	Since Inception
Portfolio	1.6%	6.8%	17.5%	14.6%	11.9%	14.5%	10.3%	10.0%
Benchmark	1.9%	6.5%	18.0%	17.2%	13.5%	15.6%	10.6%	10.5%
CPI + 6%	0.8%	2.3%	9.1%	10.0%	10.9%	10.9%	10.6%	10.6%

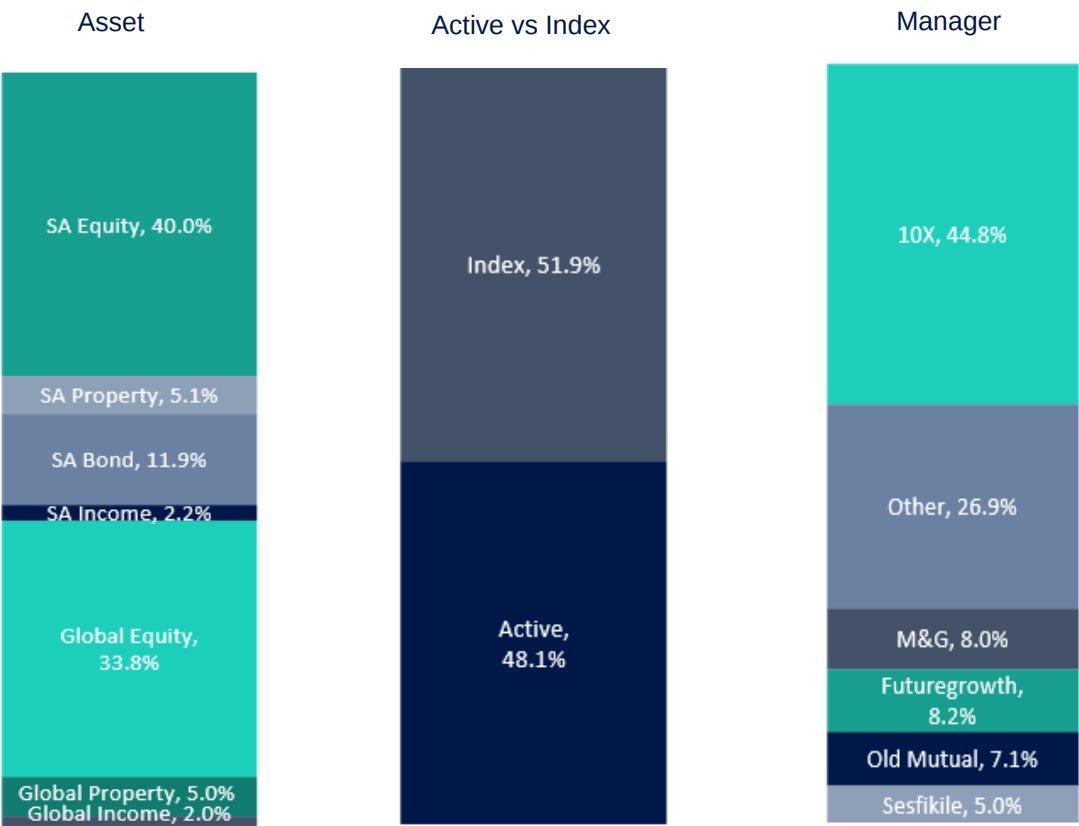
*Total Expense Ratio and Performance Fees are the anticipated annual fees based on the underlying managers and their August 2025 weightings.

** Returns are annualised for periods longer than one year and are net of investment management fees and portfolio costs.

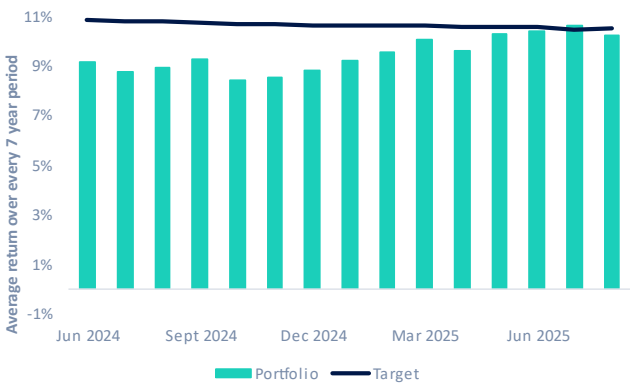
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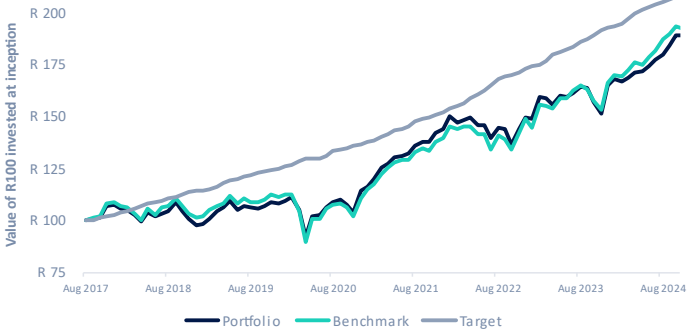
Current Allocations***



7 Year Rolling Minimum Investment Period Return



Growth Since Inception



Coldstream Fact Sheet Disclaimer

Statutory Disclaimer & Notes

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***Totals may not necessarily equal exactly 100% due to rounding effects