

COLDSTREAM CONSOLIDATOR PORTFOLIO

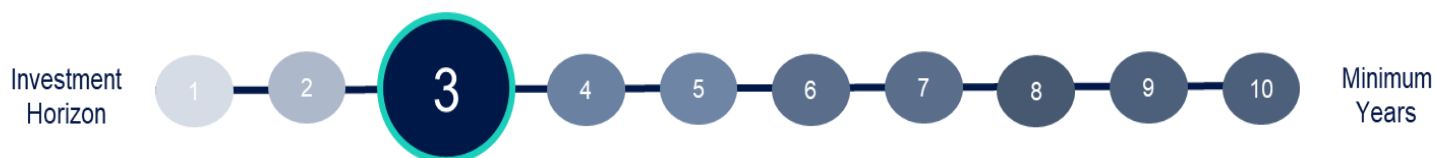
August 2025 | Factsheet

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 3% above inflation, after deducting portfolio costs, measured over periods longer than three-years. The target return is therefore CPI + 3% i.e. a real net return of 3%.

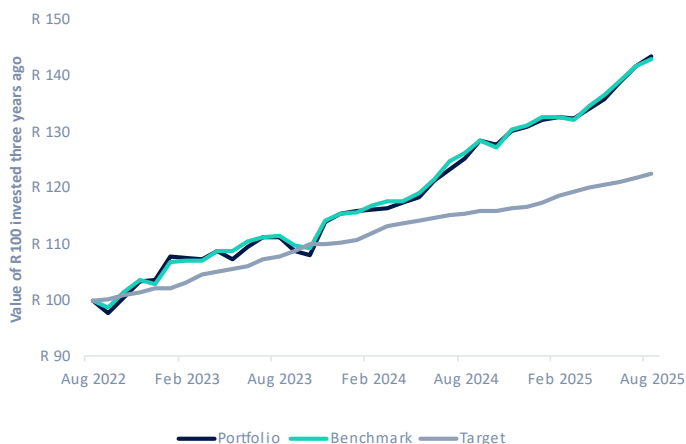


Details

Inception Date	August 2017
Portfolio Size	R0.5bn
Portfolio Range	R5.6bn
Investment Manager	Coldstream Investments (Pty) Ltd

Total Expense Ratio*	0.49%
Performance Fees*	0%
Benchmark	Composite of SAA indices

Performance



Risk

	Portfolio	Benchmark
Highest Annual Return	32.1%	32.2%
Lowest Annual Return	-9.2%	-10.4%
Best Month	9.3%	10.2%
Worst Month	-10.8%	-11.0%
Max Drawdown	-14.3%	-15.5%

Returns**	One Month	Three Months	One Year	Three Years	Four Years	Five Years	Seven Years	Since Inception
Portfolio	1.3%	5.7%	14.5%	12.8%	10.8%	12.6%	9.8%	9.8%
Benchmark	0.9%	4.6%	13.2%	12.7%	10.4%	12.0%	9.3%	9.5%
CPI + 3%	0.5%	1.6%	6.1%	7.0%	7.9%	7.9%	7.6%	7.6%

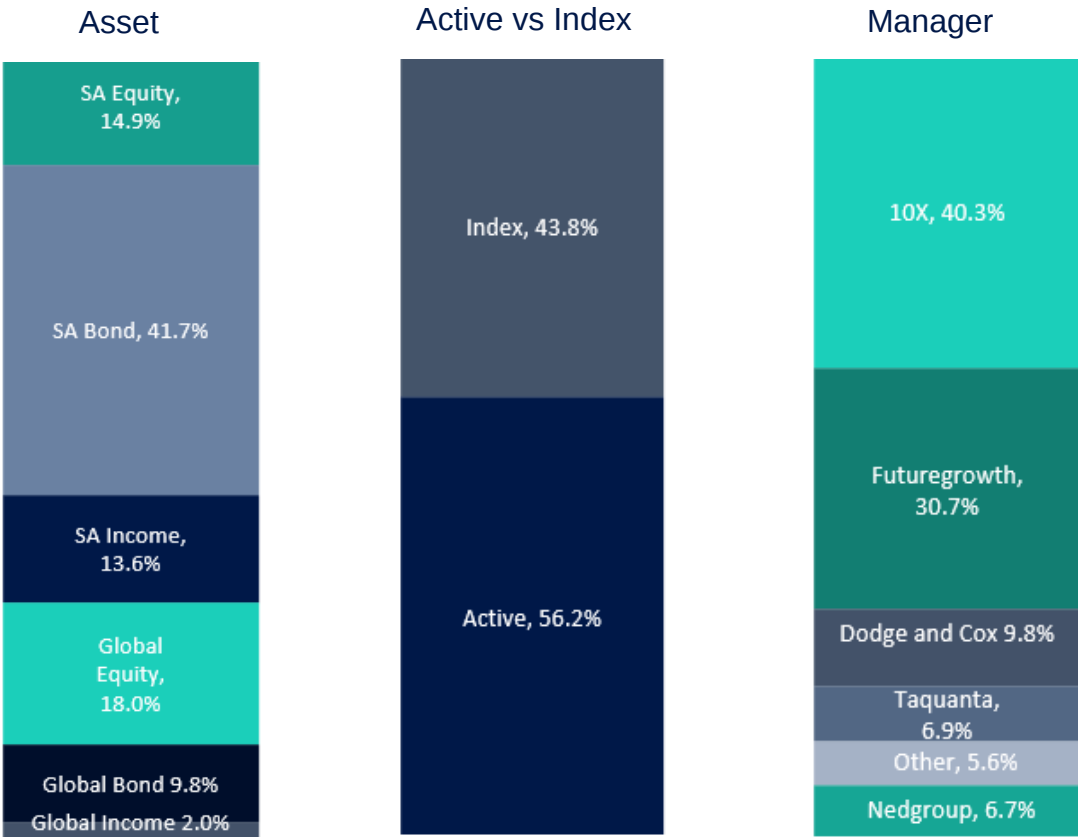
*Total Expense Ratio and Performance Fees are the anticipated annual fees based on the underlying managers and their August 2025 weightings.

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

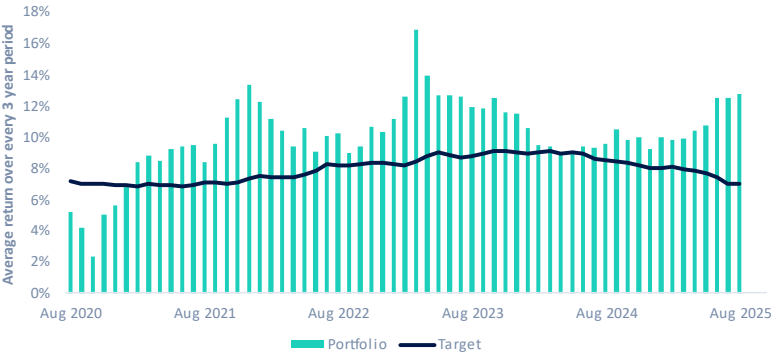
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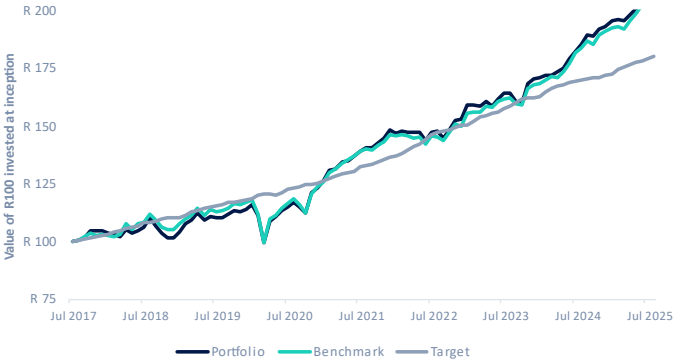
Current Allocations***



3 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