

COLDSTREAM GROWTH 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 5% above inflation, after deducting portfolio costs, measured over periods longer than five-years. The target return is therefore CPI + 5% i.e. a real net return of 5%.



Details

Inception Date	August 2017
Portfolio Size	R3.0bn
Portfolio Range	R5.6bn
Investment Manager	Coldstream Investments (Pty) Ltd

Total Expense Ratio*	0.63%
Performance Fees*	0%
Benchmark	Composite of SAA indices

Performance



Risk

	Portfolio	Benchmark
Highest Annual Return	36.9%	36.4%
Lowest Annual Return	-11.4%	-11.4%
Best Month	10.4%	11.8%
Worst Month	-11.5%	-11.1%
Max Drawdown	-15.8%	-16.5%

Returns**	One Month	Three Months	One Year	Three Years	Four Years	Five Years	Seven Years	Since Inception
Portfolio	1.4%	6.4%	16.2%	14.2%	11.9%	14.0%	10.4%	10.2%
Benchmark	1.5%	6.1%	17.1%	15.8%	12.6%	14.0%	10.7%	10.6%
CPI + 5%	0.7%	2.1%	8.1%	9.0%	9.9%	9.9%	9.6%	9.6%

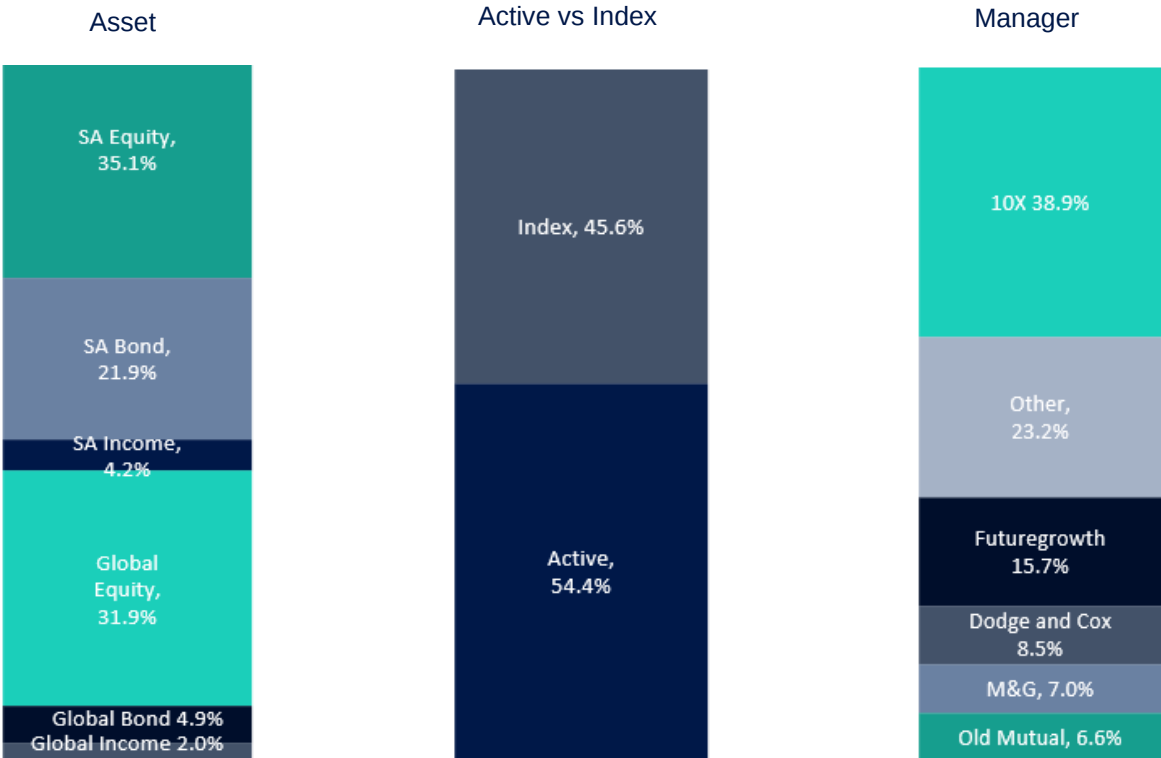
*Total Expense Ratio and Performance Fees are the anticipated annual fees based on the underlying managers and their August 2025 weightings.

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

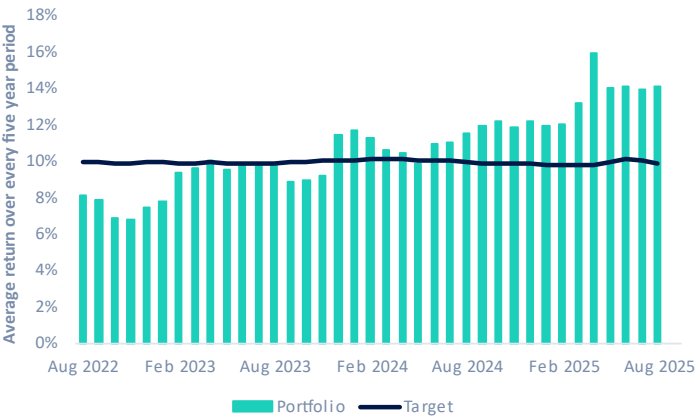
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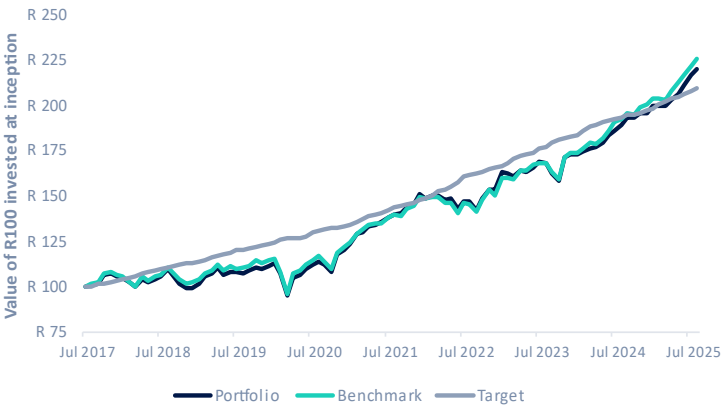
Current Allocations***



5 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