

COLDSTREAM MONEY MARKET PORTFOLIO

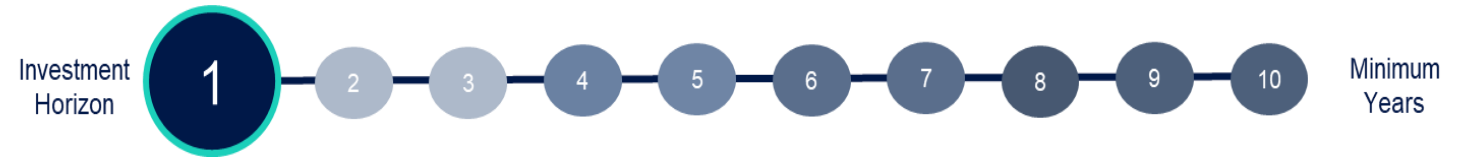
August 2025 | Factsheet

Description

A multi-manager portfolio that makes use of specialist money market asset managers.

Objective

The objective of the portfolio is an annualised return of more than 1% above inflation, after deducting portfolio costs, measured over periods longer than one year. The target return is therefore CPI + 1% i.e. a real net return of 1%.

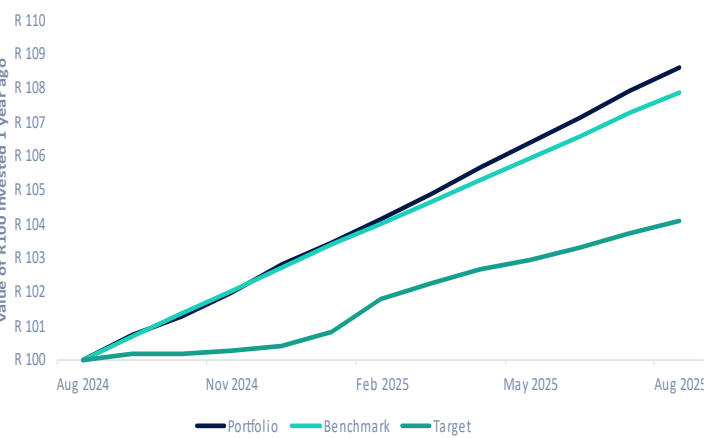


Details

Inception Date	August 2017
Portfolio Size	R0.3bn
Portfolio Range	R5.6bn
Investment Manager	Coldstream Investments (Pty) Ltd

Total Expense Ratio*	0.28%
Performance Fees*	0%
Benchmark	STeFI Composite

Performance



Risk

	Portfolio	Benchmark
Highest Annual Return	9.3%	8.5%
Lowest Annual Return	4.0%	3.5%
Best Month	0.8%	0.7%
Worst Month	0.2%	0.3%
Max Drawdown	0.0%	0.0%

Returns	One Month	Three Months	One Year	Three Years	Four Years	Five Years	Seven Years	Since Inception
Portfolio	0.6%	2.1%	8.6%	8.6%	7.6%	6.9%	7.1%	7.2%
Benchmark	0.6%	1.8%	7.9%	7.9%	7.0%	6.3%	6.2%	6.3%
CPI + 1%	0.4%	1.1%	4.1%	5.0%	5.9%	5.9%	5.6%	5.6%

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

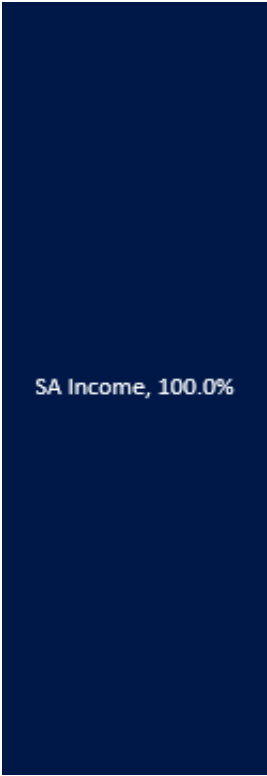
** Returns are annualised for periods longer than one year and are net of investment management fees and portfolio costs.

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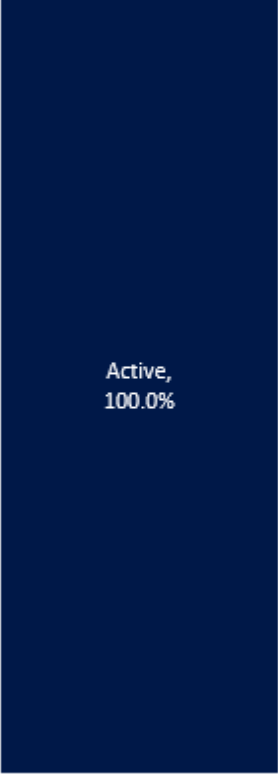
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Current Allocations***

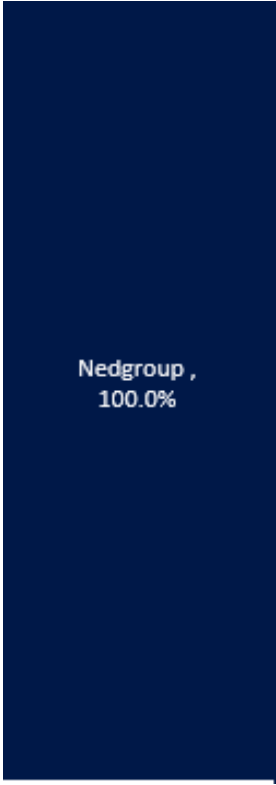
Asset



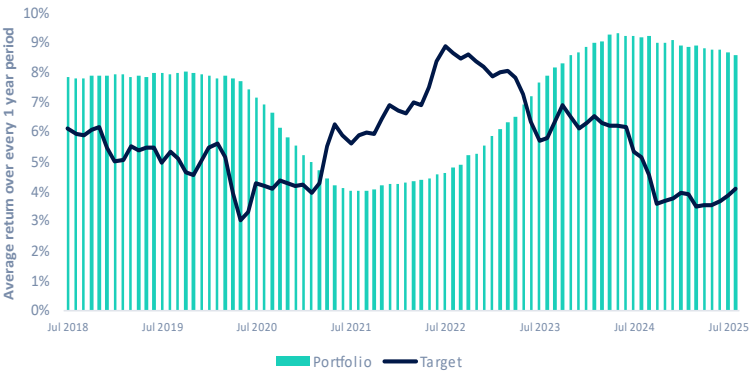
Active vs Index



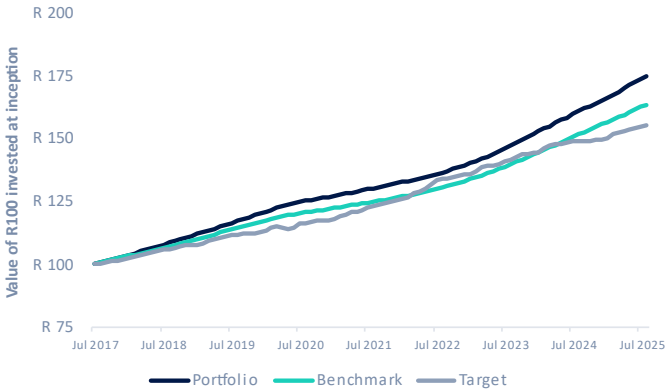
Manager



1 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.