Fin4 Conservative

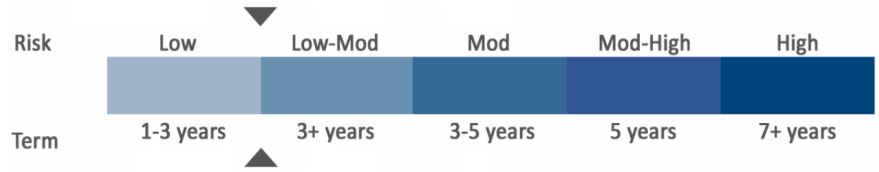
As of 2026/07/31

NEW ROAD CAPITAL
INVESTMENT MANAGEMENT

Investment Objective

This portfolio is recommended for an investor with a 2 to 3-year investment time horizon or those that have income that needs to be replenished from a portfolio with a focus on capital preservation with a growth target of inflation +2%.

Risk Profile



Portfolio Information

Discretionary Fund Manager	New Road Capital
Risk Profile	Conservative
Inception Date	2019/01/11
Benchmark	75% ASISA SA MA Income & 25% ASISA SA MA Low Equity
Reg 28 Compliant	Yes

Fees (Excluding Vat) %

Underlying Fees	0,90
DFM Fee	0,15

Trailing Returns After Fees

	1 Year	3 Years (Annualised)	5 Years (Annualised)	Since Inception (Annualised)
Fin4 Conservative	10,92	11,62	9,77	9,53
Benchmark	9,96	10,34	8,85	8,28

Risk Metrics

	Max Drawdown	Std Dev	Best Year	Worst Year
Fin4 Conservative	-2,12%	2,96%	13,30	4,59
Benchmark	-3,61%	2,82%	12,15	4,44

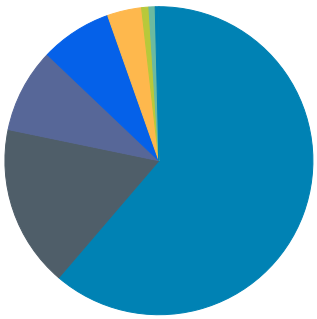
Top Holdings - Fin4 Conservative

Portfolio Date: 2026/07/31

	Portfolio Weighting %
New Road BCI Income Fund A	49
New Road FR Stable FoF A	27
Sygnia Enhanced Income A	9
Prescient Money Market B1	8
Sygnia Skeleton Balanced 40 A	7

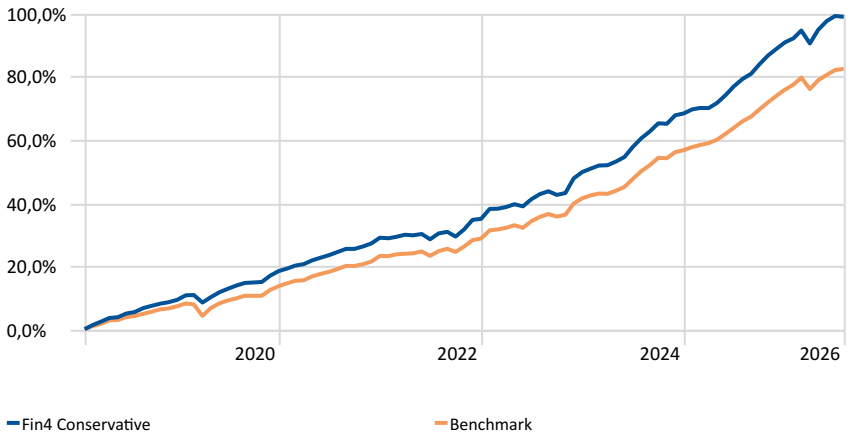
Asset Allocation

Portfolio Date: 2026/07/31

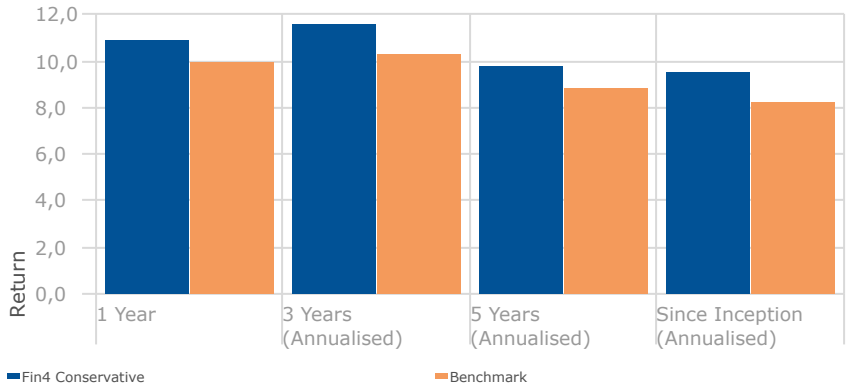


	%
SA Bond	61,3
SA Cash	17,0
Non-SA Equity	8,9
Non-SA Bond	7,5
SA Equity	3,6
Non-SA Cash	0,8
SA Property	0,7
Other	0,4
Total	**100,0**

Cumulative Returns



Trailing Returns After Fees



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Source: Morningstar Direct