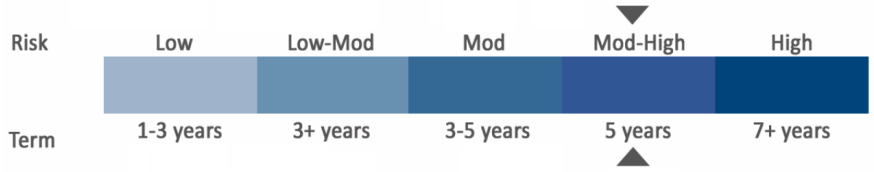
Fin4 Growth

As of 2026/07/31

Investment Objective

This portfolio is recommended for an investor with a 5 or more year investment time horizon. it's primarily focused on growth and given the time horizon is greater than 5 years, the chances of losing money in any rolling 5 year period is small. This portfolio targets a growth rate of inflation +5%.

Risk Profile



Portfolio Information

Discretionary Fund Manager	New Road Capital
Risk Profile	Moderately Aggressive
Inception Date	2019/01/11
Benchmark	(ASISA) South African MA High Equity
Reg 28 Compliant	Yes

Fees (Excluding Vat) %

Underlying Fees	0,79
DFM Fee	0,25

Trailing Returns After Fees

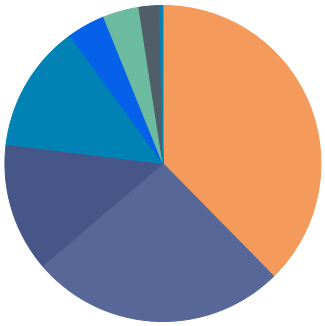
	1 Year	3 Years (Annualised)	5 Years (Annualised)	Since Inception (Annualised)
Fin4 Growth	13,73	15,02	12,97	14,29
Benchmark	10,93	12,56	10,75	10,44

Risk Metrics

	Max Drawdown	Std Dev	Best Year	Worst Year
Fin4 Growth	-11,61%	10,84%	25,72	-4,70
Benchmark	-14,12%	8,93%	20,32	-0,17

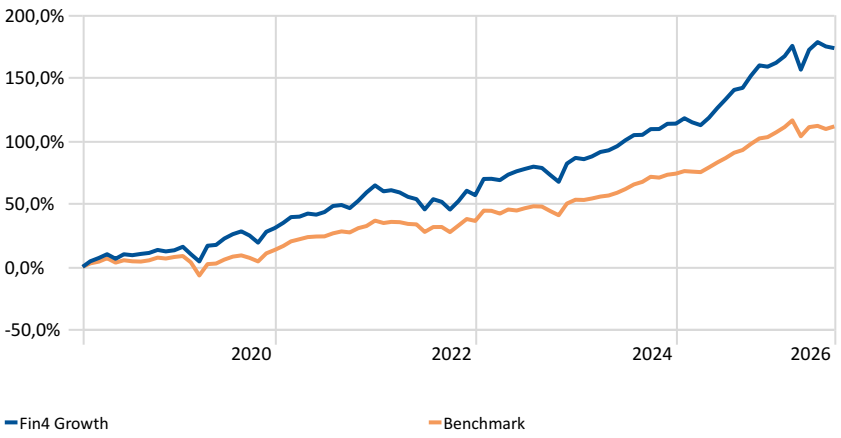
Asset Allocation

Portfolio Date: 2026/07/31

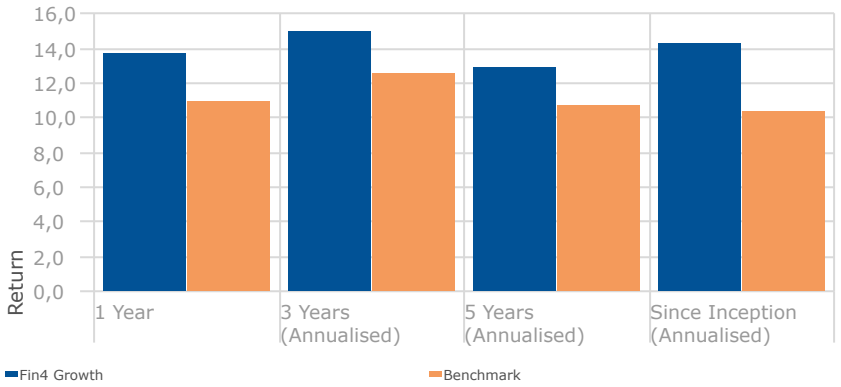


	%
SA Equity	37,6
Non-SA Equity	26,2
Non-SA Unit Trust (Undisclosed Holdings)	13,1
SA Bond	13,1
Non-SA Bond	3,9
SA Property	3,7
SA Cash	2,1
Other	0,3
Total	**100,0**

Cumulative Returns



Trailing Returns After Fees



Top Holdings - Fin4 Growth

Portfolio Date: 2026/07/31

	Portfolio Weighting %
New Road FR Enhanced Opportunities Fund A	57
Sygnia Top 40 Index A	17
New Road BCI Global Flexible FoF A	13
Sygnia Skeleton Balanced 70 A	8
Sygnia Itrix MSCI World ETF	5

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Source: Morningstar Direct