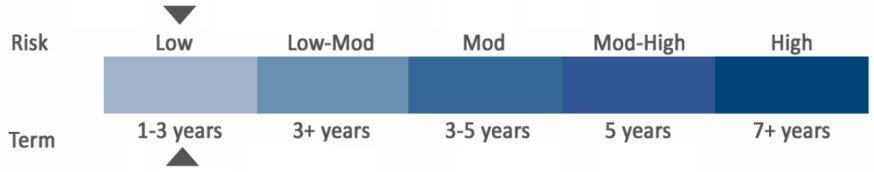
Fin4 Income

As of 2026/07/31

Investment Objective

This portfolio is recommended for an investor at has income that needs be replenished from a portfolio with a focus on capital preservation with a growth target of inflation +1.5%.

Risk Profile



Portfolio Information

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

Fees (Excluding Vat) %

Underlying Fees	0,93
DFM Fee	0,10

Trailing Returns After Fees

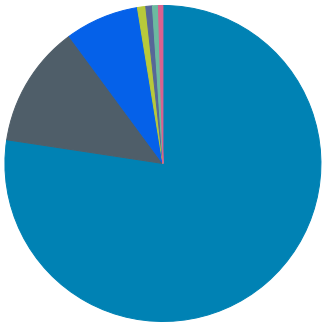
	1 Year	3 Years (Annualised)	5 Years (Annualised)	Since Inception (Annualised)
Fin4 Income	10,73	11,33	9,70	9,09
Benchmark	9,79	9,92	8,57	7,98

Risk Metrics

	Max Drawdown	Std Dev	Best Year	Worst Year
Fin4 Income	-2,01%	2,20%	12,84	6,40
Benchmark	-2,37%	2,11%	11,05	5,46

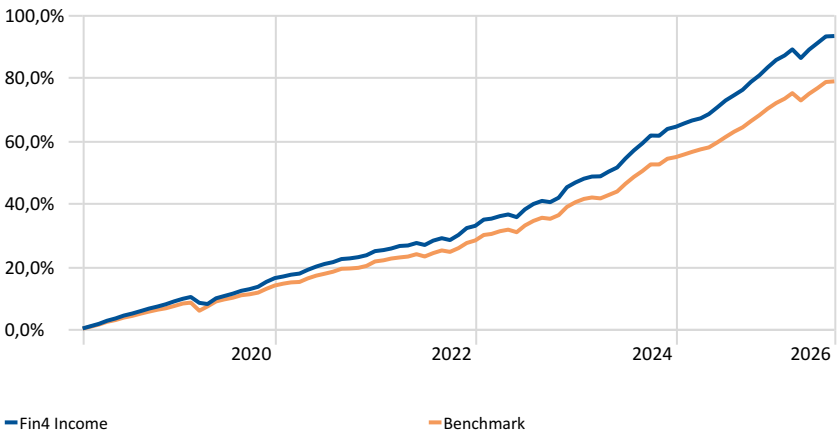
Asset Allocation

Portfolio Date: 2026/07/31

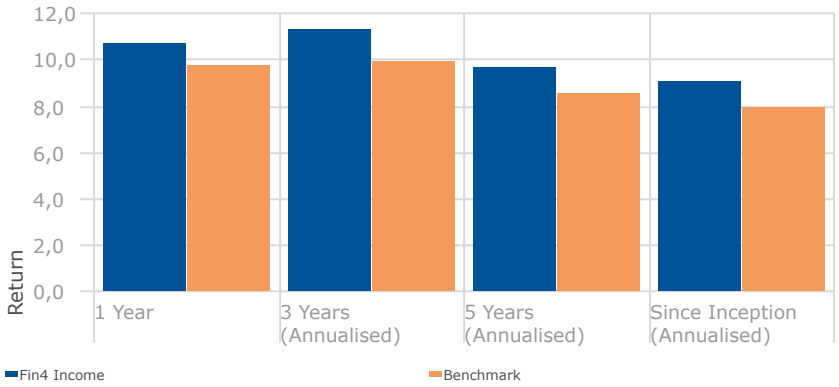


	%
SA Bond	77,4
SA Cash	12,5
Non-SA Bond	7,5
Non-SA Cash	0,8
Non-SA Equity	0,7
SA Property	0,6
Other	0,5
Total	**100,0**

Cumulative Returns



Trailing Returns After Fees



Top Holdings - Fin4 Income

Portfolio Date: 2026/07/31

	Portfolio Weighting %
New Road BCI Income Fund A	80
Sygnia Enhanced Income A	20

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Source: Morningstar Direct