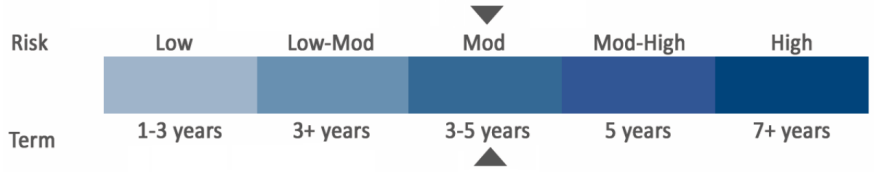
Fin4 Moderate

As of 2026/07/31

Investment Objective

This portfolio is recommended for an investor with a 3 to 5-year investment time horizon. This portfolio is focused on growth with and element of capital preservation and a growth target of inflation +3.5%.

Risk Profile



Portfolio Information

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

Fees (Excluding Vat) %

Underlying Fees	0,93
DFM Fee	0,20

Trailing Returns After Fees

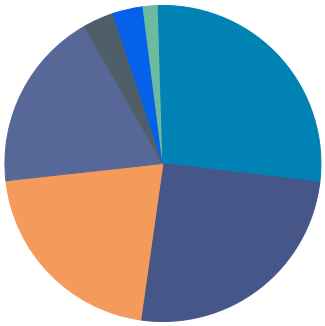
	1 Year	3 Years (Annualised)	5 Years (Annualised)	Since Inception (Annualised)
Fin4 Moderate	13,09	14,05	11,91	12,95
Benchmark	10,94	12,09	10,19	9,87

Risk Metrics

	Max Drawdown	Std Dev	Best Year	Worst Year
Fin4 Moderate	-9,25%	8,85%	21,84	-3,23
Benchmark	-11,29%	7,44%	17,72	0,29

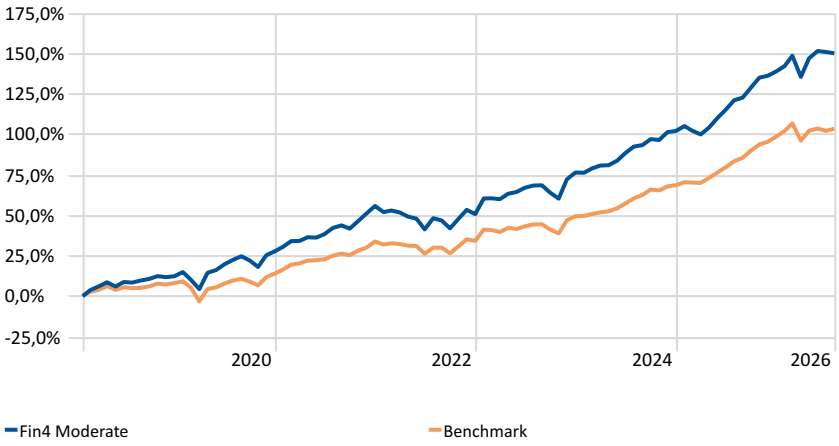
Asset Allocation

Portfolio Date: 2026/07/31

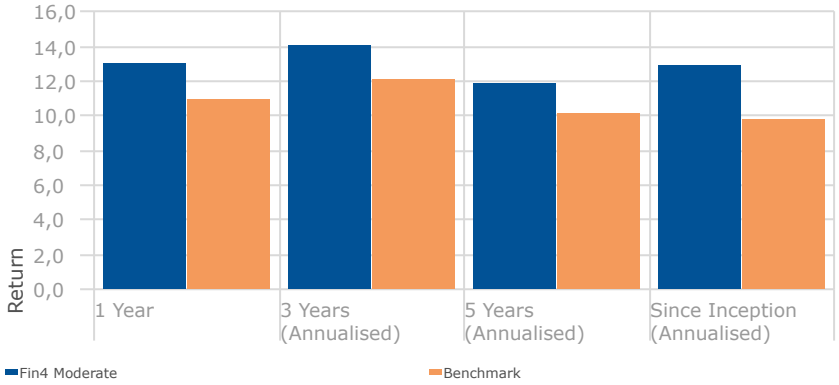


	%
SA Bond	26,9
Non-SA Unit Trust (Undisclosed Holdings)	25,4
SA Equity	21,0
Non-SA Equity	18,5
SA Cash	3,2
Non-SA Bond	3,1
SA Property	1,5
Other	0,5
Total	**100,0**

Cumulative Returns



Trailing Returns After Fees



Top Holdings - Fin4 Moderate

Portfolio Date: 2026/07/31

	Portfolio Weighting %
New Road FR Moderate FoF A	50
New Road FR Enhanced Opportunities Fund A	20
Sygnia Skeleton Balanced 60 A	14
Sygnia Itrix MSCI World ETF	9
Sygnia Divi A	5
Sygnia Top 40 Index A	2

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Source: Morningstar Direct