



# LOCAL CORE FUND RANGE

In collaboration with  
INN8 Invest

INN8  
INVESTMENT PLATFORM

# About our Core Funds

The INN8 Core Fund Range can help you make confident investment decisions.

These funds are FSCA-approved; they were researched by and chosen in collaboration with INN8 Invest.

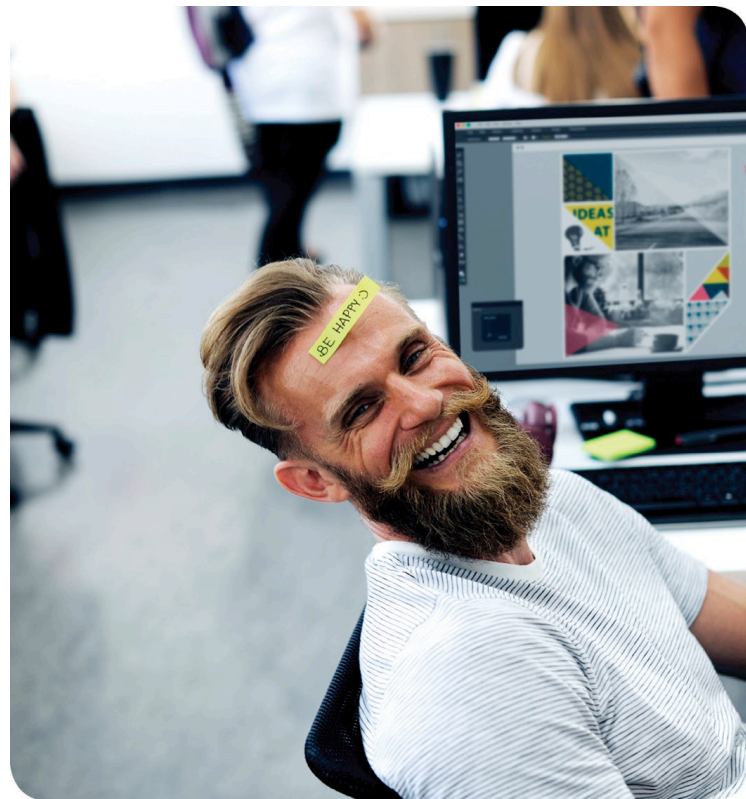




# How the Funds are selected

INN8 Invest brings best-in-class investment management expertise to the table with the power, pedigree and partnership required for the investment edge that advisers expect and deserve.

Our highly qualified and experienced investment team goes deeper: we combat bias and marry benchmark qualitative views with advanced quantitative analysis.



# Manager Research

## An overview of INN8 Invest's robust process and investment thinking

- INN8 Invest applies a consistent philosophy and approach to their manager research process both locally and globally
- The manager research process involves two distinct but highly integrated investment components, namely quantitative and qualitative analysis
- It is important to understand the investment philosophy of the manager and how the process translates this philosophy over time
- An assessment of people enables INN8 Invest to understand the depth of experience within their investment team, the stability of the team, and the interaction of the team (a separate organism to the individual components) and how these affect analysis and decision making
- INN8 Invest assesses portfolio holdings and attributions over time to assess where a managers' skill lies – asset allocation or stock selection. This provides insight as to how the process has translated the manager philosophy in the eventual portfolio positioning
- INN8 Invest gains an understanding of how the manager defines investment risk and how they go about managing this risk through their process. The types of controls that are in place to minimize risks
- INN8 Invest assess the degree of ESG integration into the process and how this adds value to investment outcomes
- Full investment team involvement throughout INN8 Invest's manager research process
- INN8 Invest's manager research process has been structured with one primary purpose in mind – the production of a high conviction rating on managers by capability which is then used in the portfolio construction process.

# Local Core Funds (A-Z)

Funds	ASISA Category	Reg 28	JSE Code	TER	TC	TIC	Qualitative Rating	3-year Diamond Ranking	5-year Diamond Ranking	Risk Classification
Allan Gray Stable C	(ASISA) South African MA Low Equity	Yes	AGSC	0,8%	0,0%	0,84%	Silver	◆◆◆	◆◆◆	Conservative
Aylett Equity Prescient A1	(ASISA) South African EQ General	No	AYEF	1,2%	0,2%	1,3%	Silver	◆◆◆◆	◆◆◆◆	Conservative
Catalyst SCI SA Property Equity B	(ASISA) South African RE General	No	CSPFB	0,8%	0,1%	0,9%	Gold	◆◆◆	◆◆◆◆	Conservative
Centaur BCI Flexible A	(ASISA) South African MA Flexible	No	MCFM	2,4%	0,1%	2,5%	Silver	◆◆◆◆	◆◆◆◆	Conservative
CoreShares S&P SA Top 50 B	(ASISA) South African EQ General	No	CSTCB	0,3%	0,2%	0,4%	Silver	◆◆◆◆	◆◆◆◆◆	Conservative
Coronation Balanced Defensive P	(ASISA) South African MA Low Equity	Yes	CBDB4	1,1%	0,1%	1,1%	Silver	◆◆◆	◆◆◆	Moderately Conservative
Coronation Balanced Plus P	(ASISA) South African MA High Equity	Yes	CBFB4	1,2%	0,2%	1,4%	Gold	◆◆◆◆	◆◆◆◆	Moderately Conservative
Coronation Bond P	(ASISA) South African IB Variable Term	No	CBFCP	0,4%	0,0%	0,4%	Gold	◆◆	◆◆	Moderately Conservative
Coronation Strategic Income P	(ASISA) South African MA Income	Yes	CSIB4	0,5%	0,0%	0,5%	Gold	◆◆	◆◆	Moderately Conservative
Coronation Top 20 P	(ASISA) South African EQ General	No	CTTB4	0,8%	0,3%	1,0%	Gold	◆◆◆◆◆	◆◆◆◆	Moderately Conservative
Fairtree Equity Prescient A1	(ASISA) South African EQ General	No	FECA1	1,4%	0,3%	1,8%	Gold	◆◆◆◆	◆◆◆◆◆	Moderately Conservative
Fairtree Flex Income Plus Prescient A1	(ASISA) South African MA Income	No	MIPCA	0,9%	0,0%	0,9%	Silver	◆◆◆◆	◆◆◆◆◆	Moderate
Laurium Flexible Prescient A1	(ASISA) South African MA Flexible	No	LFPA1	2,4%	0,3%	2,7%	Gold	◆◆◆◆	◆◆◆◆	Moderately Aggressive
M&G Inflation Plus Fund A	(ASISA) South African MA Low Equity	Yes	PRIP	1,4%	0,1%	1,5%	Gold	◆	◆	Moderately Aggressive
Matrix SCI Stable Income B1	(ASISA) South African IB Short Term	No	MNSIA1	0,5%	0,0%	0,5%	Gold	◆◆◆◆◆		Moderately Aggressive

# Local Core Funds (A-Z)

Funds	ASISA Category	Reg 28	JSE Code	TER	TC	TIC	Qualitative Rating	3-year Diamond Ranking	5-year Diamond Ranking	Risk Classification
Nedgroup Inv Core Bond A	(ASISA) South African IB Variable Term	Yes	VELG	0,4%	0,1%	0,5%	Silver	◆◆◆◆	◆◆◆◆◆	Moderately Aggressive
Nedgroup Inv Core Diversified B	(ASISA) South African MA High Equity	Yes	NIDCB	0,5%	0,1%	0,5%	Silver	◆◆◆◆	◆◆◆◆◆	Moderately Aggressive
Nedgroup Inv Core Guarded B	(ASISA) South African MA Low Equity	Yes	NICCB	0,5%	0,0%	0,5%	Gold	◆◆◆◆◆	◆◆◆◆◆	Moderately Aggressive
Nedgroup Inv Flexible Inc A	(ASISA) South African MA Income	Yes	AHBM	0,9%	0,0%	0,9%	Silver	◆◆◆◆	◆◆◆	Moderately Aggressive
Nedgroup Inv Opportunity A	(ASISA) South African MA Medium Equity	Yes	AHWM	1,6%	0,3%	1,9%	Silver	◆◆◆	◆◆	Moderately Aggressive
Ninety One Diversified Income H	(ASISA) South African MA Income	No	IDICH	0,6%	0,1%	0,6%	Gold	◆◆◆	◆◆◆	Aggressive
Ninety One Equity R	(ASISA) South African EQ General	No	METF	1,2%	0,2%	1,4%	Gold	◆◆◆◆◆	◆◆◆◆◆	Aggressive
Ninety One Opportunity H	(ASISA) South African MA High Equity	No	OPPH	1,6%	0,0%	1,6%	Gold	◆◆◆◆	◆◆◆◆	Aggressive
PSG Balanced A	(ASISA) South African MA High Equity	Yes	APFF	1,8%	0,2%	2,0%	Silver	◆◆◆	◆	Aggressive
PSG Equity A	(ASISA) South African EQ General	No	PSGG	1,8%	0,3%	2,0%	Silver	◆◆	◆	Aggressive
PSG Flexible B	(ASISA) South African MA Flexible	Yes	PSFCB	1,4%	0,2%	1,6%	Silver	◆◆◆	◆◆	Aggressive

# Global ZAR Feeder Funds (A-Z)

Funds	ASISA Category	Reg 28	JSE Code	TER	TC	TIC	Qualitative Rating	3-year Diamond Ranking	5-year Diamond Ranking	Risk Classification
Coronation Global Cap. Plus [ZAR] FF P	(ASISA) Global MA Low Equity	No	CGCB4	1,0%	0,1%	1,0%	Silver	◆◆◆◆◆	◆◆◆◆◆	Moderately Conservative
Coronation Global Em Mkts Flex [ZAR] P	(ASISA) Global MA Flexible	No	CGEMB4	1,3%	0,2%	1,5%	Gold	N/A		Moderately Aggressive
Coronation Global Managed [ZAR] FF P	(ASISA) Global MA High Equity	No	CGMB4	0,9%	0,1%	1,0%	Silver	◆◆	◆	Moderately Aggressive
Coronation Global Optimum Gr[ZAR] FF P	(ASISA) Wwide MA Flexible	No	COGFB4	1,4%	0,1%	1,5%	Gold	◆	◆◆	Moderately Aggressive
Foord Flexible FoF A	(ASISA) Wwide MA Flexible	No	FFFCR	1,3%	0,0%	1,4%	Silver	◆◆◆◆◆	◆◆◆◆	Aggressive
Nedgroup Inv Core Global FF A	(ASISA) Global MA High Equity	No	NIGFCA	0,5%	0,0%	0,5%	Silver	◆◆◆◆◆	◆◆◆◆◆	Aggressive
Nedgroup Inv Global EM Equity FF C	(ASISA) Global EQ General	No	NGEMEC	1,0%	0,3%	1,3%	Silver	◆	N/A	Aggressive
Nedgroup Inv Global Equity FF B2	(ASISA) Global EQ General	No	GEFF	1,2%	0,0%	1,2%	Gold	◆◆◆◆	◆◆◆◆	Aggressive
Nedgroup Inv Global Property FF A	(ASISA) Global RE General	No	NEFCA	1,4%	0,1%	1,5%	Gold	◆◆◆◆	◆◆◆◆	Aggressive
Ninety One Global Franchise FF A	(ASISA) Global EQ General	No	FGFA	2,1%	0,0%	2,1%	Gold	◆◆◆	◆◆◆◆	Aggressive
Ninety One Global Strategic Managed FF H	(ASISA) Global MA High Equity	No	GBFH	1,4%	0,1%	1,4%	Gold	◆◆◆◆	◆◆◆◆◆	Aggressive
Old Mutual Global Equity A	(ASISA) Global EQ General	No	OMGA	2,1%	0,2%	2,2%	Silver	◆◆◆◆◆	◆◆◆◆	Aggressive
Satrix MSCI World Equity Index FF A1	(ASISA) Global EQ General	No	SAWEF	0,9%	0,1%	1,0%	Silver	◆◆◆◆◆	◆◆◆◆◆	Aggressive

# Notes

## Note 1

- Bronze (<2.5, Silver 2.5 to 3.4, Gold >3.5). For more information about INN8 Invest's Diamond Ranking methodology, please [click here](#).
- Read more about INN8 Invest [here](#).

## Disclaimer

In carrying out the Institutional Due Diligence and Operational Due Diligence, INN8 Invest does not perform any needs analysis on INN8 (the platform) and its Customers. INN8 is responsible for ensuring that the portfolios included in its Guided Ranges, Approved Lists or Buy Lists are appropriate for its Customers and as such has the final say on which CIS and equivalent portfolios are made available through its respective channels to its Customers on their platform(s). The research services provided by INN8 Invest do not constitute advice as defined under FAIS, and INN8 Invest will not accept responsibility for any losses that may be suffered by INN8, its channels and its Customers from INN8 Invest research services without applying the due care, skill and diligence required when giving financial advice as envisaged under FAIS.

**Address:** 17 Melrose Boulevard, Melrose Arch, Johannesburg, 2196, South Africa. **E** [hello@INN8.co.za](mailto:hello@INN8.co.za)

**Registration:** STANLIB Wealth Management (Pty) Limited an Authorised Financial Services Provider ("FSP") with company registration number 1996/005412/07 and FSP number 590.

INN8 is a registered trademark of STANLIB Wealth Management (Pty) Limited. [INN8.co.za](https://INN8.co.za)



# Our Fees

## Platform and Admin fees

First R 2 000 000

Next R 2000 000 to 4 000 000

Above R 4 000 000

## Ongoing fee

0.55%

0.23%

0.12%

A minimum fee of R276 per annum  
(including VAT where applicable) will apply.



# Disclaimer

INN8 is a registered trademark of STANLIB Wealth Management (Pty) Limited, an authorised Financial Services Provider, with licence number 590 and registered office residing at 17 Melrose Boulevard, Melrose Arch, Johannesburg, 2196, South Africa; and a registered business name of STANLIB Fund Managers Jersey Limited, regulated by the Jersey Financial Services Commission, with registration number 30487 and registered office residing at Standard Bank House, 47-49 La Motte Street, St Helier, Jersey JE2 4SZ. As neither INN8 nor its representatives did a full needs analysis in respect of a particular investor, the investor understands that there may be limitations on the appropriateness of any information in this document with regard to the investor's unique objectives, financial situation and particular needs. The information and content of this document are intended to be for information purposes only and should not be construed as advice. INN8 does not guarantee the suitability or potential value of any information contained herein. INN8 does not expressly or by implication propose that the products or services offered in this document are appropriate to the particular investment objectives or needs of any existing or prospective client. Potential investors are advised to seek independent advice from an authorised financial adviser in this regard.

INN8 Invest is a division of STANLIB Wealth Management (Pty) Ltd, an authorised Financial Services Provider, with licence number 590 under the Financial Advisory and Intermediary Services Act (FAIS). As neither INN8 Invest nor its representatives did a full needs analysis in respect of a particular investor, the investor understands that there may be limitations on the appropriateness of any information in this document with regard to the investor's unique objectives, financial situation and particular needs. The information and content of this document are intended to be for information purposes only and should not be construed as advice. INN8 Invest does not guarantee the suitability or potential value of any information contained herein. INN8 Invest does not expressly or by implication propose that the products or services offered in this document are appropriate to the particular investment objectives or needs of any existing or prospective client. Potential investors are advised to seek independent advice from an authorised financial adviser in this regard.

**Address:** 17 Melrose Boulevard, Melrose Arch, Johannesburg, 2196, South Africa. **E** [hello@INN8.co.za](mailto:hello@INN8.co.za)

**Registration:** STANLIB Wealth Management (Pty) Limited an Authorised Financial Services Provider ("FSP") with company registration number 1996/005412/07 and FSP number 590.

INN8 is a registered trademark of STANLIB Wealth Management (Pty) Limited. [INN8.co.za](https://INN8.co.za)