

INN8 Invest Global Equity (USD)

Monthly Model Portfolio Factsheet As of 31/10/2023



Portfolio Information

Discretionary Fund Manager	INN8 Invest
Client Need	Long term capital growth
Outcome Objective	US CPI + 5-6% net of fees over a rolling six-year period
Benchmark	Morningstar EAA Fund Global Large-Cap Blend Equity - Average
Launch Date	1 October 2021
Risk Profile	Aggressive

Risk Description

This is a high growth portfolio. High probability of capital loss or negative return in any 12-month period. It seeks to maximise investment returns over the long term and is ideally suited to investors with a high-risk tolerance with an investment horizon of 7 years or longer.

Investment Objective

This portfolio seeks to provide High growth. Its objective is to outperform the Morningstar EAA Fund Global Large-Cap Blend Equity peer category and a secondary objective to achieve a return of US CPI +5-6% net of fees over a rolling six-year period.

Investment Strategy

This portfolio uses a multi-manager approach with a flexible asset allocation strategy. Asset allocation decisions are largely outsourced to the underlying portfolio managers. Manager selection and blending is an integral part of the service provided by INN8 Invest. As the appointed DFM of the portfolio, INN8 Invest will monitor the portfolio on a continuous basis, ensuring alignment to all of the stated objectives.

What costs can I expect to pay?

Underlying Funds TIC incl. VAT	0.82%
Model Portfolio Charge (MPC) incl. VAT	0.29%
Solution Total Investment Fee (TIF) incl. VAT	1.11%

The Solution charges a Model Portfolio Charge of 0.25% p.a., ex VAT (0.29% incl. VAT), and this fee is accrued daily and paid monthly via a repurchase of units from the investor. Charges relating to the underlying portfolios are included in the TIC, and these are payable within the underlying portfolios' NAV. TIF: This fee reflects the overall weighted investment management fees and costs of the Solution. Included in the TIF are the Model Portfolio Charge plus the Total Investment Charge (TIC) of the underlying portfolios. The cost of financial advice and any applicable Linked Investment Service Provider (LISP) fees are excluded in the TIF calculation.

Performance (Net of TIF)

	3 months	6 months	1 year	3 years	5 years	Since Inception
Portfolio	-10.5%	-3.5%	10.4%	4.2%	8.0%	8.8%
Benchmark	-10.3%	-4.3%	8.9%	4.5%	5.3%	5.8%
Outcome Objective	2.4%	4.3%	8.8%	10.8%	9.0%	8.5%

Monthly returns (Net of TIF)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	7.8%	-2.4%	3.2%	1.3%	-1.4%	5.1%	4.1%	-2.1%	-4.8%	-4.0%			6.2%
2022	-6.1%	-2.6%	1.9%	-8.2%	0.0%	-7.5%	5.8%	-3.6%	-9.7%	4.2%	6.8%	-2.6%	-21.1%
2021	-0.3%	2.5%	1.0%	6.1%	1.4%	1.8%	0.8%	1.9%	-4.3%	4.9%	-3.2%	2.5%	15.6%
2020	0.4%	-6.8%	-11.9%	11.4%	5.2%	3.1%	6.6%	6.0%	-3.8%	-1.6%	12.7%	3.7%	24.6%
2019	7.4%	3.8%	1.7%	3.7%	-5.3%	5.6%	1.2%	-1.8%	0.2%	3.5%	3.0%	3.4%	28.8%
2018	6.4%	-3.6%	-3.4%	1.3%	0.9%	0.9%	2.9%	1.3%	0.1%	-7.7%	2.2%	-7.7%	-7.2%

Source: INN8 Invest and Morningstar. Quoted returns are net of TIF but are gross of tax, platform fees, advisory fees. The Solution launch date is 1 October 2021, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception for illustrative purposes. The Since Inception return figures reflect annualized performance since the start of the back-testing period of the model portfolio (not the period since the model was launched). The Since Inception date is 10 August 2016. It is not possible to calculate back-tested returns for periods earlier than this due to a lack of performance history for one or more of the underlying funds used in the model portfolio. Returns are not guaranteed and historical returns are not an indication of expected future returns.

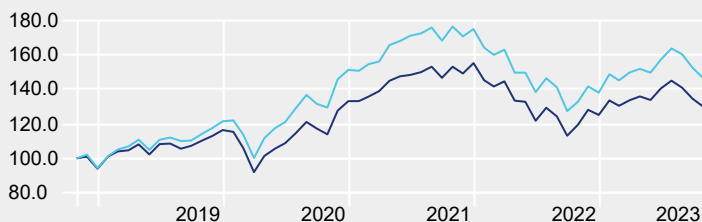
Advice Fee | INN8 Invest does not provide financial advice and therefore does not charge advice fees. However, where an annual advice fee has been negotiated between the investor and their financial adviser, the advice fee will be paid by the LISP via a repurchase of units from the investor's account.

Effective Annual Cost (EAC) | For EAC calculations of the Solution, please refer to the investor's LISP statement. The Model Portfolio Charge will be reflected in the "Other" category of the EAC table, whilst the in-fund fees of the underlying portfolios in the "Fees for Investment Management" category. Disclaimer

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Investment Growth (Net of TIF)

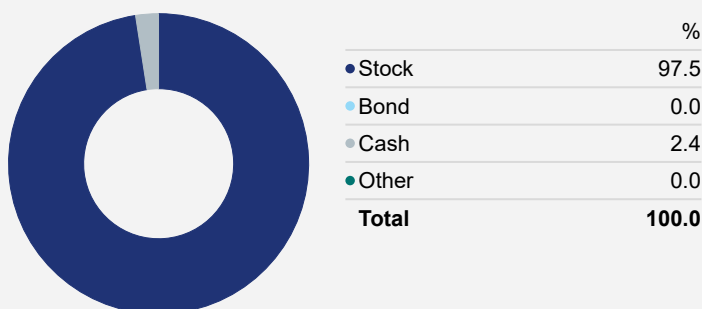
Time Period: 1/11/2018 to 31/10/2023



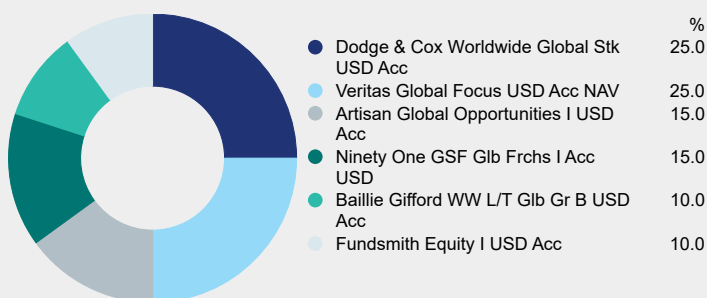
— Portfolio — Benchmark

Investment growth is net of TIF, but gross of LISP Fee and Advice Fee. The Solution launch date is 1 October 2021, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception for illustration purposes.

Asset Allocation



Portfolio Holdings



Risk Statistics

Time Period: 1/11/2020 to 31/10/2023

	Portfolio	Benchmark
Volatility	16.9%	16.5%
Max Drawdown	-27.8%	-27.2%
Sharpe Ratio	0.22	0.24