

INN8 Invest Stable Growth

Monthly Model Portfolio Factsheet As of 31/7/2022



Portfolio Information

| | |
|----------------------------|---|
| Discretionary Fund Manager | INN8 Invest |
| Client Need | High Income, Low Growth |
| Benchmark | ASISA South African MA Low Equity - Average |
| Outcome Objective | SA CPI +2-3% net of fees over rolling 3-yr period |
| Launch Date | 1 January 2022 |
| Risk Profile | Moderately Conservative |

Risk Description

This portfolio is suitable for investors who seek a diversified mix of asset classes, including growth assets, but still places an emphasis on the preservation of their capital. These investors are willing to accept some market volatility in order to achieve inflation beating returns but accept that they will have to forego higher returns in favour of greater stability.

Investment Objective

The portfolio seeks to provide moderate long-term growth of capital and good income, with a low probability of capital loss over the short term. Its objective is to outperform the ASISA South African MA Low Equity peer average and to achieve a return of SA CPI plus 2-3% p.a. over three-year rolling periods.

Investment Strategy

The 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 the DFM and INN8 Invest as the appointed DFM of the portfolio, will monitor the portfolio on a continued basis ensuring alignment to all of the stated portfolio objectives.

What costs can I expect to pay?

| | |
|--|-------|
| Model Portfolio Charge (MPC) incl. VAT | 0.29% |
| Underlying Fund TER incl. VAT | 0.86% |
| Underlying Fund TIC incl. VAT | 1.01% |

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.

Performance

| | 3 months | 6 months | 1 year | 3 years | 5 years | Since Inception |
|-------------------|----------|----------|--------|---------|---------|-----------------|
| Portfolio | 0.0% | 0.2% | 5.5% | 8.4% | 7.5% | 7.2% |
| Benchmark | -0.5% | -0.5% | 3.9% | 6.4% | 5.9% | 5.8% |
| Outcome Objective | 2.8% | 5.2% | 9.4% | 6.8% | 6.7% | 6.9% |

Monthly returns

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-------|-------|-------|------|-------|-------|------|------|-------|-------|-------|-------|-------|
| 2022 | -0.6% | 0.1% | -0.2% | 0.2% | 0.5% | -2.5% | 2.2% | | | | | | -0.7% |
| 2021 | 1.8% | 1.8% | 0.7% | 1.3% | 0.2% | 0.6% | 1.2% | 1.0% | 0.2% | 1.5% | 0.5% | 2.7% | 14.1% |
| 2020 | 1.3% | -1.8% | -4.8% | 6.3% | 0.9% | 1.8% | 1.0% | 0.8% | -1.0% | -1.2% | 3.5% | 1.7% | 8.3% |
| 2019 | 1.0% | 2.1% | 1.4% | 1.7% | -1.3% | 1.0% | 0.1% | 1.0% | 0.7% | 1.2% | -0.2% | 0.8% | 9.8% |
| 2018 | 0.1% | -0.3% | -0.3% | 2.3% | -0.5% | 1.9% | 0.1% | 2.8% | -1.1% | -1.0% | -1.1% | 0.8% | 3.5% |
| 2017 | 1.1% | 0.2% | 1.4% | 1.5% | 0.6% | -0.9% | 1.9% | 0.6% | 1.0% | 2.5% | -0.3% | -1.1% | 8.7% |

Source: INN8 Invest, Morningstar & i-NET ridge. Quoted returns are net of MPC and TIC but are gross of tax, platform fees, advisory fees. The Solution launch date is 1 January 2022, 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 18 March 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 | STANLI Multi-Manager 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.

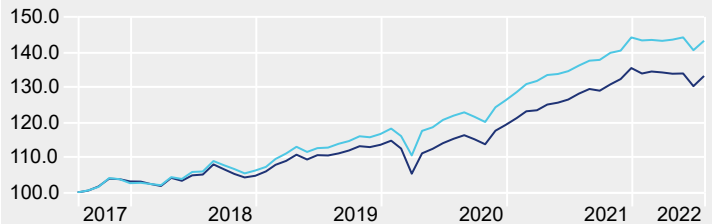
Effective Annual Cost (EAC) | For Effective Annual Cost (EAC) calculations of the Solution, please refer to the investor's LISP statement. The Model Portfolio charge will be reflected in the "Other" category of the EAC table, whilst the in-fund fees of the underlying portfolios in the "Fees for Investment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

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Source: Morningstar Direct

Investment Growth

Time Period: 1/8/2017 to 31/7/2022



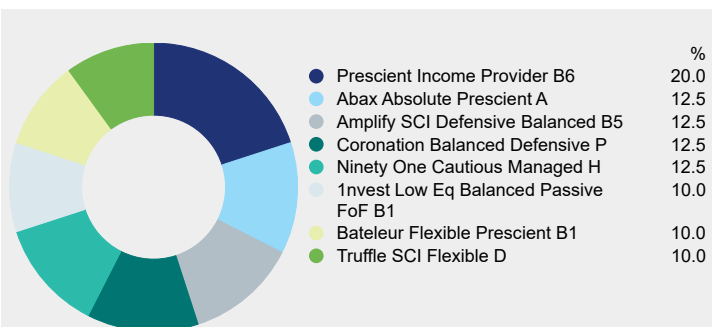
— Portfolio — Benchmark

Investment growth is net of MPC and TIC, but gross of LISP Fee and Advice Fee. The Solution launch date is 1 January 2022, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception for illustration purposes.

Asset Allocation

| | |
|-----------------|-------|
| SA Cash | 14.3% |
| SA Bond | 43.2% |
| SA Property | 2.8% |
| SA Equity | 22.3% |
| Non-SA Cash | 3.1% |
| Non-SA Bond | 2.8% |
| Non-SA Property | 0.7% |
| Non-SA Equity | 10.8% |

Portfolio Holdings



Risk Statistics

Time Period: 1/8/2017 to 31/7/2022

| | Portfolio | Benchmark |
|--------------|-----------|-----------|
| Std Dev | 5.47 | 5.65 |
| Max Drawdown | -6.48 | -8.20 |
| Sharpe Ratio | 0.30 | 0.03 |