

INN8 Invest Flexible Growth

Monthly Model Portfolio Factsheet As of 31/8/2022



Portfolio Information

| | |
|----------------------------|---|
| Discretionary Fund Manager | INN8 Invest |
| Client Need | High Growth |
| Benchmark | ASISA Worldwide MA Flexible - Average |
| Outcome Objective | SA CPI +5-6% net of fees over rolling 5-yr period |
| Launch Date | 1 January 2022 |
| Risk Profile | Aggressive |

Risk Description

This portfolio is suitable for investors who seek to achieve long-term capital growth. These investors have an investment time horizon of more than ten years and are willing to tolerate periods of high market volatility and the risk of capital loss, in exchange for maximising long-term capital growth. This portfolio mainly consists of growth assets and should therefore be seen as a high-risk strategy.

Investment Objective

The portfolio seeks to provide long-term capital growth with a low probability of capital loss over long term. It aims to outperform the ASISA Worldwide MA Flexible peer average and achieve an outcome of CPI plus 5-6% p.a., while limiting the risk of negative real return over a seven-year view. As a growth-oriented portfolio, the portfolio's exposure to equities would typically range between 60 and 90%, but this may vary depending on market conditions.

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 | 1.11% |
| Underlying Fund TIC incl. VAT | 1.38% |

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 (Net of Investment fees)

| | 3 months | 6 months | 1 year | 3 years | 5 years | Since Inception |
|-------------------|----------|----------|--------|---------|---------|-----------------|
| Portfolio | 1.3% | -1.4% | 0.7% | 11.1% | 10.0% | 8.9% |
| Benchmark | 1.2% | -2.6% | -1.6% | 7.4% | 6.8% | 6.0% |
| Outcome Objective | 4.4% | 7.9% | 12.9% | 10.2% | 10.0% | 10.3% |

Monthly returns (Net of Investment fees)

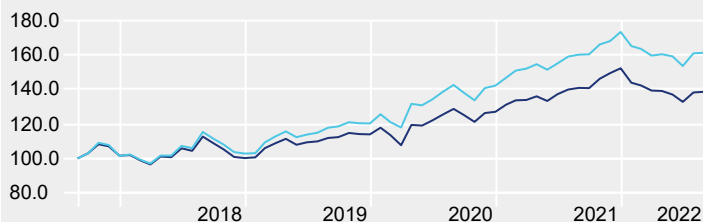
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2022 | -4.7% | -1.0% | -2.4% | 0.5% | -0.8% | -3.5% | 4.8% | 0.2% | | | | | -7.0% |
| 2021 | 3.2% | 2.8% | 0.8% | 1.7% | -2.1% | 2.4% | 2.5% | 0.7% | 0.1% | 3.6% | 1.2% | 3.2% | 21.9% |
| 2020 | 4.4% | -3.6% | -2.6% | 11.6% | -0.6% | 2.6% | 3.3% | 2.8% | -3.2% | -3.2% | 5.3% | 1.0% | 18.3% |
| 2019 | 0.2% | 6.1% | 3.2% | 2.6% | -2.9% | 1.3% | 1.0% | 2.5% | 0.7% | 2.0% | -0.5% | -0.1% | 17.0% |
| 2018 | 0.8% | -2.8% | -2.4% | 4.8% | 0.0% | 5.5% | -1.2% | 8.9% | -3.3% | -3.2% | -4.0% | -0.9% | 1.3% |
| 2017 | 1.4% | 0.0% | 2.7% | 2.3% | 0.8% | -1.2% | 3.6% | -0.1% | 2.8% | 6.0% | -1.2% | -5.8% | 11.3% |

Source: INN8 Invest, Morningstar & I-NET Bridge. 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 4 January 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 | STANLIB 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. Disclaimer 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.

Source: Morningstar Direct

Investment Growth (Net of Investment fees)

Time Period: 1/9/2017 to 31/8/2022



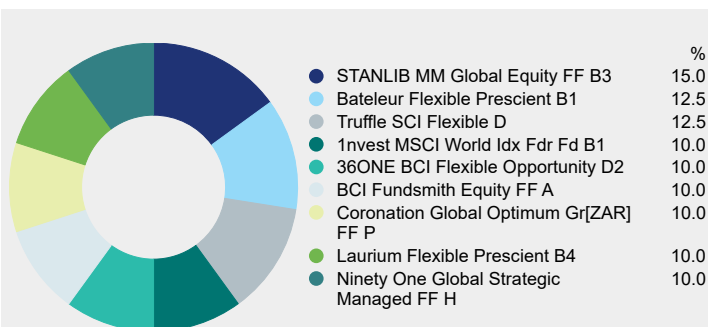
— Portfolio — Benchmark

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 | 4.4% |
| SA Bond | 6.1% |
| SA Property | 0.6% |
| SA Equity | 26.2% |
| Non-SA Cash | 4.9% |
| Non-SA Bond | 5.0% |
| Non-SA Property | 0.8% |
| Non-SA Equity | 52.0% |

Portfolio Holdings



Risk Statistics

Time Period: 1/9/2017 to 31/8/2022

| | Portfolio | Benchmark |
|--------------|-----------|-----------|
| Std Dev | 11.73 | 11.24 |
| Max Drawdown | -11.41 | -12.82 |
| Sharpe Ratio | 0.39 | 0.13 |