

INN8 Invest Global Cautious (USD)

Monthly Model Portfolio Factsheet As of 30/9/2022



Portfolio Information

| | |
|----------------------------|--|
| Discretionary Fund Manager | INN8 Invest |
| Client Need | Income with the opportunity for long-term capital growth |
| Benchmark | Morningstar EAA Fund USD Cautious Allocation - Average |
| Outcome Objective | US CPI +1-2% net of fees over a rolling two-year period |
| Launch Date | 1 October 2021 |
| Risk Profile | Low to medium |

Risk Description

This portfolio has a low-to-moderate probability of a capital loss or negative return in any 12-month period. It seeks cautious balance between investment returns and risk of loss and is ideally suited to investors with a low risk tolerance with an investment horizon of 1-3 years or longer.

Investment Objective

This portfolio seeks to provide high income and low growth, with a low probability of capital loss over the short term. Its objective is to outperform the Morningstar EAA Fund USD Cautious Allocation peer group category and a secondary objective is to achieve a return of US CPI +1- 2% net of fees over a rolling two 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 Fund TIC incl. VAT | 0.83% |
| Model Portfolio Charge (MPC) incl. VAT | 0.29% |
| Solution Total Investment Fee (TIF) incl. VAT | 1.12% |

The Solution charges a Model Portfolio Charge of 0.20% 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 | -3.6% | -11.2% | -14.1% | -2.0% | 0.2% | 0.6% |
| Benchmark | -3.3% | -9.7% | -12.6% | -1.3% | 0.2% | 0.6% |
| Outcome Objective | 0.7% | 3.7% | 9.3% | 6.0% | 4.8% | 4.7% |

Monthly returns (Net of TIF)

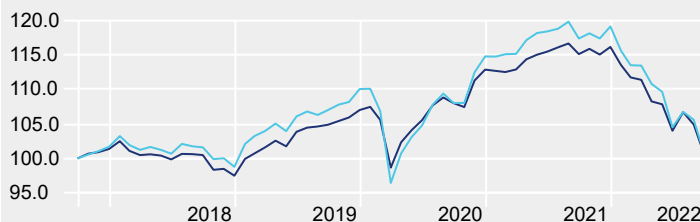
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|
| 2022 | -3.0% | -1.8% | 0.0% | -2.3% | -1.0% | -4.7% | 2.1% | -1.1% | -4.5% | | | | -15.4% |
| 2021 | 0.0% | 0.3% | 0.0% | 1.7% | 0.9% | 0.2% | 0.3% | 0.9% | -2.0% | 0.6% | -0.6% | 1.5% | 3.8% |
| 2020 | 0.0% | -2.9% | -9.8% | 4.4% | 2.4% | 1.6% | 2.9% | 1.5% | -1.2% | 0.0% | 4.1% | 2.1% | 4.3% |
| 2019 | 3.4% | 1.1% | 0.7% | 1.0% | -1.0% | 2.1% | 0.7% | -0.5% | 0.7% | 0.7% | 0.4% | 1.7% | 11.4% |
| 2018 | 1.5% | -1.3% | -0.7% | 0.4% | -0.4% | -0.6% | 1.4% | -0.3% | -0.1% | -1.7% | 0.1% | -1.2% | -2.9% |
| 2017 | — | — | — | — | 1.1% | -0.2% | 0.6% | 0.5% | 0.2% | 0.6% | 0.5% | 0.7% | — |

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 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 April 2017. 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 will be reflected in the Model Portfolio Charge "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.

Investment Growth (Net of TIF)

Time Period: 1/10/2017 to 30/9/2022

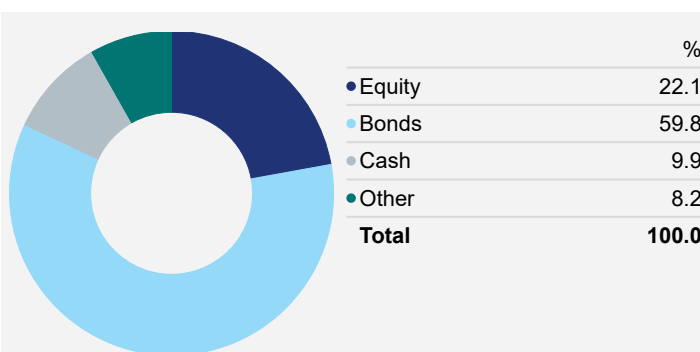


— Portfolio

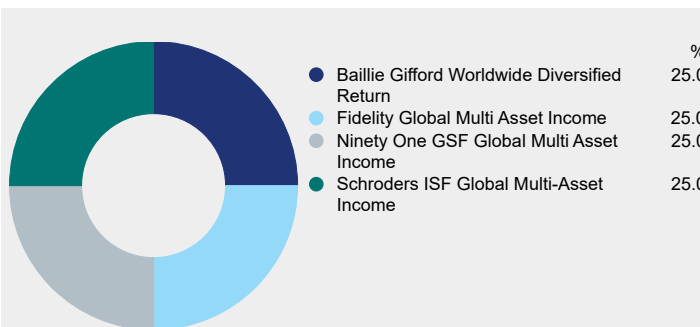
— Benchmark

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 for illustrative purposes.

Asset Allocation



Portfolio Holdings



Risk Statistics

Time Period: 1/5/2017 to 30/9/2022

| | Portfolio | Benchmark |
|--------------|-----------|-----------|
| Std Dev | 7.28 | 5.82 |
| Max Drawdown | -15.89 | -13.82 |
| Sharpe Ratio | -0.05 | -0.05 |