

INN8 Invest Stable Growth

Monthly Model Portfolio Factsheet As of 30/9/2022



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

This 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 group average and to achieve a return of SA CPI plus 2-3% p.a. over a rolling three 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?

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 (Net of Investment Fees)

	3 months	6 months	1 year	3 years	5 years	Since Inception
Portfolio	1.1%	-0.8%	3.1%	7.4%	6.9%	6.8%
Benchmark	0.5%	-2.4%	1.5%	5.4%	5.2%	5.4%
Outcome Objective	3.3%	6.1%	9.6%	7.2%	7.0%	7.0%

Monthly returns (Net of Investment Fees)

	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%	0.5%	-1.6%				-1.5%
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 and Morningstar. 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 | 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.

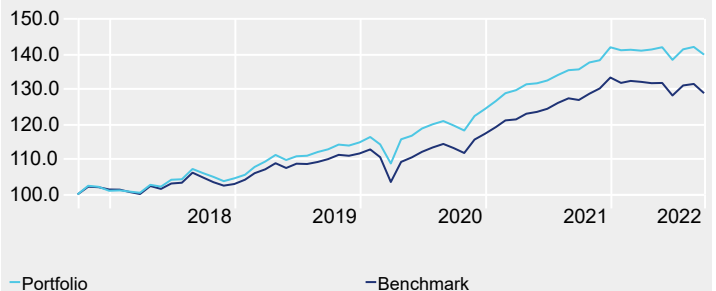
Effective Annual Cost (EAC) | For EAC calculations of the Solution, please refer to the investor's LISP statement. The Model Portfolio charge will be reflected in the "Other" category of the EAC table, whilst the in-fund fees of the underlying portfolios in the "Fees for Investment Management" category.

Disclaimer

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Investment Growth (Net of Investment Fees)

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

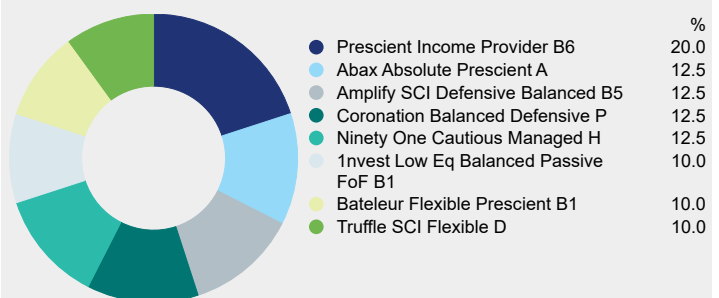


Investment growth is net of MPC and TIC, but gross of LISP Fee and Advice Fee. The Solution launch date is 1 January 2022, and any performance prior to this is modelled using actual historical returns of the underlying portfolios as at inception for illustration purposes.

Asset Allocation

SA Cash	12.7%
SA Bond	45.5%
SA Property	2.2%
SA Equity	21.7%
Non-SA Cash	2.4%
Non-SA Bond	2.6%
Non-SA Property	0.5%
Non-SA Equity	12.4%

Portfolio Holdings



Risk Statistics

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

	Portfolio	Benchmark
Std Dev	5.55	5.78
Max Drawdown	-6.48	-8.23
Sharpe Ratio	0.21	-0.07