

INN8 Invest Flexible Growth

Monthly Model Portfolio Factsheet As of 30/9/2022



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

This portfolio seeks to provide long-term capital growth with a low probability of capital loss over the long term. It aims to outperform the ASISA Worldwide MA Flexible peer group 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

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	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	2.0%	-1.9%	-2.4%	9.7%	8.8%	8.3%
Benchmark	1.1%	-3.7%	-4.7%	6.1%	5.5%	5.4%
Outcome Objective	3.9%	7.5%	12.7%	10.2%	10.0%	10.2%

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%	-2.9%				-9.7%
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 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 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 | 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.

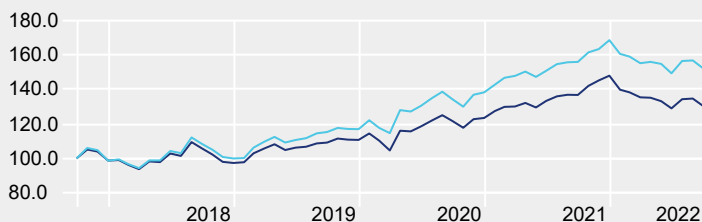
Effective Annual Cost (EAC) | For EAC calculations of the Solution, please refer to the investor's LISP statement. The Model Portfolio charge will be reflected in the "Other" category of the EAC table, whilst the in-fund fees of the underlying portfolios in the "Fees for Investment Management" category.

Disclaimer

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Investment Growth (Net of Investment Fees)

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



Portfolio

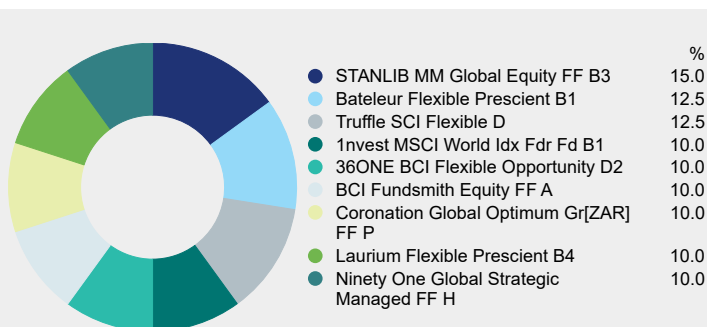
Benchmark

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	4.6%
SA Bond	5.9%
SA Property	0.6%
SA Equity	26.0%
Non-SA Cash	5.6%
Non-SA Bond	5.1%
Non-SA Property	0.8%
Non-SA Equity	51.4%

Portfolio Holdings



Risk Statistics

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

	Portfolio	Benchmark
Std Dev	11.82	11.32
Max Drawdown	-11.41	-12.82
Sharpe Ratio	0.29	0.02