

# INN8 Invest High Growth

Monthly Model Portfolio Factsheet As of 30/9/2022



## Portfolio Information

|                            |   |
|----------------------------|---|
| Discretionary Fund Manager | INN8 Invest                                       |
| Client Need                | High Growth, Low Income                           |
| Benchmark                  | ASISA South African MA High Equity- Average       |
| Outcome Objective          | SA CPI +4-5% net of fees over rolling 5-yr period |
| Launch Date                | 1 January 2022                                    |
| Risk Profile               | Moderately Aggressive                             |

## Risk Description

This portfolio is suitable for investors who seek long-term capital growth. These investors have an investment time horizon of more than seven years and are comfortable with medium to high levels of market volatility and the potential of capital loss over the short to medium term. This portfolio has a high allocation to growth assets and should therefore be seen as a moderately high-risk strategy.

## Investment Objective

This portfolio seeks to provide long-term growth of capital and modest income, with a low probability of capital loss over the long term. It aims to outperform the ASISA South African MA High Equity peer group average and achieve an outcome of CPI plus 4-5% p.a. (i.e. to provide a real return of 5% p.a.) over rolling five-year periods. Typically, this portfolio's exposure to equities will be between 40% and 75%, 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          | 1.04% |
| Underlying Fund TIC incl. VAT          | 1.30% |

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         | 0.3%     | -4.5%    | 1.8%   | 9.2%    | 7.0%    | 7.4%            |
| Benchmark         | -0.1%    | -5.8%    | 0.2%   | 6.8%    | 5.2%    | 4.9%            |
| Outcome Objective | 3.7%     | 7.0%     | 11.7%  | 9.2%    | 9.0%    | 9.0%            |

## Monthly returns (Net of Investment Fees)

|      | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug  | Sep   | Oct   | Nov   | Dec   | Year  |
|------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|
| 2022 | -0.9% | 0.5%  | -0.3% | -0.5% | 0.1%  | -4.4% | 3.4%  | 0.1% | -3.1% |       |       |       | -5.2% |
| 2021 | 3.3%  | 3.6%  | 1.6%  | 1.4%  | 0.5%  | -0.3% | 2.1%  | 1.1% | -0.9% | 3.1%  | 0.4%  | 3.7%  | 21.3% |
| 2020 | 1.0%  | -4.9% | -9.3% | 11.2% | 0.7%  | 3.5%  | 2.6%  | 0.9% | -2.0% | -2.6% | 6.9%  | 2.9%  | 9.8%  |
| 2019 | 2.0%  | 3.6%  | 1.7%  | 2.7%  | -3.7% | 1.9%  | -0.6% | 0.1% | 0.8%  | 2.2%  | -0.7% | 1.8%  | 12.1% |
| 2018 | 0.0%  | -1.6% | -2.1% | 3.9%  | -2.0% | 2.6%  | 0.1%  | 4.1% | -2.6% | -3.3% | -2.7% | 0.7%  | -3.2% |
| 2017 | —     | -0.5% | 1.7%  | 2.2%  | 0.2%  | -2.1% | 3.4%  | 0.9% | 0.8%  | 4.4%  | 0.1%  | -1.8% | —     |

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 12 January 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.

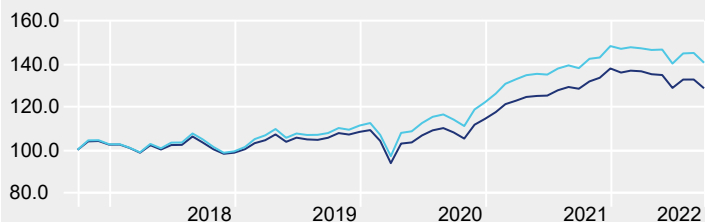
Effective Annual Cost (EAC) | For EAC calculations of the Solution, please refer to the investor's LISP statement. The Model Portfolio charge will be reflected in the "Other" category of the EAC table, whilst the in-fund fees of the underlying portfolios in the "Fees for Investment Management" category.

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.

## Investment Growth (Net of Investment Fees)

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



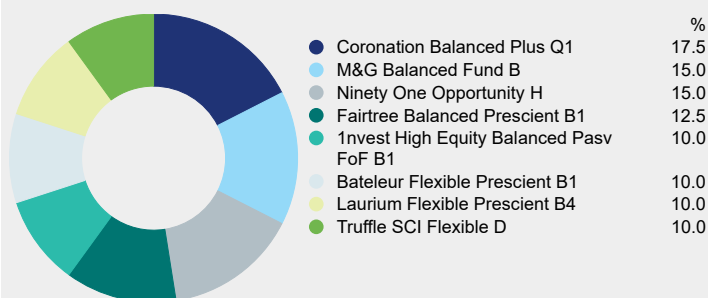
— Portfolio — Benchmark

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         | 5.2%  |
| SA Bond         | 16.8% |
| SA Property     | 1.9%  |
| SA Equity       | 47.9% |
| Non-SA Cash     | 2.9%  |
| Non-SA Bond     | 2.3%  |
| Non-SA Property | 1.1%  |
| Non-SA Equity   | 21.8% |

## Portfolio Holdings



## Risk Statistics

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

|              | Portfolio | Benchmark |
|--------------|-----------|-----------|
| Std Dev      | 10.60     | 9.86      |
| Max Drawdown | -13.69    | -14.12    |
| Sharpe Ratio | 0.16      | -0.03     |