

INN8 INVEST GLOBAL BALANCED (USD)

Monthly Model Portfolio Factsheet as of 31 Aug 2025



Portfolio Information

Discretionary Fund Manager	INN8 Invest
Client Need	Combination of income and growth over the long term
Outcome Objective	US CPI + 3-4% net of fees over a rolling three-year period
Benchmark	Morningstar EAA Fund USD Moderate Allocation - Average
Inception Date	01 October 2021
Risk Profile	Moderate
Regulation 28 Compliant	No

Risk Description

This portfolio has a moderate probability of capital loss or negative return in any 12-month period. It seeks balance between investment returns and risk of loss and is ideally suited to investors with a medium risk tolerance with an investment horizon of 3-5 years.

Investment Objective

This portfolio seeks to provide medium income and medium growth. Its objective is to outperform the Morningstar EAA Fund USD Moderate Allocation peer category and a secondary objective to achieve a return of US CPI +3-4% net of fees 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 Funds TIC incl. VAT	0.95%
Solution Total Investment Fee (TIF) incl. VAT	1.24%

Please refer to the end of the factsheet for detailed notes on fees.

Performance*

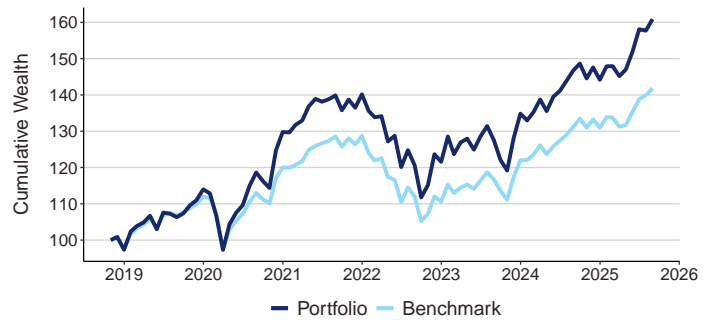
	YTD	1 Year	2 Years	3 Years	5 Years	7 Years
Portfolio	11.6%	9.6%	12.3%	10.1%	6.3%	-
Benchmark	8.3%	8.1%	10.2%	8.2%	4.6%	-
Outcome Objective	3.8%	5.7%	5.8%	6.0%	7.5%	-

* Returns are net of investment fees. Returns greater than one year are annualized. Return series pre-dating Inception Date use actual and back-tested data; please refer to the Disclaimer below.

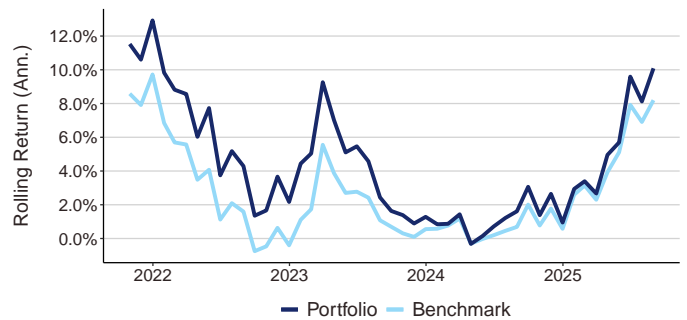
Risk Statistics - Last 3 Years

	Portfolio	Benchmark
Volatility	11.44%	8.21%
Max. Drawdown	-9.32%	-6.38%
Sharpe Ratio	0.44	0.39

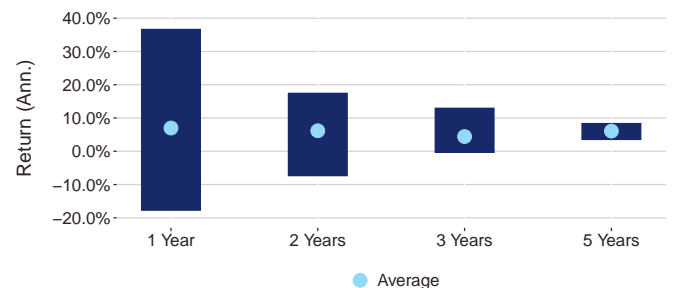
Investment Growth*



3 Year Rolling Return Chart

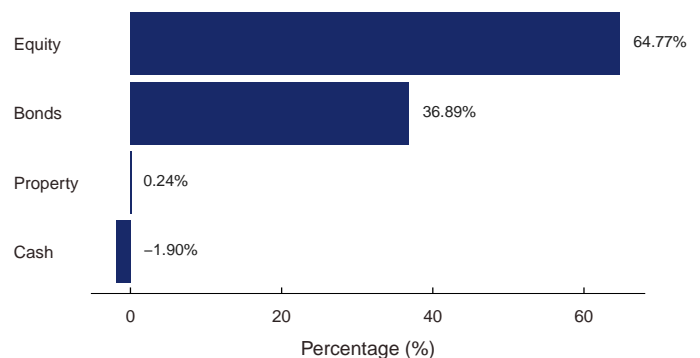


Rolling Return Distribution

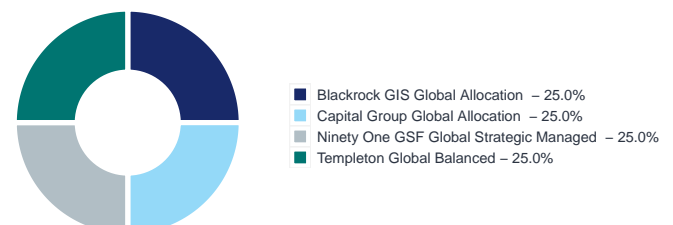


The rolling return distribution chart illustrates the highest, lowest, and average annualized returns over the specified period.

Asset Allocation



Portfolio Holdings



Quarterly Comments - As at 30 June 2025

Asset Class Performance and Positioning

- The solution had a very good quarter outperforming the peer average by over 3%.
- Global equities had a good quarter after a rocky start as investors got some clarity regarding Trump's tariff strategy.
- Global bonds lagged over the quarter with the uncertainty regarding rate cuts prevailed.
- Blackrock performed well over the quarter. Their overweight to the US and exposure to tech stocks contributed positively to performance.
- Templeton has been underweight the US for some time now and this has impacted performance in the quarter where US equity market, especially technology performed well.

Source: INN8 Invest and Morningstar. Quoted returns are net of TIF but are gross of tax, platform fees, advisory fees. Since Inception return figures reflect annualized performance since the Inception Date of 01 October 2021. Any performance periods stated which extend prior to the Inception Date are modelled using actual historical returns of the underlying portfolios in a back-tested model for illustrative purposes (from 31 January 2014) plus real performance since the Inception Date. 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.

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Underlying Managers and Approach

	Blackrock GIS Global Allocation	Capital Group Global Allocation	Ninety One GSF Global Strategic Managed	Templeton Global Balanced
Investment Approach and Role within Solution	<ul style="list-style-type: none">• Their philosophy follows three principles which are: i) having a flexible mandate and broad investment universe to enable them to adapt as markets change. ii) a broadly diversified portfolio that invests globally and in both traditional and non-traditional asset classes and iii) being risk-aware by delivering returns with less volatility than a global stock portfolio over a full market cycle.• Their investment approach combines top-down macroeconomic analysis and bottom-up security selection.• Their investment style can be categorised as valuation based and also has elements of growth at a reasonable price (GARP).	<ul style="list-style-type: none">• Follows a long term philosophy and is style agnostic.• The team focuses on opportunities that have a combination of capital growth potential and income.• Capital preservation is also a primary objective of the fund.• The research process is fundamentally driven, combined with top-down macroeconomic views.	<ul style="list-style-type: none">• They follow an integrated security selection and asset allocation approach that invests in diversified assets.• Investments are made in assets with growth, defensive and uncorrelated characteristics, such that more consistent outcomes are achieved over time.• The fund is fund is benchmark cognisant with a variable tracking error of between 2% - 6%.• Has a more conservative objective, aiming for an attractive risk-adjusted returns. The objective is to consistently outperform its benchmark while maintaining an appropriate level of risk.	<ul style="list-style-type: none">• The Investment Philosophy is based on three principles: 1) Value – where they attempt to uncover bargains, assess the business value of companies and being flexible. 2) Patience – taking a long-term approach (five-year time horizon) and 3) being bottom-up stock pickers – whereby they build portfolios with undervalued securities.• The manager’s style can be classified as value orientated.• Equity research is detailed, fundamentally driven, and forward looking.

Fee Disclaimer

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.

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.

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