



# INDEPENDENT INVESTMENT SOLUTIONS

## i<sup>2</sup> Integrated Cautious Solution

As of  
2024/06/30

### Model Portfolio Information Document

#### INVESTMENT OBJECTIVE:

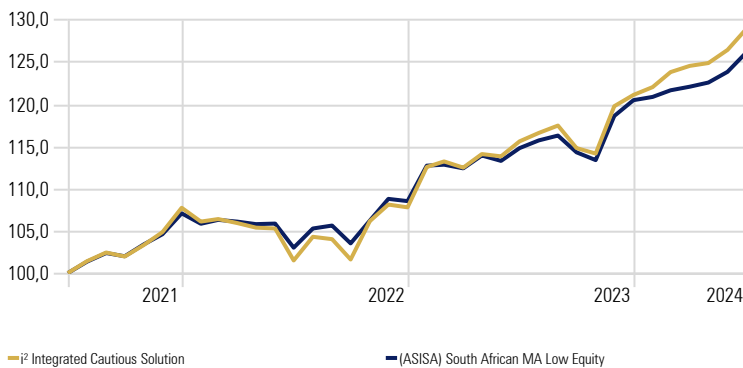
The i<sup>2</sup> Integrated Cautious Solution has been designed to achieve a benchmark of the ASISA South African MA Low Equity category average at low levels of volatility and is thus suitable to an investor with a low appetite for risk and a need to generate income whilst preserving capital. This is a low equity solution with a maximum of 40% in equities and is structured to remain within the prudential guidelines (Regulation 28). The solution is comprised of a selection of top rated, award winning fund managers with exceptional track records in achieving their respective benchmarks, with a specific bias toward fund managers offering product integration benefits, bonuses and incentives, thus optimising the product design benefits.

#### FUND INFORMATION:

**Portfolio Manager:** Independent Investment Solutions  
**Focus:** Income Orientated  
**Term:** + 3 years  
**Launch date:** 01/07/2021  
**Benchmark:** ASISA South African MA Low Equity Category Average  
**Regulation 28 compliant:** Yes  
**Platforms:** Discovery Invest  
**TER (underlying funds):** 1.38%  
**Total Investment Cost (TIC):** Please refer to Linked Investment Service Provider Quote

#### Investment Growth

Time Period: 2021/07/01 to 2024/06/30

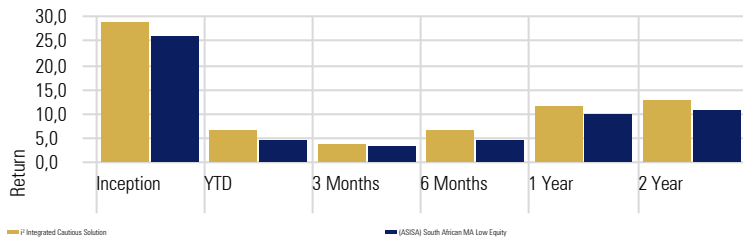


#### RISK PROFILE - LOW



#### Returns

Calculation Benchmark: (ASISA) South African MA Low Equity



#### LOW RISK PROFILE

A Cautious investor values protecting principal over seeking capital appreciation. This investor is comfortable accepting lower returns for a higher degree of liquidity and/or stability. Typically, a Cautious investor primarily seeks to minimize risk and loss of principal. Generally low risk portfolios have minimal equity exposure, resulting in far less volatility and in turn the probability of capital loss is less likely.

#### CAUTIOUS ASSET ALLOCATION

The underlying portfolios invest in a spectrum of investments in the equity, bond, money, or property markets. The Wrap Solution tends to display reduced short term volatility, aim for long term capital growth and can have a maximum effective equity exposure (including international equity) of up to 40% and a maximum effective property exposure (including international property) of up to 25% of the market value of the portfolio.

#### Trailing Returns

Data Point: Return Calculation Benchmark: (ASISA) South African MA Low Equity

	Inception	YTD	3 Months	6 Months	1 Year	2 Year
i <sup>2</sup> Integrated Cautious Solution	8,85	6,45	3,50	6,45	11,52	12,71
(ASISA) South African MA Low Equity	8,06	4,68	3,31	4,68	9,87	10,66

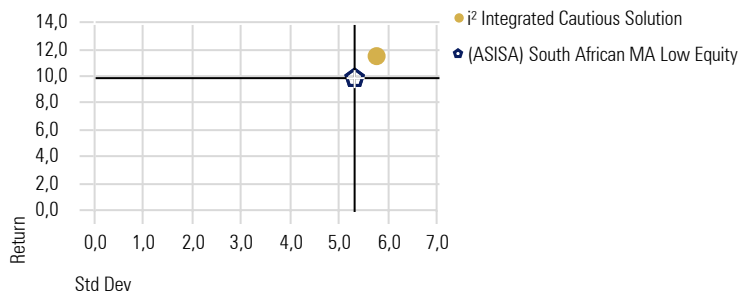
#### FEES:

Please note that unit trust funds are subject to brokerage and other applicable statutory charges. However, these are accounted for in the total expense ratio (TER) of the fund. The weighted TERs may vary marginally between Linked Investment Service Providers (LISPs). The Total Expense Ratio (TER) of the underlying funds, administration and portfolio management fee can be obtained from your proposal. A schedule of fees, charges and maximum commissions is available on your request.

#### Risk-Reward

Time Period: 2023/07/01 to 2024/06/30

Calculation Benchmark: (ASISA) South African MA Low Equity



Source: Morningstar Direct

#### i<sup>2</sup> Integrated Cautious Solution - Holdings

Portfolio Date: 2024/06/30

Discovery Diversified Income

Discovery Equity

Discovery Strategic Bond A

Discovery Global Equity FF

Discovery Money Market

Discovery Global Value Equity FF



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### Return/Risk Analysis

Time Period: 2021/07/01 to 2024/06/30

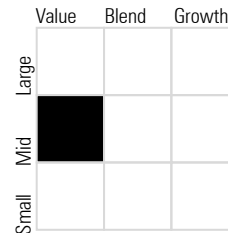
Calculation Benchmark: (ASISA) South African MA Low Equity

Best Month	4,93
Best Month End Date	2023/11/30
Worst Month	-3,61
Worst Month End Date	2022/06/30
Sortino Ratio	-0,32

### Morningstar Style Box - i<sup>2</sup> Integrated Cautious Solution

Portfolio Date: 2024/06/30

#### Morningstar Equity Style Box™



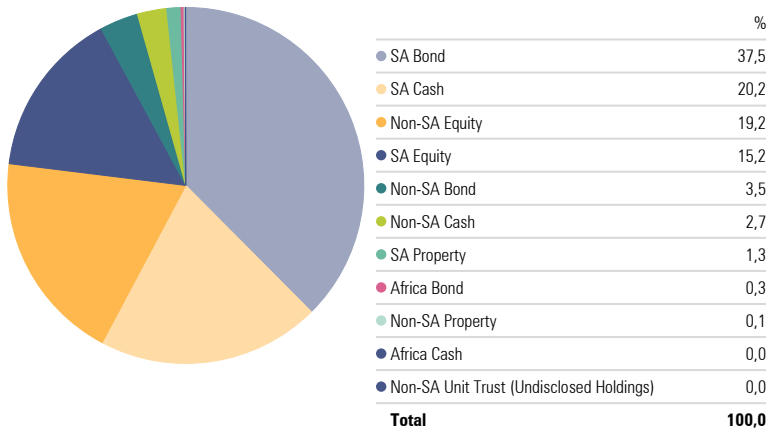
#### Market Cap

Market Cap Giant %	31,6
Market Cap Large %	27,8
Market Cap Mid %	22,5
Market Cap Small %	18,1
Market Cap Micro %	0,1

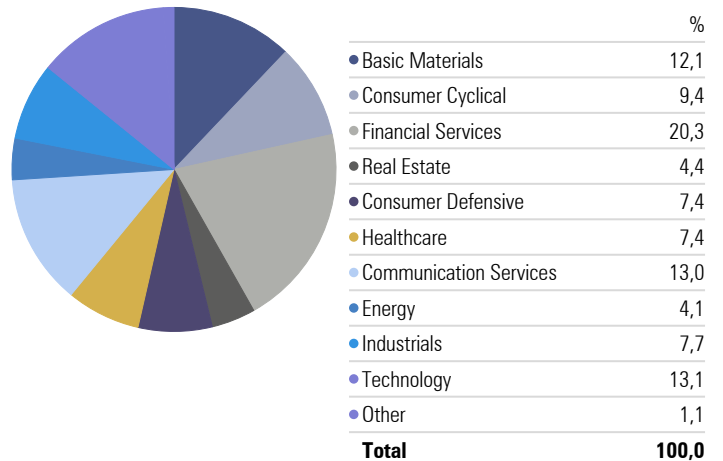
### Monthly Returns - i<sup>2</sup> Integrated Cautious Solution

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2024	0,77	1,46	0,59	0,27	1,25	1,95							6,45
2023	4,45	0,59	-0,65	1,43	-0,24	1,57	0,86	0,75	-2,27	-0,57	4,93	1,12	12,39
2022	-1,52	0,28	-0,45	-0,51	-0,10	-3,61	2,77	-0,27	-2,32	4,48	1,86	-0,31	0,05
2021	—	—	—	—	—	—	1,41	1,02	-0,47	1,35	1,47	2,76	—

### Asset Allocation (SA) - i<sup>2</sup> Integrated Cautious Solution



### Equity Sectors (Morningstar) - i<sup>2</sup> Integrated Cautious Solution



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