



**INVESTMENT OBJECTIVE:**

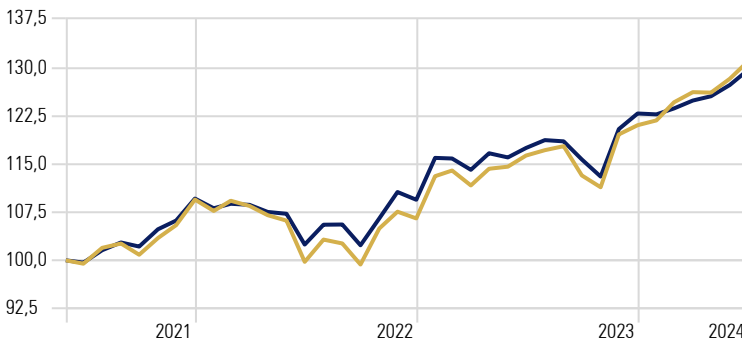
The i<sup>2</sup> Integrated Moderate Solution has been designed to achieve a benchmark of the ASISA South African MA High Equity category average at moderate levels of volatility and is thus suitable to an investor with a moderate appetite for risk and a need to generate income and capital growth over the medium-term. This is a high equity solution with a maximum of 75% 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 and Growth Orientated  
**Term:** +5 years  
**Launch date:** 01/07/2021  
**Benchmark:** ASISA South African MA High Equity Category Average  
**Regulation 28 compliant:** Yes  
**Platforms:** Discovery Invest  
**TER (underlying funds):** 1.68%  
**Total Investment Cost (TIC):** Please refer to Linked Investment Service Provider Quote

**Investment Growth**

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



— i<sup>2</sup> Integrated Moderate Solution — (ASISA) South African MA High Equity

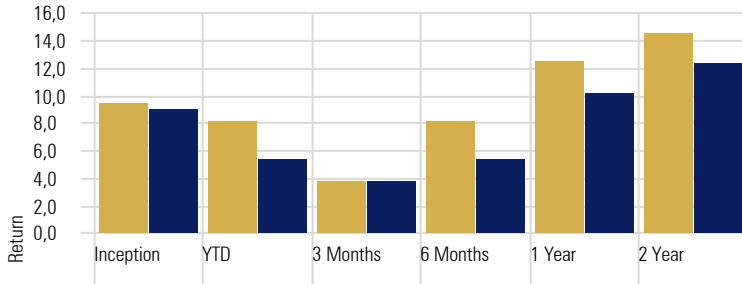
**Trailing Returns**

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

|   | Inception | YTD  | 3 Months | 6 Months | 1 Year | 2 Year |
|---|-----------|------|----------|----------|--------|--------|
| i <sup>2</sup> Integrated Moderate Solution | 9,59      | 8,20 | 3,79     | 8,20     | 12,59  | 14,55  |
| (ASISA) South African MA High Equity        | 9,15      | 5,50 | 3,80     | 5,50     | 10,31  | 12,45  |

**Returns**

Calculation Benchmark: (ASISA) South African MA High Equity

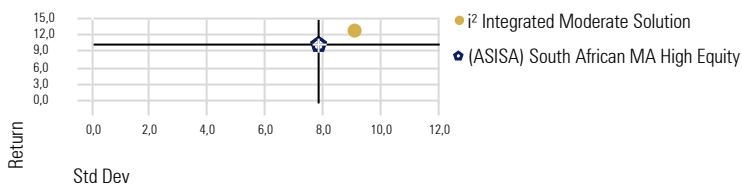


— i<sup>2</sup> Integrated Moderate Solution — (ASISA) South African MA High Equity

**Risk-Reward**

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

Calculation Benchmark: (ASISA) South African MA High Equity



Source: Morningstar Direct

**RISK PROFILE - MEDIUM**



**MEDIUM RISK PROFILE**

A Moderate investor values reducing risk and enhancing returns equally. This investor is willing to accept moderate levels of risk to seek higher long-term returns. A Moderate investor may endure a short-term loss of principal in exchange for long-term appreciation. This portfolio generally holds more equity exposure than low risk portfolios. In turn the expected volatility is higher than low risk portfolios.

**MODERATE ASSET ALLOCATION**

The underlying portfolios invest in a spectrum of investments in the equity, bond, money, or property markets. The Wrap Solution tends to have an increased probability of short term volatility, aim to maximise long term capital growth and can have a maximum effective equity exposure (including international equity) of up to 75% and a maximum effective property exposure (including international property) of up to 25% of the market value of the portfolio.

**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.

**i<sup>2</sup> Integrated Moderate Solution - Holdings**

Portfolio Date: 2024/06/30

- Discovery Equity
- Discovery Global Equity FF
- Discovery Strategic Bond A
- Discovery Diversified Income
- Discovery Global Value Equity FF
- Discovery Flexible Property
- Discovery Money Market



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

Model Portfolio Information Document

As of 2024/06/30

### Return/Risk Analysis

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

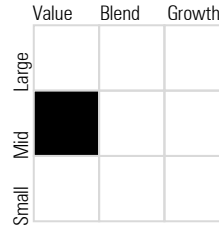
Calculation Benchmark: (ASISA) South African MA High Equity

|                      |            |
|----------------------|------------|
| Best Month           | 7,38       |
| Best Month End Date  | 2023/11/30 |
| Worst Month          | -6,03      |
| Worst Month End Date | 2022/06/30 |
| Sortino Ratio        | -0,22      |

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

Portfolio Date: 2024/06/30

#### Morningstar Equity Style Box™



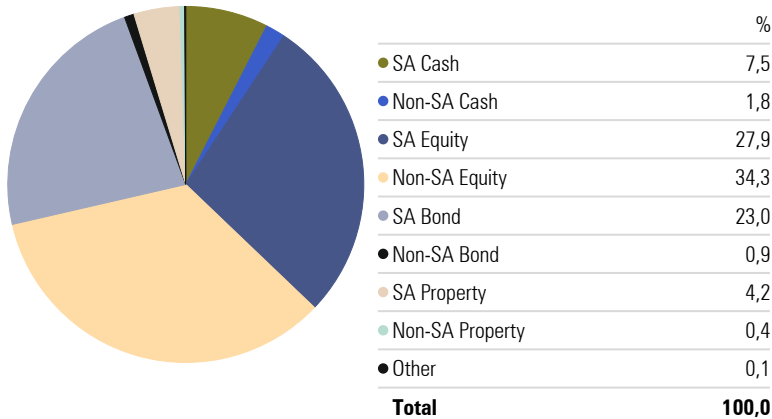
#### Market Cap

|                    |      |
|--------------------|------|
| Market Cap Giant % | 29,3 |
| Market Cap Large % | 27,1 |
| Market Cap Mid %   | 23,1 |
| Market Cap Small % | 19,2 |
| Market Cap Micro % | 1,3  |

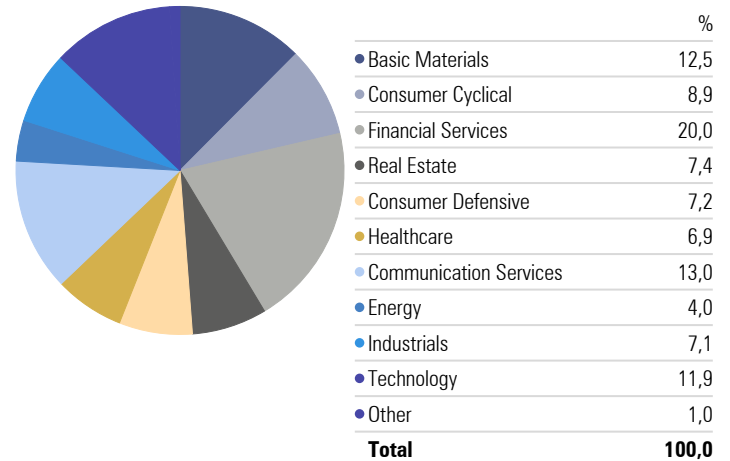
### Monthly Returns - i<sup>2</sup> Integrated Moderate Solution

|      | Jan   | Feb  | Mar   | Apr   | May   | Jun   | Jul  | Aug   | Sep   | Oct   | Nov  | Dec   | Year  |
|------|-------|------|-------|-------|-------|-------|------|-------|-------|-------|------|-------|-------|
| 2024 | 0,62  | 2,31 | 1,26  | -0,06 | 1,71  | 2,11  |      |       |       |       |      |       | 8,20  |
| 2023 | 6,17  | 0,78 | -2,03 | 2,32  | 0,28  | 1,51  | 0,72 | 0,53  | -3,86 | -1,62 | 7,38 | 1,20  | 13,61 |
| 2022 | -1,61 | 1,47 | -0,74 | -1,32 | -0,79 | -6,03 | 3,47 | -0,58 | -3,19 | 5,64  | 2,49 | -0,97 | -2,67 |
| 2021 | —     | —    | —     | —     | —     | —     | 2,48 | 0,67  | -1,70 | 2,57  | 1,94 | 3,76  | —     |

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



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



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