

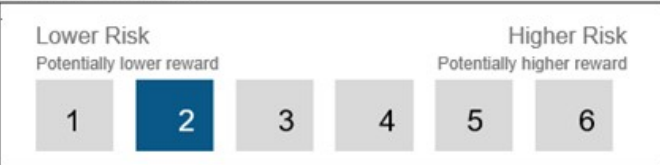
HIGH YIELD PORTFOLIO

Risk Indicators

A risk profile is an evaluation of an individual's willingness and ability to take risks. Risk in this sense refers to portfolio risk.

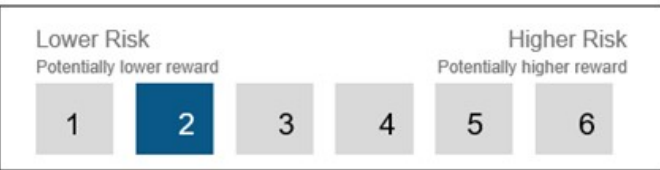
Conventional Classification

As per the FSCA Conventional risk classification, an Instrument investing in "Alternative Assets" is deemed to be of Higher risk.



Alternative Classification

Within the "Alternative Asset Class" spectrum; this investment can be classified as a "Low to Medium Risk" investment.



Investment Objective

To achieve, over the long term, near predictable and secure income-based returns. The yield is re-invested or paid out at intervals best suited to the client's needs. There are no limitations on the relative exposure of the portfolio to any asset class or geographical region, but the portfolio will typically have significant spread over a very diverse geographical area.

Investment Strategy

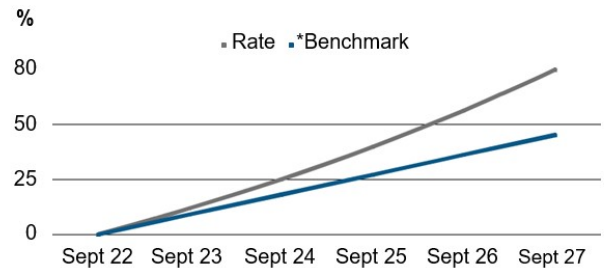
The underlying investments into which the Insight Capital High Yield portfolio are investing has a very stable track record that spans the last 7 years and has grown exponentially to be more than R2,5 billion. Insight High Yield Portfolio identified the need for investors to be exposed to a more stable, income generating investment environment and established a new set of investment pools on the 27four life license.

The fund targets a return 12% per annum, depending on the pay-out period chosen. The Yield can either be paid out to investors or be re-invested at the investors' choice.

The fund is a defensive investment with low to medium risk associated to it and the benchmark is cash or enhanced cash investments. The fund is not sensitive to interest rates or the movement in markets generally, but the state of the economy does play a role as the underlying investments' customers are consumers in general.

Cumulative Projected Yield at Note Maturity

Since - (12/09/2022 to 12/09/2027)



*Benchmark - Average 3-7 year to Maturity Bond Index of FTSE/JSE All Bond Index (ALBI) in ZAR. The ALBI 3-7 Year is a sub-index of the ALBI Index based on a term to maturity of 3-7 years. This sub-index allows for analysis of the Vanilla Bond Market by term and by liquidity. |

Fund Information

Investment Pool Name:	Insight High Yield Portfolio
Inception Date of Fund:	11-Dec-2022
Inception Date of Class:	11-Dec-2022
Benchmark:	Money Market
Classification:	Low to medium risk
Regulation 28 compliant:	No
Income distribution:	Bi-Annual.
Date of income distributions:	Monthly in Arrears
Date of income payment:	1 st business day after 6 months.
Min. lump sum investment:	R10,000
Min. monthly investment:	R1,000
Risk profile:	Low to Medium
27Four code:	274IHY
Annual Yield:	12% / Annum

	12% /ANNUM SEMI-ANNUAL	BENCHMARK
1 YEAR	12.36%	9.06%
2 YEAR	26.25%	18.12%
3 YEAR	41.85%	27.18%
4 YEAR	59.38%	36.24%
5 YEAR	79.08%	45.30%

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