

TRUSTCO DOMESTIC INVESTMENT PROGRAM

8b.22 (TDIP8b.22)

Program Fact Sheet – 31 August 2024



PROGRAM OVERVIEW / OBJECTIVE

The purpose of the TDIP8b.22 program is twofold:

Firstly, to aid the upliftment of the Namibian society by raising funds to invest in the educational needs for tertiary students in Namibia.

Secondly, to enhance the short-term liquidity and upliftment of Namibian Society by raising funds to invest in the ordinary consumer enabling them to bridge their short-term financial needs into long-term financial success.

The TDIP8.22 program provides a domestic investment opportunity offering above average guaranteed returns which vary with the term of the investment cycle.

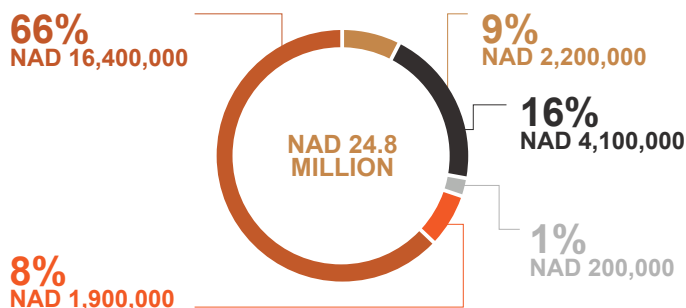
PROGRAM DETAIL

| | | | |
|-----------------------------------|---|---|--------|
| Program Name: | Trustco Domestic Investment Program 8b.22 (TDIP8b.22) | | |
| Program Type: | Fixed term investment with guaranteed interest rates | | |
| Program Issue Date: | 01 August 2022 | | |
| Program Closing Date: | Ongoing | | |
| Program Limit: | N\$ 150,000,000.00 | | |
| Program Returns: | 12 months | - | 12.25% |
| (Guaranteed) | 24 months | - | 12.43% |
| | 36 months | - | 13.52% |
| | 48 months | - | 13.68% |
| | 60 months | - | 14.72% |
| Minimum Investment Amount: | N\$100,000.00 / multiples of N\$100,000.00 | | |
| Annual Administration Fee: | 0.35% | | |
| Annual Effective Rate After Fees: | 12 months | - | 12.57% |
| | 24 months | - | 13.58% |
| | 36 months | - | 16.04% |
| | 48 months | - | 17.48% |
| | 60 months | - | 20.87% |

Total Invested Amount at 31.08.2024 N\$28,900,000.00

PROGRAM COMPOSITION AS AT 31 AUGUST 2024

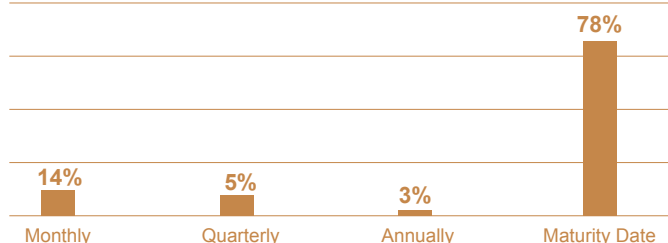
Investment amount



Investment term



RETURN DISTRIBUTION FREQUENCY:



PROGRAM PERFORMANCE AS AT 31 AUGUST 2024

PER TERM OF INVESTMENT

| Term | Capital Invested | Interest Earned (up to 31.08.2024) | Total Interest Paid (up to 31.08.2024) | Capital Repaid on Maturity (up to 31.08.2024) | Balance as at 31.08.2024 | Guaranteed Returns Over Period of Program |
|--------------|----------------------|------------------------------------|--|---|--------------------------|---|
| 12 Months | 6,300,000.00 | 663,742.63 | (576,602.01) | (4,100,000.00) | 2,287,140.62 | 7,101,512.58 |
| 24 Months | 4,100,000.00 | 322,579.49 | (225,785.37) | | 4,196,794.12 | 5,211,837.80 |
| 36 Months | 200,000.00 | 52,199.03 | 0 | | 252,119.03 | 299,006.08 |
| 48 Months | 1,900,000.00 | 465,719.67 | (465,719.67) | | 1,900,000.00 | 2,939,680.00 |
| 60 Months | 16,400,000.00 | 1,014,124.15 | (147,964.56) | | 17,266,159.59 | 32,729,309.29 |
| TOTAL | 28,900,000.00 | 2,518,284.97 | (1,416,071.61) | (4,100,000.00) | 25,902,213.36 | 48,281,345.75 |

TOTAL PERFORMANCE

| Month | Capital Invested | Interest Earned | Interest Paid | Capital Repaid | Balance |
|---------|------------------|-----------------|---------------|----------------|---------------|
| Nov-22 | 1,900,000.00 | 1,900,000.00 | 9,969.53 | (9,969.53) | 1,900,000.00 |
| Dec-22 | 400,000.00 | 2,300,000.00 | 24,809.62 | (22,075.40) | 2,302,734.22 |
| Jan-23 | 200,000.00 | 2,500,000.00 | 27,170.33 | (22,075.40) | 2,507,829.15 |
| Feb-23 | 400,000.00 | 2,900,000.00 | 30,088.21 | (19,939.07) | 2,917,978.29 |
| Mar-23 | 2,800,000.00 | 5,700,000.00 | 44,865.80 | (22,075.40) | 5,740,768.69 |
| Apr-23 | 200,000.00 | 5,900,000.00 | 62,993.38 | (21,363.29) | 5,982,398.78 |
| May-23 | 0 | 5,900,000.00 | 67,557.96 | (80,011.00) | 5,969,945.74 |
| Jun-23 | 4,000,000.00 * | 9,900,000.00 | 9,969,945.74 | (21,363.29) | 10,045,306.58 |
| Jul-23 | 0 | 0 | 112,363.64 | (22,075.40) | 10,135,594.82 |
| Aug-23 | 1,000,000.00 | 10,900,000.00 | 122,299.81 | (98,798.01) | 11,159,096.62 |
| Sept-23 | 500,000.00 | 11,400,000.00 | 124,174.26 | (40,333.76) | 11,742,937.12 |
| Nov-23 | 200,000.00 | 11,700,000.00 | 132,777.86 | (100,811.95) | 12,180,995.86 |
| Dec-23 | 100,000.00 | 11,800,000.00 | 138,357.59 | (46,536.15) | 12,272,817.30 |
| Jan-24 | 0 | 11,800,000.00 | 12,272,817.30 | (66,866.38) | 12,344,653.36 |
| Feb-24 | 200,000.00 | 12,000,000.00 | 131,395.54 | (101,148.40) | 12,474,900.50 |
| Mar-24 | 1,400,000.00 | 13,400,000.00 | 143,200.12 | (35,739.11) | 12,882,361.51 |
| Apr-24 | 500,000.00 | 13,900,000.00 | 143,951.08 | (31,043.73) | 13,495,268.86 |
| May-24 | 200,000.00 | 14,100,000.00 | 154,247.49 | (66,058.39) | 13,783,457.96 |
| Jun-24 | 6,300,000.00 | 20,400,000.00 | 168,358.37 | (354,320.98) | 17,397,495.35 |
| Jul-24 | 7,200,000.00 | 27,400,000.00 | 208,688.50 | (57,166.34) | 24,518,524.12 |
| Aug-24 | 1,300,000.00 | 28,700,000.00 | 302,669.77 | (118,980.53) | 25,902,213.36 |

*N\$3,664,557.65 matured investments (capital and interest earned) on the TDIP6a.22 program was reinvested from June 2023 on the TDIP8b.22 which amounts is included in the June, August and September 2023 Capital Invested amount in the table above. N\$3,900,000.00 matured investment (capital) on the TDIP8b.22 program was reinvested in the program since December 2023.

WHO SHOULD INVEST

An investor who wants his/her capital to be secured and guaranteed and who aims for above average market returns, which returns are fixed per term and also guaranteed. An investor who is willing to keep his/her capital invested for the duration of the investment term but have the flexibility of payment options on returns earned.

INSURER DETAILS

Insurer: Trustco Life Limited
 Registration Number: 2004/046
 Physical Address: No 2 Keller Street Windhoek, Namibia

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