

TRUSTCO DOMESTIC INVESTMENT PROGRAM

8b.22 (TDIP8b.22)

Program Fact Sheet – 30 September 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.

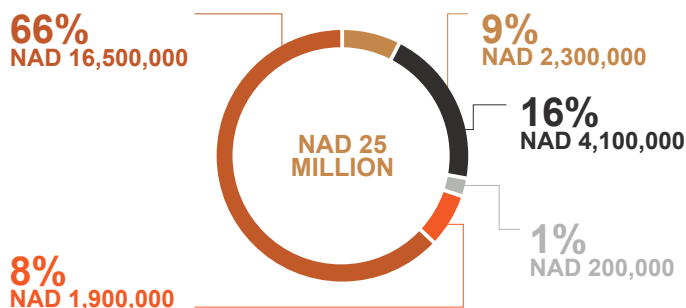
PROGRAM DETAIL

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:			
(Guaranteed)	12 months	-	12.25%
	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 30.09.2024 N\$29,300,000.00

PROGRAM COMPOSITION AS AT 30 SEPTEMBER 2024

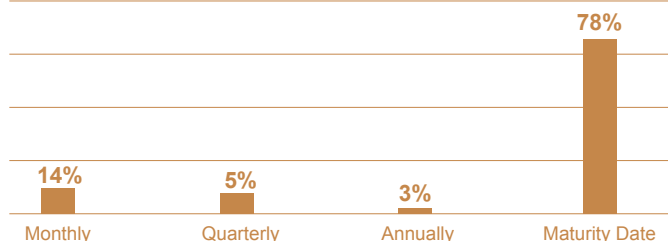
Investment amount



Investment term



RETURN DISTRIBUTION FREQUENCY:



PROGRAM PERFORMANCE AS AT 30 SEPTEMBER 2024

PER TERM OF INVESTMENT

Term	Capital Invested	Interest Earned (up to 30.09.2024)	Total Interest Paid (up to 30.09.2024)	Capital Repaid on Maturity (up to 30.09.2024)	Balance as at 30.09.2024	Guaranteed Returns Over Period of Program
12 Months	6,600,000.00	686,847.39	(634,630.16)	(4,300,000.00)	2,352,217.23	7,443,229.04
24 Months	4,100,000.00	365,455.77	(225,785.37)		4,239,670.40	5,211,837.80
36 Months	200,000.00	54,911.80	0		254,911.80	299,006.08
48 Months	1,900,000.00	487,082.96	(487,082.96)		1,900,000.00	2,939,680.00
60 Months	16,500,000.00	1,223,031.85	(227,705.66)		17,495,326.19	32,936,293.08
TOTAL	29,300,000.00	2,817,329.77	(1,575,204.15)	(4,300,000.00)	26,242,125.62	48,830,046.00

TOTAL PERFORMANCE

Month	Capital Invested	Interest Earned	Growth	Interest Paid	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	2,300,000.00	24,809.62		(22,075.40)		2,302,734.22
Jan-23	200,000.00	2,500,000.00	2,502,734.22	27,170.33		(22,075.40)		2,507,829.15
Feb-23	400,000.00	2,900,000.00	2,907,829.15	30,088.21		(19,939.07)		2,917,978.29
Mar-23	2,800,000.00	5,700,000.00	5,717,978.29	44,865.80		(22,075.40)		5,740,768.69
Apr-23	200,000.00	5,900,000.00	5,940,768.69	62,993.38		(21,363.29)		5,982,398.78
May-23	0	5,900,000.00	5,982,398.78	67,557.96		(80,011.00)		5,969,945.74
Jun-23	4,000,000.00 *	9,900,000.00	9,969,945.74	96,724.13		(21,363.29)		10,045,306.58
Jul-23	0	9,900,000.00	10,045,306.58	112,363.64		(22,075.40)		10,135,594.82
Aug-23	1,000,000.00	10,900,000.00	11,135,954.825	122,299.81		(98,798.01)		11,159,096.62
Sept-23	500,000.00	11,400,000.00	11,659,096.62	124,174.26		(40,333.76)		11,742,937.12
Nov-23	200,000.00	11,700,000.00	12,149,029.95	132,777.86		(100,811.95)		12,180,995.86
Dec-23	100,000.00	11,800,000.00	12,280,995.86	138,357.59		(46,536.15)	(100,000.00)	12,272,817.30
Jan-24	0	11,800,000.00	12,272,817.30	138,702.44		(66,866.38)		12,344,653.36
Feb-24	200,000.00	12,000,000.00	12,544,653.36	131,395.54		(101,148.40)	(100,000.00)	12,474,900.50
Mar-24	1,400,000.00	13,400,000.00	13,874,900.50	143,200.12		(35,739.11)	(1,100,000.00)	12,882,361.51
Apr-24	500,000.00	13,900,000.00	13,382,361.51	143,951.08		(31,043.73)	0	13,495,268.86
May-24	200,000.00	14,100,000.00	13,695,268.86	154,247.49		(66,058.39)	0	13,783,457.96
Jun-24	6,500,000.00	20,600,000.00	20,083,457.96	168,358.37		(354,320.98)	(2,500,000.00)	17,397,495.35
Jul-24	7,000,000.00	27,600,000.00	24,567,001.96	208,688.50		(57,166.34)	(200,000.00)	24,518,524.12
Aug-24	1,300,000.00	28,900,000.00	25,818,524.12	302,669.77		(118,980.53)	(100,000.00)	25,902,213.36
Sept-24	400,000.00	29,300,000.00	26,302,213.36	299,044.79		(159,132.53)	(200,000.00)	26,242,125.62

*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\$4,100,000.00 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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