

PROGRAM OVERVIEW / OBJECTIVE

The purpose of the SDIP8b.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 SDIP8b.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: Stanbury Domestic Investment Program 8b.22 (SDIP8b.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%

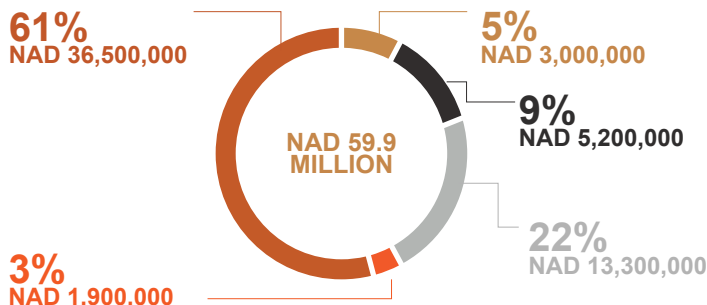
Minimum Investment Amount: N\$100,000.00 / multiples of N\$100,000.00

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 28.02.2026 N\$68,300,000.00

PROGRAM COMPOSITION AS AT 28 FEBRUARY 2026

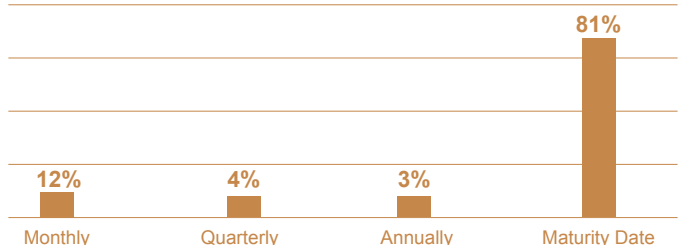
Investment amount



Investment term



RETURN DISTRIBUTION FREQUENCY:



PROGRAM PERFORMANCE AS AT 28 FEBRUARY 2026

PER TERM OF INVESTMENT

Term	Capital Invested	Interest Earned (up to 28.02.2026)	Total Interest Paid (up to 28.02.2026)	Capital Repaid on Maturity (up to 28.02.2026)	Balance as at 28.02.2026	Guaranteed Returns Over Period of Program
12 Months	10,000,000.00	1,172,507.73	(940,448.39)	(7,000,000.00)	3,232,059.34	11,279,738.21
24 Months	6,500,000.00	1,262,779.25	(536,455.99)	(1,300,000.00)	5,926,323.26	8,223,562.63
36 Months	13,400,000.00	593,455.49	(543,952.97)	(100,000.00)	13,349,502.52	18,853,543.62
48 Months	1,900,000.00	854,531.51	(854,531.51)		1,900,000.00	2,939,680.00
60 Months	36,500,000.00	7,415,877.28	(2,825,078.03)		41,090,799.25	69,417,097.58
TOTAL	68,300,000.00	11,299,151.26	(5,700,466.89)	(8,400,000.00)	65,498,684.37	110,713,622.04

TOTAL PERFORMANCE

Month	Capital Invested	Growth	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	96,724.13	(21,363.29)		10,045,306.58
Jul-23	0	9,900,000.00	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)	(100,000.00)	12,272,817.30
Jan-24	0	11,800,000.00	138,702.44	(66,866.38)		12,344,653.36
Feb-24	200,000.00	12,000,000.00	131,395.54	(101,148.40)	(100,000.00)	12,474,900.50
Mar-24	1,400,000.00	13,400,000.00	143,200.12	(35,739.11)	(1,100,000.00)	12,882,361.51
Apr-24	500,000.00	13,900,000.00	143,951.08	(31,043.73)	0	13,495,268.86
May-24	200,000.00	14,100,000.00	154,247.49	(66,058.39)	0	13,783,457.96
Jun-24	6,500,000.00	20,600,000.00	168,358.37	(354,320.98)	(2,500,000.00)	17,397,495.35
Jul-24	7,000,000.00	27,600,000.00	208,688.50	(57,166.34)	(200,000.00)	24,518,524.12
Aug-24	1,300,000.00	28,900,000.00	302,669.77	(118,980.53)	(100,000.00)	25,902,213.36
Sept-24	400,000.00	29,300,000.00	299,044.79	(159,132.53)	(200,000.00)	26,242,125.62
Oct-24	600,000.00	29,900,000.00	315,983.75	(94,666.95)	(200,000.00)	26,863,442.42
Nov-24	200,000.00	30,100,000.00	311,538.67	(100,968.17)	0	27,274,012.92
Dec-24	400,000.00	30,500,000.00	326,678.72	(109,783.29)	(100,000.00)	27,700,908.35
Jan-25	100,000.00	30,600,000.00	331,588.93	(107,497.46)	(300,000.00)	27,814,999.82
Feb-25	2,100,000.00	32,700,000.00	315,980.83	(96,150.43)	0	30,134,830.22
Mr-25	5,000,000.00	37,700,000.00	370,645.87	(266,106.36)	(2,400,000.00)	32,839,369.73
Apr-25	100,000.00	37,800,000.00	379,676.85	(67,339.61)	0	33,251,706.97
May-25	8,100,000.00	45,900,000.00	401,996.41	(68,743.56)	0	41,684,959.82
Jun-25	1,100,000.00	47,000,000.00	493,685.01	(159,918.35)	(200,000.00)	42,918,726.48
Jul-25	6,600,000.00	53,600,000.00	493,787.02	(112,867.41)	0	49,936,646.09
Aug-25	300,000.00	53,900,000.00	602,922.06	(544,782.27)	(100,000.00)	50,194,785.88
Sept-25	0	53,900,000.00	586,691.79	(235,062.10)	0	50,546,415.57
Oct-25	600,000.00	54,500,000.00	613,339.57	(260,875.22)	(500,000.00)	50,998,879.92
Nov-25	13,500,000.00	68,000,000.00	650,650.86	(485,191.26)	(100,000.00)	64,564,339.52
Dec-25	0	68,000,000.00	770,224.75	(463,150.06)	0	64,871,414.21
Jan-26	300,000.00	68,300,000.00	774,225.01	(357,754.84)	(200,000.00)	65,387,884.38
Feb-26	0	68,300,000.00	705,437.48	(594,637.49)	0	65,498,684.37

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

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