

CRF Money Market Fund

LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH
LESS RISK/ RETURN				MORE RISK/ RETURN
0 - 2 YEARS	2 YEARS+	3 YEARS+	5 YEARS+	7 YEARS+

31 October 2025

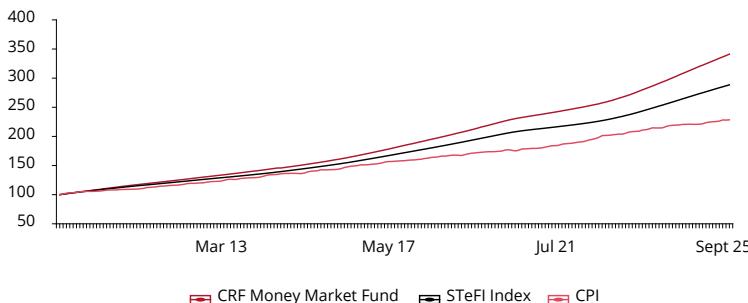
Portfolio Managers
Regulation 28
Inception

SYGNIA LIFE LIMITED
Compliant
2 February 2021

Investment Objective
Legal Structure

The Fund aims to outperform the STeFI Index
Fund Policy

Cumulative Investment Performance



Cumulative investment performance is for illustrative purposes only and is calculated using the NAV before any distributable income and management fee.

Performance Analysis

Periodic Performance	Fund	*BM	Difference
1 Month	0.7%	0.6%	0.1%
3 Months	2.1%	1.8%	0.4%
Year to Date	7.4%	6.3%	1.2%
1 Year	9.1%	7.7%	1.4%
3 Years	9.4%	8.0%	1.5%
5 Years	7.8%	6.5%	1.3%
10 Years	8.0%	6.8%	1.3%
Since Inception	7.6%	6.6%	1.1%

STeFI Index

Historical Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2020	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	6.4%
2021	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	5.0%
2022	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.6%	0.6%	0.7%	6.3%
2023	0.7%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	9.5%
2024	0.8%	0.8%	0.7%	0.9%	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	10.0%
2025	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	7.4%

Since inception performance figures are available on request.

Risk Statistics

	Fund	BM
% Positive Months	100.0%	100.0%
% Negative Months	0.0%	0.0%
Best Month	0.9%	0.7%
Worst Month	0.3%	0.3%
Avg Negative Return	0.0%	0.0%
Maximum Drawdown	0.0%	0.0%
Standard Deviation	0.6%	0.5%
Downside Deviation	0.0%	0.0%

Fees

Total Expense Ratio (TER)	0.21% (Sept 2025)
Transaction Costs (TC)	0.00% (Sept 2025)
Total Investment Charge (TIC)	0.21% (Sept 2025)

Investment Objective & Strategy

The Columbus Money Market Fund is a low risk multi-managed money market product. The underlying investments are allocated to a number of money market managers appointed and selected by Sygnia based on their skills, experience, performance and operational and financial soundness. The aim of the product is to offer investors access to a well-diversified money market portfolio that utilises the best money market managers, while ensuring that the risk profile of the strategy remains consistent over time.

Balancing Risk and Reward

The Columbus Fund has a 100% allocation to money market instruments and has a low risk profile. It is a suitable investment for investors seeking to preserve capital over all time horizons.

The product has a low risk profile as it has a 100% strategic allocation to money market instruments. The product aims to outperform the STeFI index through a combination of arbitrage, credit yield enhancement and duration positioning.

Fees

Sygnia charges an annual management fee comprised of applicable basic fees paid to underlying managers and Sygnia's annual service fee.

Fees charged by underlying managers are treated as an expense of the account.

Sygnia does not provide advice and therefore does not charge advice fees. If a financial planner is appointed, initial and ongoing advice fees may be payable as agreed upon between you and your financial advisor. The payments of these fees are facilitated by the Linked Investment Service Provider (LISP) where the fund is made available and not directly by Sygnia.

Disclaimer

The returns of the policy are market linked and are not guaranteed. The market value of the policy will therefore fluctuate, and past performance is not necessarily a guide to future performance. The investments referred to in this document are generally medium- to long-term investments. Fluctuations or movements in exchange rates may cause the value of the underlying international investments to increase or decrease. Commission and incentives may be paid and, if so, would be included in the overall costs. Life funds are administered by and offered under the life licence of Sygnia Life Limited (a registered long-term insurer).

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SYGNIA LIFE LIMITED
Registration no. 2000/022679/06

CAPE TOWN: 7th Floor, The Foundry, Cardiff Street, Green Point,
8001 T +27 21 446 4940

JOHANNESBURG: Unit 40, 6th Floor Katherine & West Building,
West Street, Sandton, 2196 T +27 10 595 0550

DURBAN: Office 2, 2nd Floor Ridgeview, 1 Nokwe Avenue,
Ridgeside, Umhlanga Ridge, 4319 T +27 31 001 0650

www.sygnia.co.za | info@sygnia.co.za

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