CRF Money Market Fund

30 June 2026

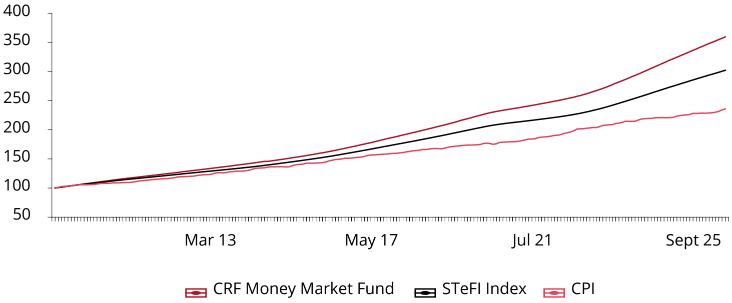
LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH

LESS RISK/ RETURN — MORE RISK/ RETURN

0 - 2 YEARS	2 YEARS+	3 YEARS+	5 YEARS+	7 YEARS+

Portfolio Managers	**SYGNIA LIFE LIMITED**
Regulation 28	**Compliant**
Inception	**2 February 2021**
Investment Objective	**The Fund aims to outperform the STeFI Index**
Legal Structure	**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.

Manager Allocation as at 30 June 2026

Manager	*Percentage*	*Allocation*
Ninety One	62.4%	
Taquanta (MM)	36.6%	
Cash	1.0%	

Issuer Exposure as at 30 June 2026

Issuer	*Percentage*
Banks	82.7%
Corporates	4.0%
Government	7.8%
Other	5.5%

Performance Analysis

Periodic Performance	*Fund*	**BM*	*Difference*
1 Month	0.7%	0.5%	0.1%
3 Months	2.0%	1.7%	0.3%
Year to Date	3.9%	3.4%	0.6%
1 Year	8.4%	7.1%	1.3%
****3 Years**	9.3%	7.9%	1.4%
****5 Years**	8.3%	6.9%	1.3%
****10 Years**	8.0%	6.8%	1.3%
****Since Inception**	7.7%	6.6%	1.1%

STeFI Index
***Performance periods greater than 1 year are annualised*

Historical Performance

	Jan	*Feb*	*Mar*	*Apr*	*May*	*Jun*	*Jul*	*Aug*	*Sep*	*Oct*	*Nov*	*Dec*	*Year*
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%	0.6%	0.7%	8.9%
2026	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%							3.9%

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	0.4%	0.3%
Avg Negative Return	0.0%	0.0%
Maximum Drawdown	0.0%	0.0%
Standard Deviation	0.5%	0.4%
Downside Deviation	0.0%	0.0%

Fees

Total Expense Ratio (TER)	0.21% (Mar 2026)
Transaction Costs (TC)	0.00% (Mar 2026)
Total Investment Charge (TIC)	0.21% (Mar 2026)

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Sygnia

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

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