

CRF Money Market Fund

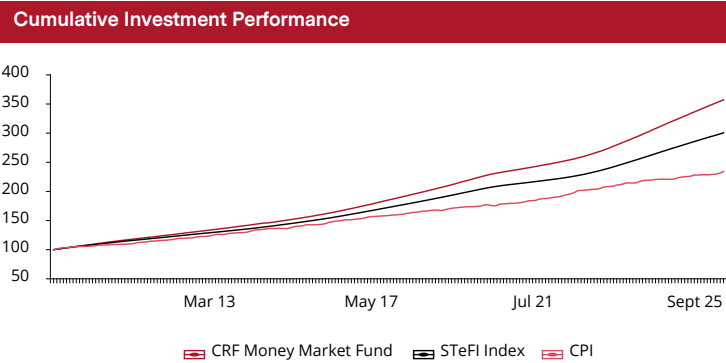
31 May 2026

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 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	0.6%	0.6%	0.0%
3 Months	1.9%	1.7%	0.2%
Year to Date	3.2%	2.8%	0.4%
1 Year	8.4%	7.1%	1.3%
**3 Years	9.4%	7.9%	1.4%
**5 Years	8.2%	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%								3.2%

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%	0.5%
Downside Deviation	0.0%	0.0%

Manager Allocation as at 31 March 2026		
Manager	Percentage	Allocation
Ninety One	58.9%	
Taquantia (MM)	35.5%	
Sygnia Core Inc	4.5%	
Cash	1.1%	

Issuer Exposure as at 31 March 2026	
Issuer	Percentage
Banks	83.7%
Corporates	5.4%
Government	6.6%
Other	4.4%

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

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

This is a linked life investment fund made available through Sygnia Life Limited policies. The value of the investment is determined with reference to the underlying investment portfolio and may fluctuate over time due to market movements, changes in asset values and, where applicable, exposure to foreign markets and currency fluctuations. No guarantee is provided in respect of the capital invested or the return achieved.

Past performance cannot be extrapolated into the future and is not an indication of future performance.

Sygnia Life Limited is a licensed insurer (I197) and authorised financial services provider (FSP 2935). Sygnia Asset Management (Pty) Limited is an authorised financial services provider (FSP 873) and is the appointed investment manager of the fund.

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

