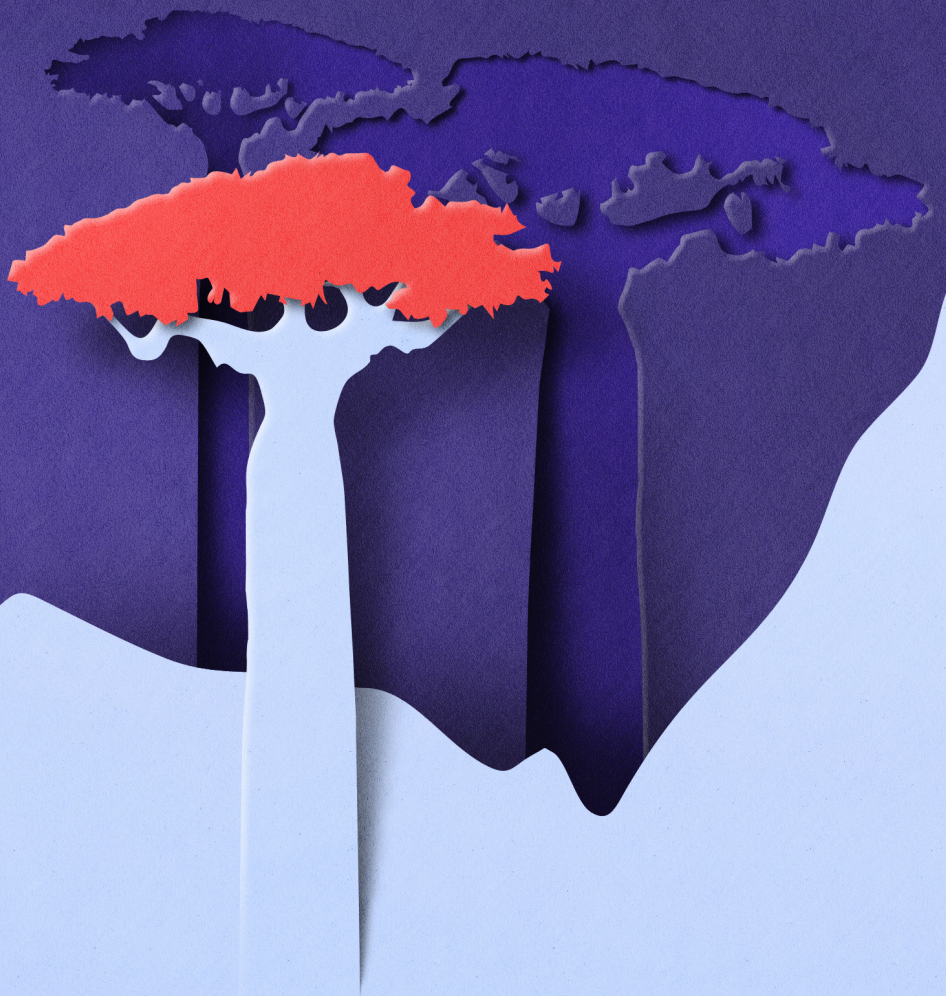


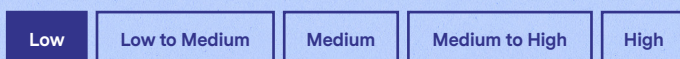


Sygnia Money Market Fund

Fund Class A

A low-risk money market fund

Risk profile



Investment objective and strategy

The Sygnia Money Market Fund is a money market portfolio that seeks to maximise interest income, preserve the portfolio’s capital and provide immediate liquidity. This low-risk money market fund aims to offer investors access to a well-diversified money market portfolio comprised of short-term, highly liquid instruments with a maturity of less than thirteen months. It may also invest in interest rate swaps. The fund is managed within prudential guidelines.

Risk profile

The fund has a very low risk profile, as it has a 100% strategic allocation to South African money market instruments.

What the fund invests in

Asset class	Percentage	Allocation
SA Money Market	100.0	

Who should invest?

The Sygnia Money Market Fund has a 100% strategic allocation to South African 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 strategy complies with Regulation 28 of the Pension Funds Act 1956, as amended, so is suitable for investors in retirement annuities and preservation, pension and provident funds seeking a very low-risk investment fund.

Fees

Initial fees	0.00% (excl. VAT)
Management fees	0.25% p.a. (excl. VAT)
Performance fees	N/A
Other expenses	0.01% (excl. VAT)
VAT	0.04%
Total expense ratio (TER)	0.31% (Sep 2024)
Transaction costs (TC)	0.00% (Sep 2024)
Total investment charge (TIC)	0.31% (Sep 2024)

Sygnia charges an annual management fee, calculated and accrued daily and payable monthly in arrears.

Unit pricing

Please note that the Sygnia Money Market Fund is a variable priced fund and therefore does not have a fixed unit price of R1.00 per unit.

Portfolio managers



Chanté Burger
Portfolio Manager
BCom (Hons – Financial Management and Investments)



Anrich de Jager
Head: Fixed Income
BCom (Hons – Fin. Analysis and Portfolio Management), CFA

Key facts

Fund launch date
29 July 2016

Class launch date
13 October 2016

Fund size
R 1 855.00 million

Regulation 28
Compliant

Benchmark
STeFI Index

Minimum investment period
0-2 years

Disclosures
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) and not directly by Sygnia. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER may not necessarily be an accurate indication of future TER's. Transaction costs are a necessary cost in administering the Financial Product and impacts Financial Product returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of Financial Product, the investment decisions of the investment manager and the TER.

Disclaimer
The Sygnia Group is a member of the Association for Savings and Investment SA. Sygnia Collective Investments RF (Pty) Ltd is a registered and approved Manager in Collective Investment Schemes in Securities. Collective investment schemes are generally medium to long-term investments. Sygnia Asset Management (Pty) Limited (FSP 873), an authorised financial services provider, is the appointed investment manager of the Fund. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result in a higher fee structure and that the value of investments / units / unit trusts may go down as well as up. Past performance is not necessarily a guide to future performance. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available from the Manager on request. Performance is based on NAV to NAV calculations with income reinvestments done on the ex-div date. Performance is calculated for the portfolio and the individual investor performance may differ as a result of initial fees, actual investment date, date of reinvestment and dividend withholding tax. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Forward pricing is used. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). The fund may from time to time invest in foreign countries and therefore it may have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement, and the availability of information. The Manager has the right to close any portfolios to new investors to manage them more efficiently in accordance with their mandates. A copy of the Minimum Disclosure Document (MDD) is available on our website: www.sygnia.co.za