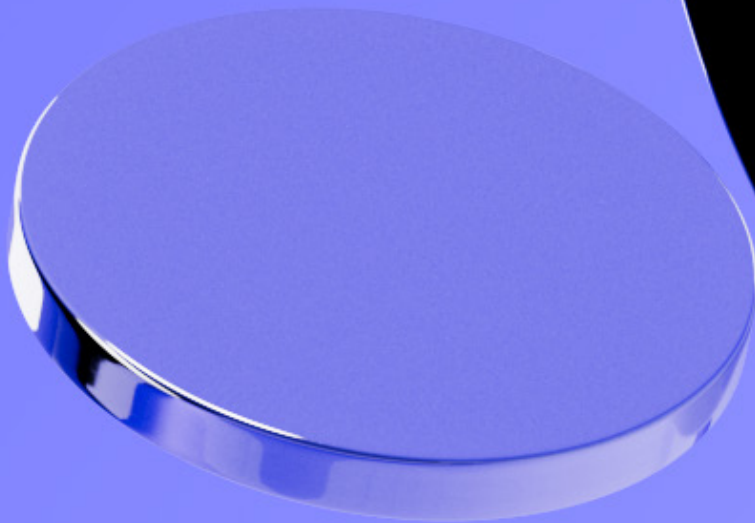




Sygnia

Sygnia DIVI Fund



Fund Class A

An actively managed equity portfolio that aims to outperform the SWIX by investing in a high-dividend strategy

Risk profile

Low

Low-Medium

Medium

Medium-High

High

Investment objective and strategy

The Sygnia DIVI Fund is a general equity portfolio that seeks to sustain high long-term capital growth. The portfolio is a low-cost, value-styled fund that targets a return profile consistent with that of value managers. The fund does not follow traditional market cycles.

The FTSE/JSE Shareholder Weighted Index (SWIX – J403T) consists of 30 shares selected from the FTSE/JSE Top 40 and mid-cap indices that are expected to pay the highest dividends over the forthcoming year. The weighting of the shares in the index is based on their relative dividend forecasts, rather than on the relative market capitalisation, or size, of the relevant companies. The composition of the index is reviewed biannually.

Risk profile

The fund has a medium-to-high risk profile, as it has a 100% strategic allocation to South African equities. The risk in the fund is managed by spreading investments across sectors and individual shares, but the structure of the fund is dictated by the composition of the FTSE/JSE Dividend Plus Index. The focus on a high dividend stream and mid- to large-cap companies provides an added benefit in terms of risk management.

What the fund invests in

Asset Class	Percentage	Allocation
Financials	47.3	
Industrials	31.5	
Resources	21.1	
Liquidity	0.0	

Who should invest?

The Sygnia DIVI Fund targets an overall 100% allocation to a concentrated selection of South African equities and has a medium-to-high risk profile. It is a suitable investment for investors seeking higher returns, those willing to tolerate higher volatility and those aiming to maximise capital accumulation over the longer term. The investment is also suitable for investors who wish to maximise their returns in the most cost-effective manner without having to select asset managers or take on the risk of active and subjective investment decision-making processes. Given the specialist nature of the fund, it should be used as part of a diversified investment strategy rather than as a sole equity investment.

Fees

Initial Fees	0.00% (excl. VAT)
Management Fees	0.35% p.a. (excl. VAT)
Other Expenses	0.04% p.a. (excl. VAT)
VAT	0.06%
Total Expense Ratio (TER)	0.45% (Sep 2025)
Transaction Costs (TC)	0.25% (Sep 2025)
Total Investment Charge (TIC)	0.70% (Sep 2025)

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

Portfolio managers



Wessel Brand
Head: Thematic BCom
(Management Accounting),
PGDip (Accounting)



Anton Swanepoel
Head: Multi-Asset
BCom (Investment
Management), CFA

Key facts

Fund Launch Date
30 May 2013

Class Launch Date
6 November 2013

Fund Size
R 271.00 Million

Regulation 28
Non-compliant

Benchmark
FTSE/JSE Shareholder Weighted Index
“SWIX” J403T

Minimum Investment Period
5 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