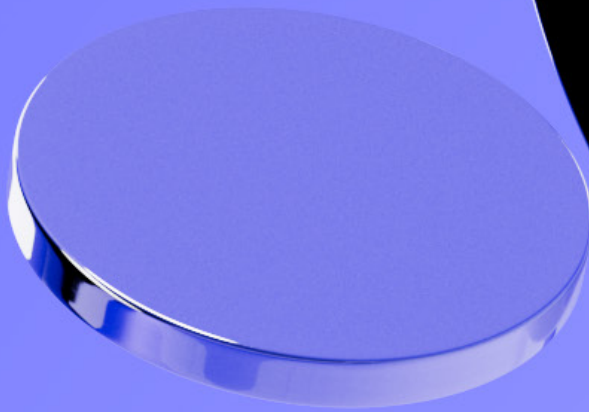




Sygnia

Sygnia Life Enhanced Income Fund



A low- to medium-risk
interestearning portfolio managed
on a multi-manager basis

Risk profile

Low

Low-Medium

Medium

Medium-High

High

Investment objective and strategy

The objective of the Sygnia Life Enhanced Income Fund is to outperform the returns on cash at a low level of volatility. The primary objective of this multi-asset portfolio is to produce a stable income stream by investing in a wide spread of income-bearing investments in the equity, bond, money market and real estate markets. By bridging the gap between money market and bond funds, investors gain access to term premium without taking on interestrate risk. Appointed external managers are mandated to assist in achieving the objectives of the portfolio, but the ongoing internal management of overall risk ensures diversification limits are always in place. This combination provides enhanced yield with reduced risk at a lower cost.

Risk profile

The Sygnia Life Enhanced Income Fund is a low- to medium-risk investment. The fund targets high income to fund living annuity drawdowns and is designed for investors seeking high yield who can tolerate moderate capital fluctuations.

What the fund invests in

Asset Class	Percentage	Allocation
Domestic Bonds	4.0	<div></div>
Domestic Income	92.9	<div></div>
Domestic Absolute	2.4	<div></div>
Domestic Money Market	0.7	<div></div>

Who should invest?

The fund is suited to investors seeking capital stability and stable and consistent returns. The fund is also suited to investors who wish to invest in a well-diversified strategy.

Fees

Advisory fee	N/A
Initial fee	0.00% (Jun 2025)
Management fee	0.50% (Jun 2025)
Performance fee	N/A

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

Portfolio managers



Kyle Hulett
Co-Head: Investments
BBusSc (Actuarial), FFA C.Act,
FASSA, CFA



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

Key facts

Fund Launch Date
27 December 2018

Regulation 28
Non-Compliant

Objective time period
2 years

Benchmark
STeFI

Legal Structure
Linked life investment fund available via
Sygnia Life policies

Tax
Tax will be levied within the fund according to the relevant tax legislation. To view the tax implications, please review our Terms and Information document at www.sygnia.co.za

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.

Disclaimer
Product provider and manager:
The Sygnia Group is a member of the Association for Savings and Investment SA. Sygnia Life Limited is an authorised financial services provider (FSP 2935) and licensed linked insurer (I197). Sygnia Asset Management (Pty) Limited is an authorised financial services provider (FSP 873) and is the appointed investment manager of the fund.

Linked policies:
The policy benefits of the linked policies are determined solely on the value of the assets or categories of assets to which the policies are linked. The value of investments may go down as well as up.

Performance:
Past performance is not necessarily a guide to future performance. Performance is based on NAV-to-NAV calculations, with income reinvestments done on the ex- div date. Performance is calculated for the portfolio, and individual investor performance may differ as a result of initial fees, actual investment date, date of reinvestment and dividend withholding tax.

Guarantee:
The Manager does not provide any guarantee with respect to either the capital or the return of the portfolio.

Other risks:
The fund may from time to time invest in foreign countries and may therefore have risks regarding liquidity, the repatriation of funds, political and macroeconomic situations, foreign exchange, tax, settlement and the availability of information.

General:
The Manager has the right to close any portfolios to new investors to manage the portfolios more efficiently in accordance with their mandates. The minimum disclosure document for this fund is available on our website: www.sygnia.co.za.