



Sygnia

Sygnia Life MSCI World Plus Fund

A high-risk, equity-only
portfolio benchmarked against
the MSCI World Index

Risk profile

Low

Low-Medium

Medium

Medium-High

High

Investment objective and strategy

The Sygnia Life MSCI World Plus Fund is an innovative and low-cost fund that provides exposure to a diversified global equity portfolio. The fund is cognisant of the performance of the MSCI World Index, which includes large- and mid-cap companies from multiple developed markets worldwide.

The fund offers access to diversified exposure of global equities, allowing investors to grow their wealth by capturing the growth potential of developed markets. The fund uses derivatives to boost its returns by adding extra income from South African money market investments rather than holding overnight cash. This helps increase the overall return beyond the underlying market's return.

The Sygnia Life MSCI World Plus Fund offers a cost-effective way for investors to diversify their portfolios and access global equity markets while maintaining a focus on long-term growth. The fund is a linked life investment and is available via Sygnia Life policies.

Risk profile

The Sygnia Life MSCI World Plus Fund is a high-risk fund that invests in global equities across developed markets. The strategy faces two additional risks beyond the underlying market volatility: the risk that money market investments may underperform and the risk that the companies issuing derivatives may default. The former is mitigated by diversification and highly rated money market investments, while the latter is mitigated by regular mark to market of the positions. The fund's use of derivatives may reclassify a portion of the returns from capital gains to interest, which may result in a higher tax liability. The fund aims to provide returns in line with the MSCI World Index.

What the fund invests in

Asset Class	Percentage	Allocation
Global Equity*	100	<div></div>

*Effective exposure

Who should invest?

Living annuity, retirement annuity and sinking fund investors seeking to maximise their offshore equity exposure while adhering to regulatory guidelines.

Fees

Initial Fees	0.00%
Management Fees	0.50% per annum (Sep 2026)
VAT	0.00%
Total Expense Ratio (TER)	-
Transaction Costs (TC)	-
Total Investment Charge (TIC)	-

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

Portfolio managers



Steven Empedocles
Head: Indexation
BCom Hons: Financial Risk Management), CFA, FRM



Mish-AI Bassadien
Portfolio Manager BBusSc (Finance), BCom (Hons: Financial Analysis and Portfolio Management)

Key facts

Fund launch date
1 April 2025

Class launch date
N/A

Regulation 28
Non-compliant

Time horizon
7+ years

Benchmark
MSCI World Net Total Return Index (R)

Legal structure
Linked life investment fund available via Sygnia Life policies

Disclosures & risks

This is a linked life investment fund made available via Sygnia Life Limited policies. Sygnia Life Limited is the product provider. 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.

This fund invests in underlying collective investment schemes. Collective investment schemes in securities are generally medium- to long-term investments. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Cumulative investment performance is for illustrative purposes only.