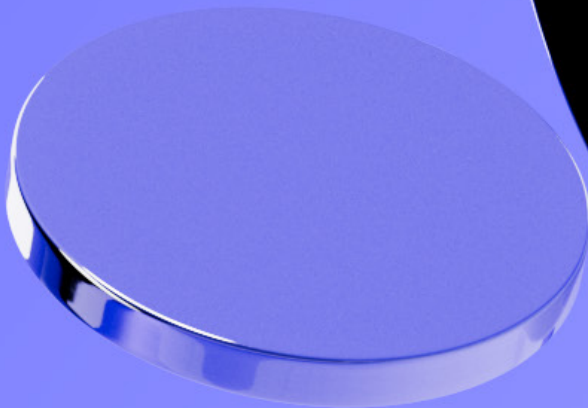




Sygnia

Sygnia Life Dollar Cash Plus Fund



A low-risk, money market portfolio
benchmarked against the US dollar
overnight cash rate

Risk profile

Low

Low-Medium

Medium

Medium-High

High

Investment objective and strategy

The Sygnia Life Dollar Cash Plus Fund is a low-cost, rand-denominated money market fund that provides stable returns in line with the US dollar overnight cash rate. The fund invests primarily in short-term, low-risk assets focused on capital preservation in dollars.

The fund ensures that investors can access US money market returns while maintaining a conservative approach to risk in dollars. 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 Dollar Cash Plus Fund offers a cost-effective way for investors to preserve capital and benefit from exposure to US money market-type returns. The fund is a linked life investment and is available via Sygnia Life policies.

Risk profile

The Sygnia Life Dollar Cash Fund is a low-risk fund that invests in instruments to match short-term, US-dollar-based money market returns. Risks associated with the fund include money market investment underperformance and the possibility 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 stable returns in line with the US dollar overnight cash rate.

What the fund invests in

Asset Class	Percentage	Allocation
Global Cash*	99.1%	
Domestic Cash*	0.9%	

*Effective exposure

Who should invest?

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

Fees

Initial Fees	0.00%
Management Fees	0.50% per annum
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.

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 TERs.

TCs are a necessary cost in administering the financial product and impact financial product returns. TCs 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.

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
Objective time period
3 years
Benchmark
US dollar overnight cash rate
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. For tax implications, please consult with a qualified tax advisor.
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 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 .