CHROME
WEALTH STRATEGY SOLUTIONS

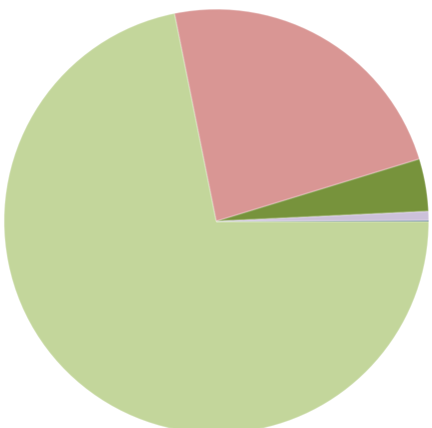
Chrome Ci Maximum Income Fund

INVESTMENT OBJECTIVE AND STRATEGY

31 July 2026

The objective of this portfolio is to provide investors with a high level of income combined with capital preservation. The portfolio maintains a low risk profile and equity exposure will be limited to a maximum of 10% of the portfolio’s net asset value and will comply with Regulation 28 of the Pension Funds Act. The portfolio may from time to time invest in listed and unlisted financial instruments, in order to achieve the portfolio's investment objective.

ASSET ALLOCATION



Asset allocations are one month lagged.

UNDERLYING MANAGEMENT EXPOSURE

Asset Manager

Advantage Solutions

Ashburton

Ninety One

PortfolioMetrix

Northchester

Southchester

INVESTMENT GUIDELINES

Investment Manager	Chrome Wealth Strategy Solutions (Pty) Ltd (FSP No. 44971)
Regulation 28	Yes
Maximum Equity	Up to 10%
Maximum Offshore	Up to 45%
Benchmark	Stefi Composite Index +1%
Risk Profile	Low
Investment Horizon	3 Years

HOLDINGS

1. SA Bonds
2. SA Cash
3. Ninety One Diversified Income Fund
4. Ci Diversified Income
5. PortfolioMetrix BCI Dynamic Income Fund
6. SA Credit

INVESTMENT RETURNS (Annualised)

No performance figures are provided until the fund has been in existence for 1 year.

This document is a Minimum Disclosure Document (MDD) which contains key information about this portfolio. This MDD will be updated on a monthly basis.
Sources: Performance sourced from Morningstar and Advantage, for the periods ending at the month end date of this MDD. CPI for all urban areas sourced from Factset.
Asset Allocation and Top 10 holdings data compiled by Global Investment Reporting SA (“GIRSA”)

COLLECTIVE INVESTMENTS

Published date: 17.08.2026

Chrome Ci Maximum Income Fund

Additional Information

Launch Date	02 March 2026
Opening Nav Price	100.00 cents per unit
Fund Size	R 482.8 million
Risk Profile	1
Initial Fee	0.00%
Initial Advisory Fee	Maximum 3.45% (Incl. VAT)
Annual Service Fee	Class A: 0.633%, Class G: 0.748% (Incl. VAT)
Annual Advisory Fee	Maximum 1.15% (Incl. VAT)
Total Expense Ratio	Class A: 0.79%, Class G: 0.85%
Transaction Cost	Class A: 0.05%, Class G: 0.05%
Total Investment Charge	Class A: 0.84%, Class G: 0.90%
Calculation Period	Estimate
Income Declaration Dates	31 March, 30 June, 30 September & 31 December
Last 12 Month Distributions	30/06/2026: (A) 1.68, 31/03/2026: (A) 0.26 30/06/2026: (G) 1.65, 31/03/2026: (G) 0.26
Income Reinvestment / Payout Dates	2nd working day in April, July, October & January
Transaction cut-off time	14:00
Valuation Time	17:00
Frequency of pricing	Our daily NAV prices are published on our website and in the national newspapers
ASISA Classification	South African - Multi Asset - Income

FAIS Conflict of Interest Disclosure

The annual service fee includes a fee of 0.200% (Class A) or 0.225% (Class G) payable to Chrome and a fee of 0.200% (Class A) or 0.225% (Class G) payable to Advantage, exclusive of VAT.
Please note that in most cases where the Financial Services Provider (FSP) is a related party to the portfolio manager, the FSP/distributor may earn additional fees other than those charged by the portfolio manager. It is the FSP's responsibility to disclose such additional fees to the investor.

Characteristics

This is a multi-asset income portfolio which means that it may invest in a spectrum of equity, bond, money market, or real estate markets with the primary objective of maximising income. This portfolio can have a maximum effective equity exposure (including international equity) of 10% and a maximum effective property exposure (including international property) of 25% of the market value of the portfolio. This portfolio may, at the discretion of the portfolio manager, invest up to 45% of the assets outside of South Africa.

Risk Reward Profile: Low

Typically, the lower the risk, the lower the potential return and the higher the risk, the higher the potential return. There is no guarantee that returns will be higher when investing in a portfolio with a higher risk profile. The risk profile for this portfolio is rated as low, as it may only invest up to 10% in equity securities, both locally and abroad.

RISK DEFINITIONS

Market Risk
Equity markets are volatile and the price of equities fluctuate based on a number of factors such as changes in the economic climate, general movements in interest rates and the political and social environment which will also affect the value of the securities held in the unit trust, thereby affecting the overall value of the unit trust.

Currency Risk / Foreign Exchange Risk
This risk is associated with investments that are denominated in foreign currencies. When the foreign currencies fluctuate against the South African Rand, the investments face currency gains or losses.

Concentration Risk
Unit Trusts pool the assets of many investors and use the proceeds to buy a portfolio of securities. There are regulations in place which limit the amount that a unit trust may invest in securities, thereby spreading the risk across securities, asset classes and companies.

Liquidity Risk
This relates to the ability of the unit trust to trade out of a security held in the portfolio at or near to its fair value. This may impact on liquidity and in the case of foreign securities, the repatriation of funds.

Credit Risk
Credit risk arises where an issuer of a non-equity security or a swap is unable to make interest payments or to repay capital. The portfolio may be exposed to credit risk on the counterparties in relation to instruments such as cash, bonds and swaps that are not traded on a recognised exchange. The possibility of the insolvency, bankruptcy or default of a counterparty with which the portfolio trades such instruments, could result in losses to the portfolio.

Total Return Swaps Risk
This portfolio may invest in total return swaps. Total return swaps are unlisted instruments issued by a bank to provide the return of a specific index. Therefore, the equity exposure in this portfolio is derived through the total return swap and not by physically holding the equities in the portfolio. The value of the instrument is directly linked to the performance of the basket of assets per the index and will fluctuate in line with the daily market movements.

Inflation Risk
The risk of potential loss in the purchasing power of your investment due to a general increase of consumer prices.

Political Risk
The risk that investment returns could suffer as a result of a country's political changes or instability in the country. Instability could come from changes in the country's government, policy makers or military.

Tax Risk
This risk relates to any change to tax laws or to the interpretation of existing tax laws which has an impact on the manner in which unit trusts are taxed.

Compliance Risk
This refers to the risk of not complying with the legislation, regulations, prescribed investment limits and internal policies and procedures by the manager or the portfolio manager.

Settlement Risk
Settlement risk arises when a fund is exposed to credit risk on parties with whom it trades securities, and may also bear the risk of settlement default, in particular in relation to debt securities such as bonds, notes and similar debt obligations or instruments.

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Company/scheme: Ci Collective Investments (RF) (Pty) Ltd is registered under the Collective Investment Schemes Control Act, PO Box 412249, Craighall, 2024; Tel: 0861 000 881, Web: www.cicollective.co.za

ISIN - Class A : ZAE000356440