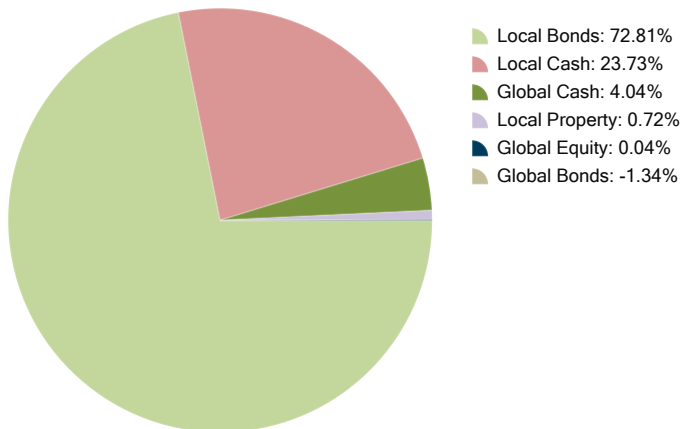


INVESTMENT OBJECTIVE AND STRATEGY

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.

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

UNDERLYING MANAGEMENT EXPOSURE

Asset Manager

Advantage Solutions
 Ashburton
 Ninety One
 PortfolioMetrix
 Northchester
 Southchester

HOLDINGS

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

INVESTMENT RETURNS (Annualised)

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

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.

This document is not intended to address the personal circumstances of any Financial Services Provider's (FSP's) client nor is it a risk analysis or examination of any client's financial needs. Collective Investment Schemes in Securities ("CIS") are generally medium to long term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to this portfolio and are subject to different fees and charges. A schedule of fees and charges is available on request from Ci. Ci does not provide any guarantee either with respect to the capital or the return of the portfolio. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. The portfolio may be closed from time to time in order to manage it more efficiently in accordance with its mandate. The Chrome portfolios are portfolios established and administered by Ci, and Chrome has been appointed to manage and market the portfolios. Chrome is an indirect shareholder of Ci. As a shareholder, Chrome may earn dividends from time to time and participation in any dividends may be linked to the revenue generated by Ci from the Chrome portfolios, and from any other Ci portfolios. Ci retains full legal responsibility for this co-named portfolio. Additional information on the portfolio may be obtained, free of charge, directly from Ci. Ci is a Non-Voting (Ordinary) Member of the Association for Savings & Investment SA (ASISA).

Total Expense Ratio (TER): The above TER % has been annualised and indicates the percentage of the value of the portfolio which was incurred as expenses relating to the administration of the portfolio over the rolling 3 year period or since fund inception, on an annualised basis. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER's cannot be regarded as an indication of future TER's.

Transaction Cost (TC): The above TC % has been annualised and indicates the percentage of the value of the portfolio which was incurred as costs relating to the buying and selling of the assets underlying the portfolio. Transaction Costs are a necessary cost in administering the portfolio and impacts portfolio 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 portfolio, investment decisions of the investment manager and the TER. Total Investment Charge is the TER plus TC which indicates the percentage of the value of the portfolio which was incurred as costs relating to the investment of the portfolio. A FX fee of up to 0.05% (incl. VAT) on any FX transactions may be payable to Chrome in addition to the annual fees referred to above. An execution fee of up to 0.04% (incl. VAT) on any swap transactions may be payable to Chrome in addition to the annual fees referred to above.

Performance quoted is for lump sum investment with income distributions, prior to deduction of applicable taxes, included. NAV to NAV figures have been used. The annualised return is the return of the performance period re-scaled to a period of one year. 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.

FSP: Chrome Wealth Strategy Solutions (Pty) Ltd is an authorised financial services provider, FSP number 44971; Tel: (021) 671 3175 Fax: (021) 671 8133 Web: www.chromewealth.com
 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
 Trustee: The Standard Bank of South Africa Limited, Tel: (021) 441 4100

ISIN - Class A : ZAE000356440

Chrome Ci Maximum Income Fund 2 of 2