



# WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

GROWTH

# MEMBER FUND FACT SHEET

OCTOBER • 2021

## THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

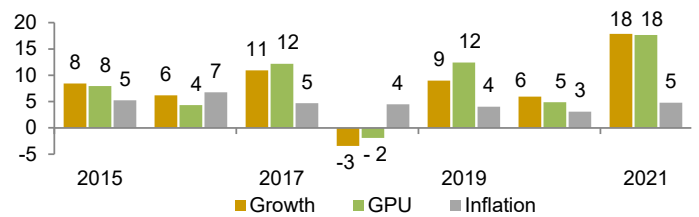
BALANCED			DE-RISKING			
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	FINAL YEAR PORTFOLIO
Up to age 56	At age 57	At age 58	At age 59	At age 60	At age 61	From age 62 to 63

Members who are younger than 57 are invested in the High Growth portfolio. Their Fund Credit is automatically moved into a less volatile portfolio from age 57 onwards until they are invested in the Stable portfolio by age 61.

### GROWTH RETURN SUMMARY

Net of Management Fees	FUND	GPU*	Inflation
Last 3 Months (Aug 2021 - Oct 2021)	4.7%	4.3%	0.9%
Year to date (Jan 21 - Oct 2021)	17.9%	17.6%	4.8%
12 Months (Nov 20 - Oct 2021)	29.0%	29.2%	5.0%
<b>Annualised</b>			
2 Years (Nov 19- Oct 2021)	12.2%	11.8%	4.1%
3 Years (Nov 18 - Oct 2021)	9.9%	10.9%	4.0%
5 Years (Nov 16 - Oct 2021)	8.2%	9.2%	4.4%

### CALENDAR YEAR RETURNS (%)



\*Global Peer Universe = The equally weighted average of peer group Regulation 28 Compliant Funds

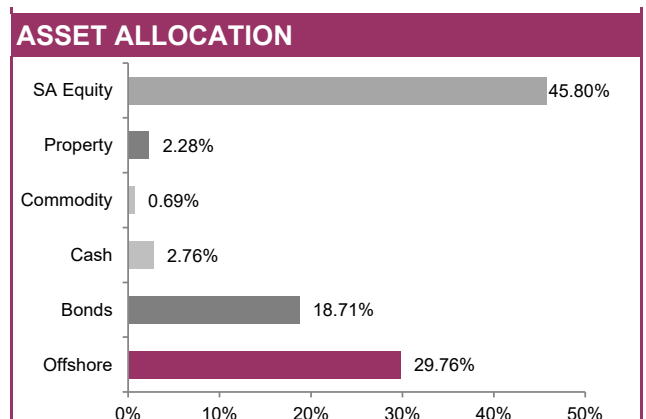
### Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 30 September 2021, the TIC was 0.65%. Source: Alexander Forbes Investments.

### Top Ten Equity Holdings

Share Name	% Equities
Prosus	7.34%
Glencore	5.27%
Naspers	5.19%
British American Tobacco PLC	5.09%
Anglo American	5.00%
Standard Bank Group	4.62%
Nedbank Group	3.17%
Sasol	2.78%
MTN Group	2.77%
Firststrand Limited	2.52%

### FUND ALLOCATION



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**Fund queries:** For more information about the Fund or for Fund queries, you can contact us on **021 401 9300**

**Email us:** [MuneebAllen@woolworths.co.za](mailto:MuneebAllen@woolworths.co.za)

**Or write to us at:** Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000

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