



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

BANKER

MEMBER FUND FACT SHEET

DECEMBER • 2021

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

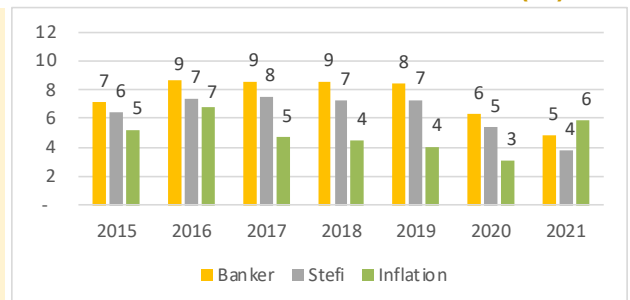
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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Members have the option to select their own investment portfolio from the Life Stage model. It is recommended that members seek professional investment advice before doing so. Members may also choose to opt out of the Life Stage portfolios and invest in the Banker or Shariah compliant portfolios.

BANKER RETURN SUMMARY

Net of Management Fees	FUND	Stefi	Inflation
Last 3 Months (Oct 2021 - Dec 2021)	1.2%	1.0%	1.3%
Year to date (Jan 21 - Dec 2021)	4.9%	3.8%	5.9%
12 Months (Jan 21 - Dec 2021)	4.9%	3.8%	5.9%
Annualised			
2 Years (Jan 20 - Dec 2021)	5.6%	4.6%	4.5%
3 Years (Jan 19 - Dec 2021)	6.5%	5.5%	4.3%
5 Years (Jan 17 - Dec 2021)	7.3%	6.2%	4.4%

CALENDAR YEAR RETURNS (%)



Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 30 November 2021, the TIC was 0.21%. Source: Alexander Forbes Investments.



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

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