WOOLWORTHS GROUP RETIREMENT FUND
MAKING THE DIFFERENCE TO YOUR RETIREMENT

FINAL YEAR PORTFOLIO

MEMBER FUND FACT SHEET

DECEMBER • 2021

THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

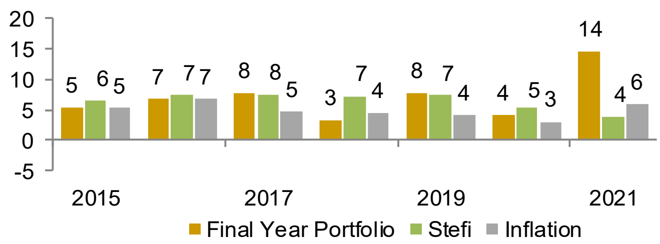
BALANCED		DE-RISKING				
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	FINAL YEAR PORTFOLIO
Up to age 56	At age 57	At age 58	At age 59	At age 60	At age 61	From age 62 to 63

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.

FINAL YEAR RETURN SUMMARY

Net of Management Fees	FUND	Stefi	Inflation
Last 3 Months (Oct 2021 - Dec 2021	4.0%	1.0%	1.3%
Year to date (Jan 21 - Dec 2021)	14.5%	3.8%	5.9%
12 Months (Jan 21 - Dec 2021)	14.5%	3.8%	5.9%
Annualised			
2 Years (Jan 20 - Dec 2021)	9.2%	4.6%	4.5%
3 Years (Jan 19 - Dec 2021)	8.7%	5.5%	4.3%
5 Years (Jan 17 - Dec 2021)	7.4%	6.2%	4.4%

CALENDAR YEAR RETURNS (%)



*Global Peer Universe = The equally w eighted average of peer group Regulation 28 Compliant Funds

Fees

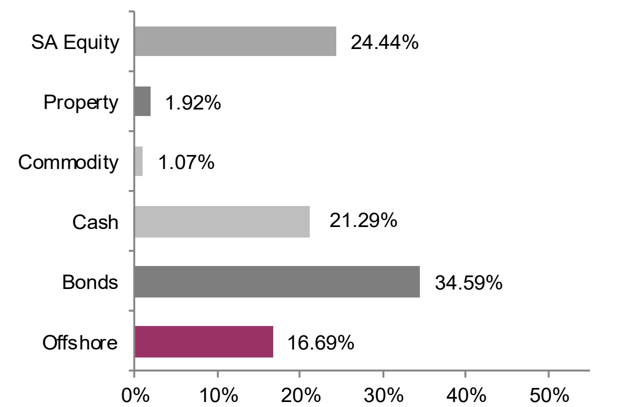
The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 30 November 2021, the TIC was 0.57%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
British American Tobacco	6.15%
Prosus	5.22%
Glencore	5.00%
Naspers	4.76%
Standard Bank Group	4.37%
MTN Group	4.07%
Sasol	3.37%
MultiChoice Group	2.83%
Firstrand Limited	2.69%
Remgro	2.55%

FUND ALLOCATION

ASSET 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**
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