



MEMBER FUND FACT SHEET

DECEMBER • 2021

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

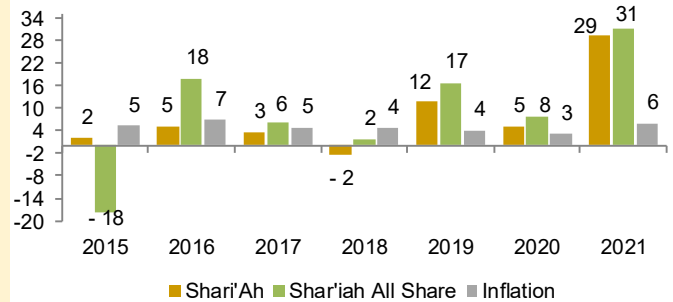
| | | | | | | | |
|-------------|--------|---------------|---------------------|--------------|--------|------|---------|
| HIGH GROWTH | GROWTH | MEDIUM GROWTH | MEDIUM CONSERVATIVE | CONSERVATIVE | STABLE | CASH | SHARIAH |
|-------------|--------|---------------|---------------------|--------------|--------|------|---------|

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.

SHARIAH RETURN SUMMARY

| Net of Management Fees | FUND | Shari'ah All Share | Inflation |
|-------------------------------------|-------|--------------------|-----------|
| Last 3 Months (Oct 2021 - Dec 2021) | 11,8% | 16,1% | 1,3% |
| Year to date (Jan 21 - Dec 2021) | 29,3% | 31,0% | 5,9% |
| 12 Months (Jan 21 - Dec 2021) | 29,3% | 31,0% | 5,9% |
| <i>Annualised</i> | | | |
| 2 Years (Jan 20 - Dec 2021) | 16,5% | 18,7% | 4,5% |
| 3 Years (Jan 19 - Dec 2021) | 14,9% | 18,0% | 4,3% |
| 5 Years (Jan 17 - Dec 2021) | 8,9% | 13,7% | 4,4% |
| Inception (1 April 2013) | 9,7% | 8,5% | 5,0% |

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 1.24%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

| Share Name | % Equities |
|-------------------------|------------|
| BHP Group Plc | 11,06% |
| MTN Group | 10,20% |
| Anglo American | 9,70% |
| Sasol | 4,09% |
| Anglo American Platinum | 3,57% |
| Anglogold Ashanti | 3,47% |
| Prosus | 3,47% |
| Omnia Holdings Ltd | 2,64% |
| NEPI Rockcastle PLC | 2,58% |
| Hyprop Investments Ltd | 2,43% |

FUND ALLOCATION ASSET ALLOCATION

