



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

SHARIAH

MEMBER FUND FACT SHEET

FEBRUARY • 2022

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

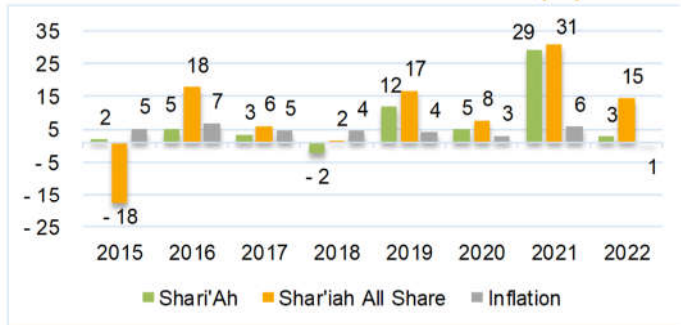
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
-------------	--------	---------------	---------------------	--------------	--------	------	---------

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 (Dec 2021 - Feb 2022)	6.5%	20.5%	1.4%
Year to date (Jan 2022 - Feb 2022)	2.7%	14.5%	0.8%
12 Months (Mar 2021 - Feb 2022)	22.9%	31.1%	5.7%
<i>Annualised</i>			
2 Years (Mar 2020 - Feb 2022)	22.4%	37.4%	4.2%
3 Years (Mar 2019 - Feb 2022)	13.9%	20.7%	4.4%
5 Years (Mar 2017 - Feb 2022)	9.3%	15.3%	4.2%
Inception (1 April 2013)	9.5%	9.5%	5.0%

CALENDAR YEAR RETURNS (%)



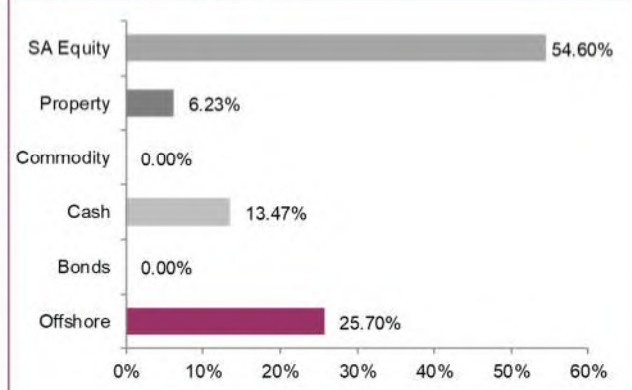
Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 January 2022, the TIC was 1.25%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
Anglo American	10.96%
BHP Group Ltd	10.72%
MTN Group	7.38%
Gold Fields	4.93%
Anglo American Platinum	4.51%
Sasol	4.09%
Impala Platinum Hlds	3.48%
Sibanye Stillwater Ltd	2.80%
Anglogold Ashanti	2.62%
Prosus	2.53%

FUND ALLOCATION ASSET ALLOCATION



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

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

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

WWW.WGRF.CO.ZA