WOOLWORTHS GROUP RETIREMENT FUND
MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

JANUARY • 2022

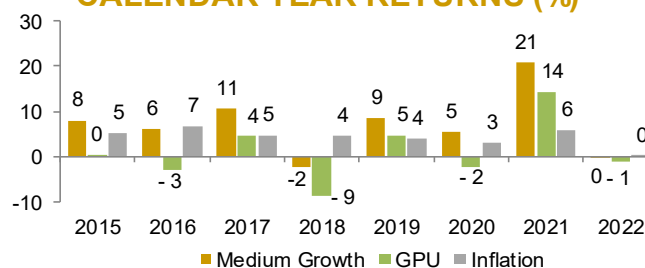## THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

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.

MEDIUM GROWTH RETURN SUMMARY

Net of Management Fees	FUND	GPU*	Inflation
Last 3 Months (Nov 2021 - Jan 2022)	3.2%	1.7%	1.3%
Year to date (Jan 2022 - Jan 2022)	-0.3%	-1.2%	0.2%
12 Months (Feb 21 - Jan 2022)	16.4%	9.7%	5.7%
Annualised			
2 Years (Feb 20 - Jan 2022)	12.2%	4.8%	4.4%
3 Years (Feb 19 - Jan 2022)	11.0%	4.3%	4.5%
5 Years (Feb 17 - Jan 2022)	7.9%	1.6%	4.3%

*Global Peer Universe = The equally weighted average of peer group Regulation 28 Compliant Funds
The GPU return has been reduced with a fee estimate of 60bps.

CALENDAR YEAR RETURNS (%)

Medium Growth — GPU — Inflation
2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022

Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 December 2021, the TIC was 0.67%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
British American Tobacco PLC	6.25%
Prosus	6.05%
Naspers	5.25%
Standard Bank Group	4.90%
Glencore	4.83%
Anglo American	4.21%
MTN Group	3.61%
Sasol	3.56%
Nedbank Group	3.22%
Firstrand Limited	2.45%

FUND ALLOCATION

ASSET ALLOCATION

Asset	Allocation
SA Equity	43.09%
Property	2.18%
Commodity	0.92%
Cash	4.66%
Bonds	22.92%
Offshore	26.24%

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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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