



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

SHARIAH

MEMBER FUND FACT SHEET

APRIL • 2022

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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This is a little trickier, as you need to decide into which investment option you want to invest your contributions. All too often members make the wrong choice and invest in a low growth option like Conservative and end up with too little money at retirement. This investment option also offers the Woolworths High Growth Shariah for those members who wish to invest accordingly to their Muslim faith.

SHARIAH RETURN SUMMARY

Net of Management Fees	FUND	Shari'ah All Share	Inflation
Last 3 Months (Feb 2022 - Apr 2022)	2.2%	7.1%	2.2%
Year to date (Jan 2022 - Apr 2022)	1.6%	9.7%	2.4%
12 Months (May 2021 - Apr 2022)	16.6%	21.3%	5.9%
<i>Annualised</i>			
2 Years (May 2020 - Apr 2022)	21.7%	35.2%	5.2%
3 Years (May 2019 - Apr 2022)	12.2%	17.5%	4.4%
5 Years (May 2017 - Apr 2022)	8.8%	13.9%	4.4%
Inception (1 April 2013)	9.2%	8.8%	5.1%

CALENDAR YEAR RETURNS (%)



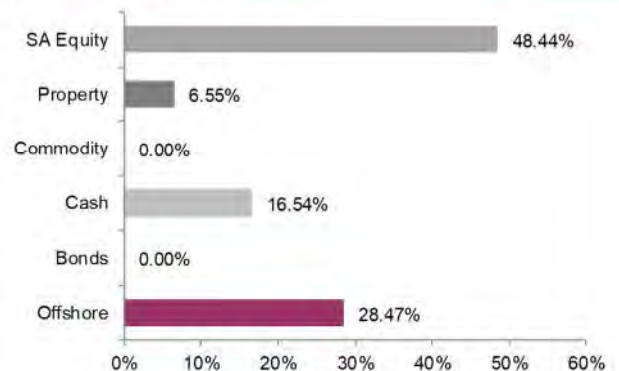
Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 March 2022, the TIC was 1.27%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
Anglo American	11.39%
BHP Group Ltd	8.10%
MTN Group	7.31%
Gold Fields	5.56%
Sasol	3.61%
Resilient REIT Ltd	3.47%
Anglo American Platinum	3.27%
Prosus	2.95%
Impala Platinum Hlds	2.89%
Anglogold Ashanti	2.59%

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**

Email us: wgrfmbqueries@aforbes.co.za

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

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