



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

SHARIAH

MEMBER FUND FACT SHEET

AUGUST • 2022

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

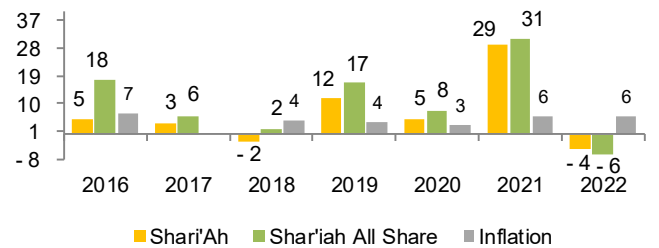
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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This is a little trickier, as you need to decide into which investment option you want to invest your contributions. All too often members make the wrong choice and 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 (Jun 2022 - Aug 2022)	-4.9%	-14.0%	2.8%
Year to date (Jan 2022 - Aug 2022)	-4.5%	-6.4%	6.0%
12 Months (Sep 2021 - Aug 2022)	5.7%	1.7%	7.6%
<i>Annualised</i>			
2 Years (Sep 2020 - Aug 2022)	13.0%	14.7%	6.3%
3 Years (Sep 2019 - Aug 2022)	9.9%	12.6%	5.2%
5 Years (Sep 2017 - Aug 2022)	7.7%	8.9%	5.0%
Inception (1 April 2013)	8.2%	7.3%	5.2%

CALENDAR YEAR RETURNS (%)



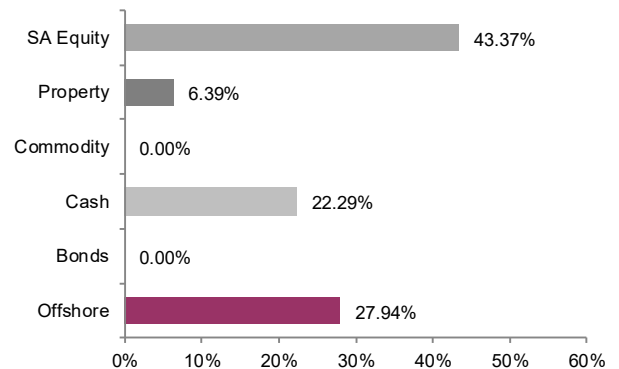
Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 July 2022, the TIC was 1.28%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
Anglo American	10.73%
BHP Group Ltd	9.14%
MTN Group	6.36%
Prosus	4.55%
Gold Fields	4.17%
Impala Platinum Hlds	3.71%
Equites Property Fund	3.51%
Resilient REIT Ltd	3.50%
Sibanye Stillwater Ltd	2.79%
NEPI Rockcastle PLC	2.67%

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@forbes.co.za

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

WWW.WGRF.CO.ZA