



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

GROWTH

MEMBER FUND FACT SHEET

September • 2022

THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

BALANCED

DE-RISKING

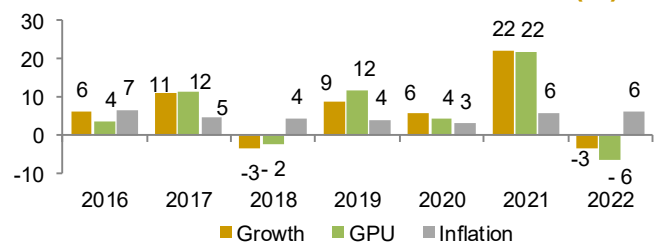
| HIGH GROWTH | GROWTH | MEDIUM GROWTH | MEDIUM CONSERVATIVE | CONSERVATIVE | STABLE | FINAL YEAR PORTFOLIO |
|--------------|-----------|---------------|---------------------|--------------|-----------|----------------------|
| Up to age 56 | At age 57 | At age 58 | At age 59 | At age 60 | At age 61 | 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.

GROWTH RETURN SUMMARY

| Net of Management Fees | FUND | GPU* | Inflation |
|-------------------------------------|-------|-------|-----------|
| Last 3 Months (Jul 2022 - Sep 2022) | 0.3% | -0.4% | 1.8% |
| Year to date (Jan 2022 - Sep 2022) | -3.5% | -6.3% | 6.1% |
| 12 Months (Oct 2021 - Sep 2022) | 2.6% | -0.2% | 7.5% |
| Annualised | | | |
| 2 Years (Oct 2020 - Sep 2022) | 12.1% | 10.5% | 6.2% |
| 3 Years (Oct 2019 - Sep 2022) | 8.6% | 7.1% | 5.1% |
| 5 Years (Oct 2017 - Sep 2022) | 6.3% | 5.9% | 4.9% |

CALENDAR YEAR RETURNS (%)



*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 0.60% p.a.

Fees

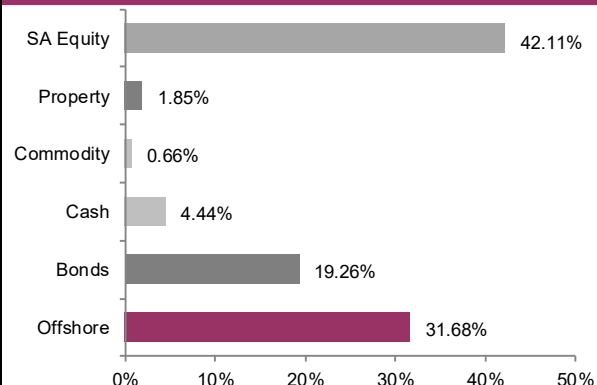
The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 August 2022, the TIC was 0.94%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

| Share Name | % Equities |
|------------------------------|------------|
| Prosus | 6.87% |
| British American Tobacco PLC | 6.54% |
| Glencore | 5.75% |
| Naspers | 4.74% |
| Standard Bank Group | 4.44% |
| Nedbank Group | 3.86% |
| Sasol | 3.79% |
| MTN Group | 3.20% |
| Anglo American | 3.16% |
| Firstrand Limited | 3.03% |

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**

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