



MEMBER FUND FACT SHEET

September • 2022

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING

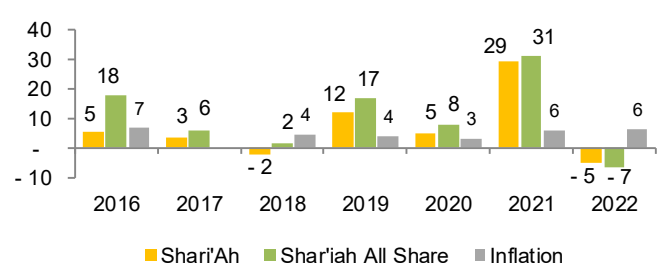
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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Members have the option to select their own investment portfolio from the Life Stage model. It is recommended that members seek professional investment advice before 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 (Ju1 2022 - Sep 2022)	1.0%	-0.7%	1.8%
Year to date (Jan 2022 - Sep 2022)	-5.3%	-6.7%	6.1%
12 Months (Oct 2021 - Sep 2022)	5.8%	8.4%	7.5%
<i>Annualised</i>			
2 Years (Oct 2020 - Sep 2022)	14.0%	15.9%	6.2%
3 Years (Oct 2019 - Sep 2022)	9.5%	12.8%	5.1%
5 Years (Oct 2017 - Sep 2022)	7.4%	9.3%	4.9%
Inception (1 April 2013)	8.0%	7.1%	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 August 2022, the TIC was 1.24%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
Anglo American	10.19%
BHP Group Ltd	8.86%
MTN Group	6.11%
Gold Fields	4.42%
Equites Property Fund	4.05%
Prosus	4.04%
Resilient REIT Ltd	3.88%
Impala Platinum Hlds	3.48%
Hyprop Investments Ltd	3.11%
Sibanye Stillwater Ltd	3.03%

FUND ALLOCATION ASSET ALLOCATION

