



# MEMBER FUND FACT SHEET

OCTOBER • 2022

## THE LIFE STAGE CHOICE INVESTMENT OPTION

### BALANCED

### DE-RISKING

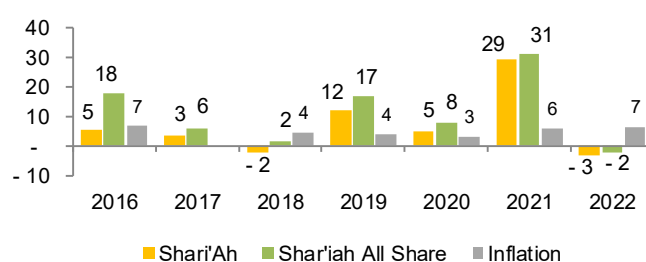
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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Members have the option to select their own investment portfolio from the Life Stage model. It is recommended that members seek professional investment advice before 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 (Aug 2022 - Oct 2022)	0.1%	1.0%	0.7%
Year to date (Jan 2022 - Oct 2022)	-3.1%	-2.4%	6.5%
12 Months (Nov 2021 - Oct 2022)	4.0%	7.0%	7.6%
<i>Annualised</i>			
2 Years (Nov 2020 - Oct 2022)	17.6%	24.7%	6.3%
3 Years (Nov 2019 - Oct 2022)	9.6%	12.4%	5.3%
5 Years (Nov 2017 - Oct 2022)	7.2%	9.3%	4.9%
Inception (1 April 2013)	8.2%	8.0%	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 30 October 2022, the TIC was 1.23%. Source: Alexander Forbes Investments.

## Top Ten Equity Holdings

Share Name	% Equities
Anglo American	10.18%
BHP Group Ltd	8.35%
MTN Group	6.48%
Resilient REIT Ltd	4.13%
Gold Fields	4.07%
Equites Property Fund	3.93%
Impala Platinum Hlds	3.78%
Hyprop Investments Ltd	3.34%
Prosus	3.32%
Anglo American Platinum	3.11%

## FUND ALLOCATION ASSET ALLOCATION

