

## MEMBER FUND FACT SHEET

DECEMBER • 2022

## THE AUTOMATIC LIFE STAGE INVESTMENT OPTION BALANCED DE-RISKING HIGH GROWTH GROWTH MEDIUM CONSERVATIVE 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.

## FINAL YEAR RETURN SUMMARY **CALENDAR YEAR RETURNS (%) FUND** Stefi Inflation **Net of Management Fees** 20 14 15 Last 3 Months (Oct 2022 - Dec 2022) 4.3% 1.6% 1.0% 7 77 8 8 5 8 7 4 4 5 6 5 7 10 Year to date (Jan 2022 - Dec 2022) 5.5% 5.2% 7.2% 5 12 Months (Jan 2022 - Dec 2022) 5.2% 7.2% 5.5% 0 **Annualised** -5 2 Years (Jan 2021 - Dec 2022) 9.9% 4.5% 6.5% 2016 2017 2018 2019 2020 2021 2022 3 Years (Jan 2020 - Dec 2022) 7.9% 4.8% 5.4% ■ Final Year Portfolio ■ Stefi ■ Inflation 5 Years (Jan 2018 - Dec 2022) 7.0% 5.8% 4.9%

## **Fees**

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 30 November 2022, the TIC was 0.63%. Source: Alexander Forbes Investments

Top Ten Equity Holdings		FUND ALLOCATION					
Share Name	% Equities	ASSET AL	LOCATIO	ON 16.11	%		
British American Tobacco Glencore	10.55% 4.75%	Property	0.70%		,,		
Prosus Firstrand Limited	4.50% 4.32%	Commodity	1.26%				
Anheuser-Busch InBev Pepkor Holdings Ltd	3.55% 3.01%	Cash -			23.86%		
Mondi Plc Santam	2.83% 2.59%	Bonds -				35.09%	
JSE Bidvest Group	2.53% 2.48%	Offshore	% 10%	20%	22.98%	40%	50%



Fund queries: For more information about the Fund or for Fund queries, you can contact us on 021 401 9300

Email us: wgrfmbrqueries@aforbes.co.za

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