MAKING THE DIFFERENCE TO YOUR RETIREMENT

WOOLWORTHS GROUP

RETIREMENT FUND

MEMBER FUND FACT SHEET

JANUARY • 2023

THE LIFE STAGE CHOICE INVESTMENT OPTION DE-RISKING HIGH GROWTH MEDIUM GROWTH CONSERVATIVE STABLE CASH SHARIAH

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					CALENDAR YEAR RETURNS (%)
Net of Management Fees	FUND	Shari'ah All Share	Inflation	35	29 ³¹
Last 3 Months (Nov 2022 - Jan 2023)	8.4%	14.8%	0.6%	25	
Year to date (1 Jan 2023 - 31 Jan 2023)	5.0%	6.4%	-0.1%		17
12 Months (Feb 2022 - Jan 2023)	5.8%	9.3%	6.9%	15	12
Annualised					65 4 4 5 3 6 5 7 5 6
2 Years (Feb 2021 - Jan 2023)	14.7%	18.1%	6.3%	5	
3 Years (Feb 2020 - Jan 2023)	12.6%	17.8%	5.2%		2017 - ² 2018 2019 2020 2021 2022 2023
5 Years (Feb 2018 - Jan 2023)	9.4%	12.9%	4.8%	- 5	2017 ^{- 2} 2018 2019 2020 2021 2022 2023
Inception (1 April 2013)	8.9%	9.1%	5.2%		Shari'Ah Shar'iah All Share Inflation

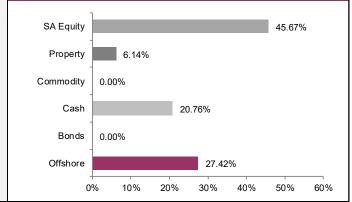
Fees

The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 December 2022, the TIC was 1.23%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings

Share Name	% Equities
Anglo American	11.26%
BHP Group Ltd	8.40%
MTN Group	6.61%
Prosus	5.12%
Gold Fields	4.45%
Resilient REIT Ltd	4.32%
Equites Property Fund	3.97%
Impala Platinum Hlds	3.57%
Mondi Plc	3.27%
Hyprop Investments Ltd	2.73%

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: wgrfmbrqueries@aforbes.co.za

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

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