



# MEMBER FUND FACT SHEET

JANUARY • 2023

## THE LIFE STAGE CHOICE INVESTMENT OPTION

### BALANCED

### DE-RISKING

HIGH GROWTH

GROWTH

MEDIUM  
GROWTH

MEDIUM  
CONSERVATIVE

CONSERVATIVE

STABLE

CASH

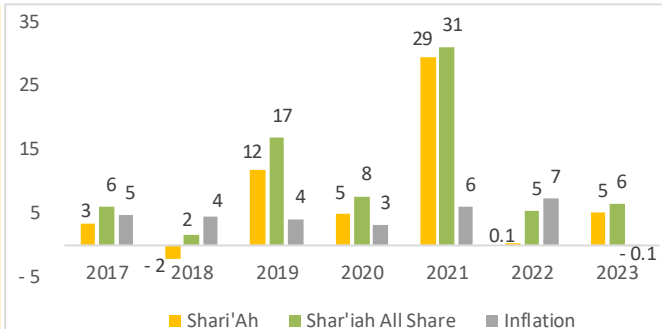
SHARIAH

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

Net of Management Fees	FUND	Shari'ah All Share	Inflation
Last 3 Months (Nov 2022 - Jan 2023)	8.4%	14.8%	0.6%
Year to date (1 Jan 2023 - 31 Jan 2023)	5.0%	6.4%	-0.1%
12 Months (Feb 2022 - Jan 2023)	5.8%	9.3%	6.9%
<i>Annualised</i>			
2 Years (Feb 2021 - Jan 2023)	14.7%	18.1%	6.3%
3 Years (Feb 2020 - Jan 2023)	12.6%	17.8%	5.2%
5 Years (Feb 2018 - Jan 2023)	9.4%	12.9%	4.8%
Inception (1 April 2013)	8.9%	9.1%	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 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

