

MEMBER FUND FACT SHEET

NOVEMBER • 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.

CALENDAR YEAR RETURNS (%) GROWTH RETURN SUMMARY FUND GPU* Inflation 30 **Net of Management Fees** 22 22 Last 3 Months (Sept 2022 - Nov 2022) 5.0% 6.0% 0.8% 20 12 12 6 4 7 11 Year to date (Jan 2022 - Nov 2022) 3.8% 2.4% 6.8% 6 10 12 Months (Dec 2021 - Nov 2022) 6.9% 5.9% 7.4% n **Annualised** -3-2 13.0% -10 2 Years (Dec 2020 - Nov 2022) 14.5% 64% 2022 2016 2017 2018 2019 2020 2021 3 Years (Dec 2019 - Nov 2022) 10.9% 9.7% 5.3% ■Growth ■GPU ■Inflation 5 Years (Dec 2017 - Nov 2022) 4.9% 7.0% 6.9% *Global Peer Universe = The equally weighted average of peer group Regulation 28 Compliant Funds The GPU return has been reduced with a fee estimate of 0.60% p.a.

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The Total Investment Charge (TIC) represents the total investment related costs in managing the portfolio. For the 12 month period to 31 October 2022, the TIC was 0.96%. Source: Alexander Forbes Investments.

Top Ten Equity Holdings		FUND ALLOCATION
Share Name	% Equities	ASSET ALLOCATION
	0.700/	SA Equity 41.24%
British American Tobacco	6.79%	
Glencore	5.67%	Property 1.69%
rosus	5.54%	1
tandard Bank Group	5.18%	Commodity 0.66%
asol	4.03%	-
ledbank Group	4.02%	Cash 4.75%
laspers	3.83%	-
/TN Group	3.35%	Bonds 18.29%
nglo American	3.12%	-
irstrand Limited	3.05%	Offshore 33.37%



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

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