



# MEMBER FUND FACT SHEET

FEBRUARY • 2023

## THE LIFE STAGE CHOICE INVESTMENT OPTION

### BALANCED

### DE-RISKING

HIGH GROWTH

GROWTH

MEDIUM  
GROWTH

MEDIUM  
CONSERVATIVE

CONSERVATIVE

STABLE

CASH

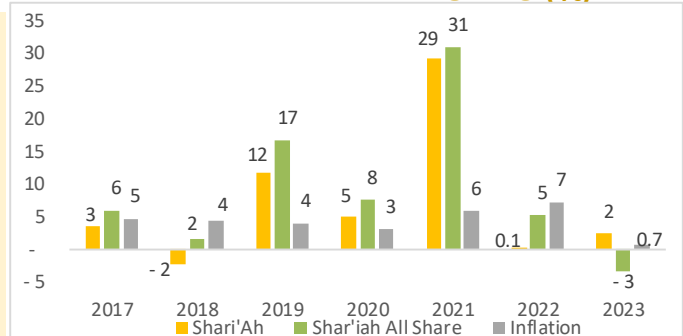
SHARIAH

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 (Dec 2022 - Feb 2023)	1.1%	-6.6%	1.0%
Year to date (1 Jan 2023 - 28 Feb 2023)	2.4%	-3.3%	0.7%
12 Months (Mar 2022 - Feb 2023)	-0.2%	-11.1%	7.0%
<i>Annualised</i>			
2 Years (Mar 2021 - Feb 2023)	10.8%	7.9%	6.3%
3 Years (Mar 2020 - Feb 2023)	14.4%	18.8%	5.2%
5 Years (Mar 2018 - Feb 2023)	9.4%	11.6%	4.8%
Inception (1 April 2013)	8.4%	7.8%	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 January 2023, the TIC was 1.23%. Source: Alexander Forbes Investments.

## Top Ten Equity Holdings

Share Name	% Equities
Anglo American	10.13%
BHP Group Ltd	8.20%
MTN Group	6.76%
Prosus	5.02%
Resilient REIT Ltd	4.23%
Equites Property Fund	3.92%
Mondi Plc	3.56%
Gold Fields	3.37%
Impala Platinum Hlds	3.10%
Hyprop Investments Ltd	2.84%

## FUND ALLOCATION ASSET ALLOCATION

