



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

March • 2014

THE LIFE STAGE CHOICE INVESTMENT OPTION

Growth

Stable



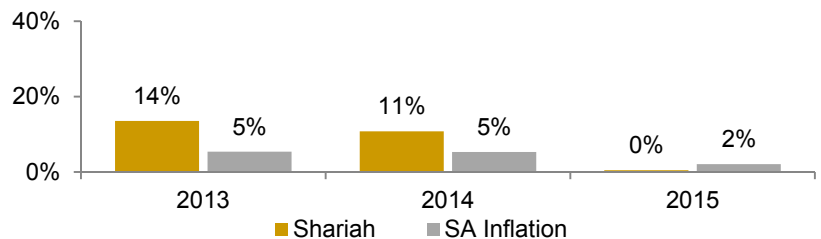
This is a little trickier, as you need to decide into which investment option you want to invest your contributions. All too often members make the wrong choice and invest in a low growth option like Conservative and end up with too little money at retirement. This investment option also offers the Shariah Portfolio – Oasis Crescent Balanced High Equity – for those members who wish to invest according to their Muslim faith.

SHARIAH RETURN SUMMARY

RECENT RETURNS	FUND	CPI
Last 3 Months	0.5%	1.9%
12 Month	5.4%	4.0%
<i>Annualised</i>		
Inception *	12.4%	5.0%

* Inception : 1 April 2013

CALENDAR YEAR RETURNS



SHARIAH FUND ALLOCATION

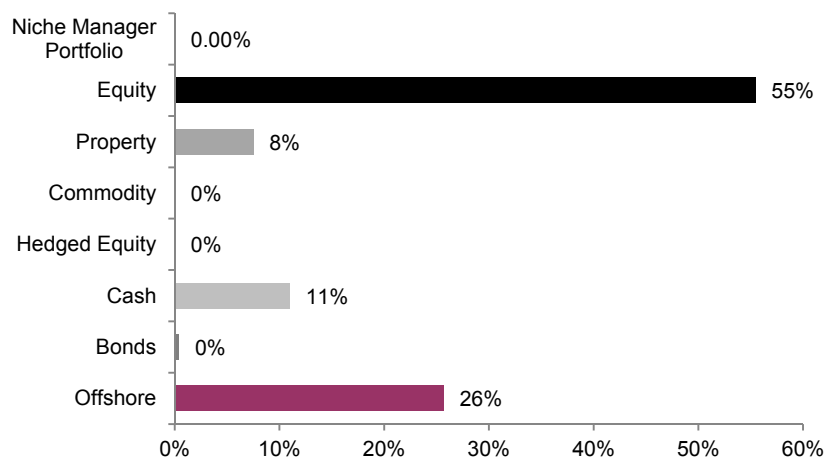
MANAGER ALLOCATION

The Shari'ah portfolio is 100% invested in the Oasis Crescent Balanced High Equity Fund. This Fund is managed in accordance with Regulation 28 of the Pension Funds Act 24 of 1956.

In the Life Stage Choice you have chosen the investment portfolio.

You can move to another portfolio within Life Stage Choice at any time, free of charge. You will need to complete a Switching Form and fax it to the number on the form. Your switching request will be processed within five working days after date of receipt.

ASSET ALLOCATION



**WOOLWORTHS GROUP
RETIREMENT FUND**
MAKING THE DIFFERENCE TO YOUR RETIREMENT

Let us know if you want us to cover particular topics, if you would like to know more about something, or want to raise a concern. We'd like to hear from you!



Fund queries: For more information about the Fund or for Fund queries, you can contact us on **021 407 2699**

Email us: jennywolhuter@woolworths.co.za

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

WWW.WGRF.CO.ZA