



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

December • 2015

THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

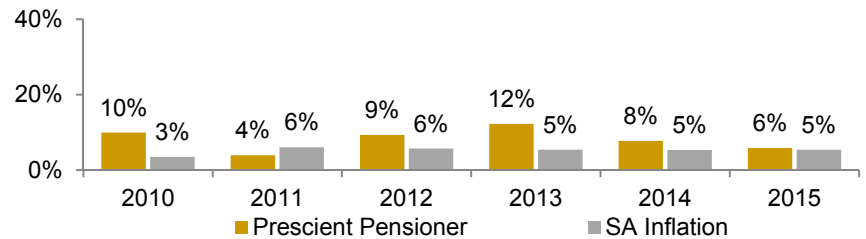
Growth			Stable			
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	PRESCIENT PENSIONER LOCAL PORTFOLIO
Up to age 56	Up to age 57	Up to age 58	Up to age 59	Up to age 60	Up to age 61	From age 62 – 63

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.

PRESCIENT PENSIONER RETURN SUMMARY

RECENT RETURNS	FUND	CPI
Last 3 Months	1.3%	0.6%
12 Month	5.8%	5.2%
<i>Annualised</i>		
2 Years	6.8%	5.3%
3 Years	8.6%	5.3%
5 Years	7.8%	5.5%

CALENDAR YEAR RETURNS



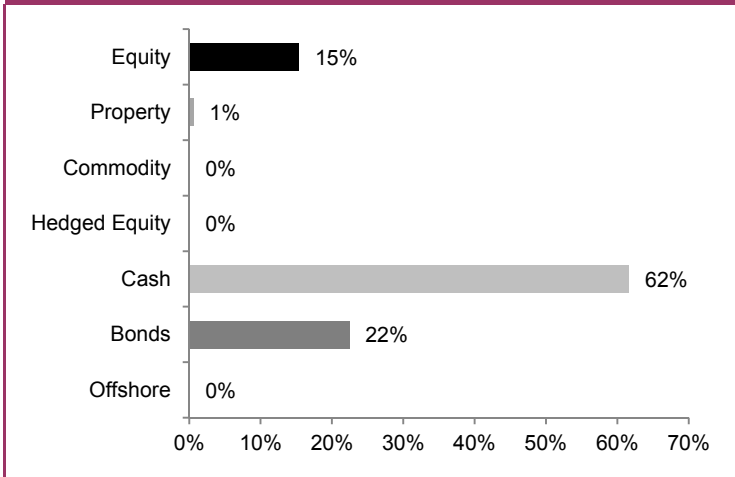
FUND OVERVIEW

The Fund limits the prospect of capital downside while providing for the prospect of participation in the market upside, over a rolling 12 months.

There are periods where members may earn a return lower than cash in their final 12 months, but there is a reasonably low statistical probability of this outcome.

FUND ALLOCATION

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

