



# WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

## MEMBER FUND FACT SHEET

June • 2017

### THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

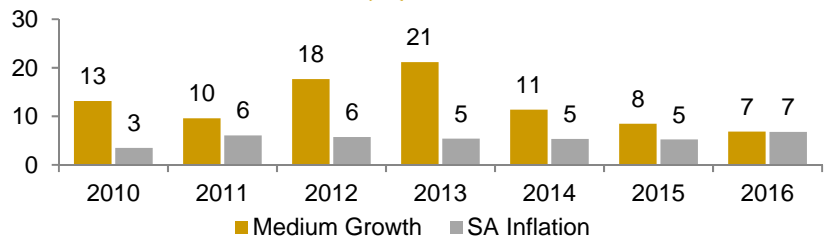
| Growth       |              |               | Stable              |              |              | FINAL YEAR PORTFOLIO |
|--------------|--------------|---------------|---------------------|--------------|--------------|----------------------|
| HIGH GROWTH  | GROWTH       | MEDIUM GROWTH | MEDIUM CONSERVATIVE | CONSERVATIVE | STABLE       |                      |
| 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.

### MEDIUM GROWTH RETURN SUMMARY

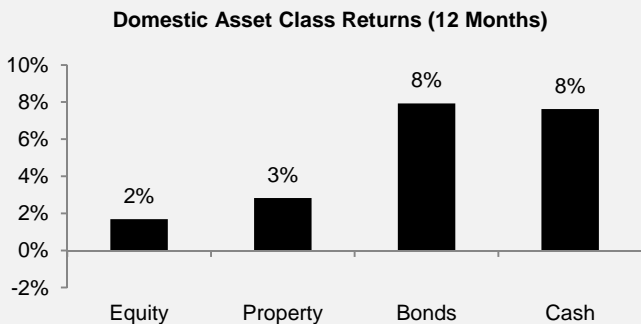
| RECENT RETURNS    | FUND  | CPI  |
|-------------------|-------|------|
| Last 3 Months     | 0.4%  | 0.6% |
| 12 Month          | 4.1%  | 5.1% |
| <i>Annualised</i> |       |      |
| 2 Years           | 6.3%  | 5.7% |
| 3 Years           | 6.8%  | 5.4% |
| 5 Years           | 12.3% | 5.6% |

#### CALENDAR YEAR RETURNS (%)



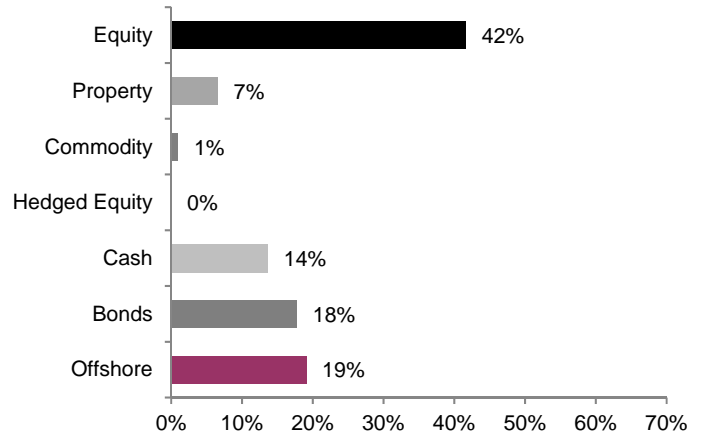
### FUND OVERVIEW

The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :



### FUND ALLOCATION

#### ASSET ALLOCATION



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**

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