



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

December • 2017

THE LIFE STAGE CHOICE INVESTMENT OPTION

Growth

Stable

HIGH GROWTH

GROWTH

MEDIUM GROWTH

MEDIUM
CONSERVATIVE

CONSERVATIVE

STABLE

CASH

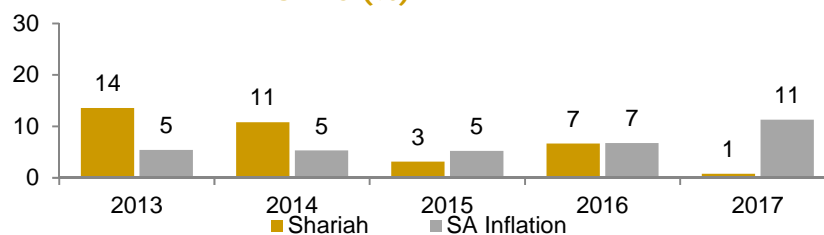
SHARIAH

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 - for those members who wish to invest according to their Muslim faith.

RECENT RETURNS	FUND	CPI
Last 3 Months	0.9%	0.9%
12 Month	3.2%	4.7%
<i>Annualised</i>		
Inception *	4.9%	5.7%

* Inception : 1 April 2013

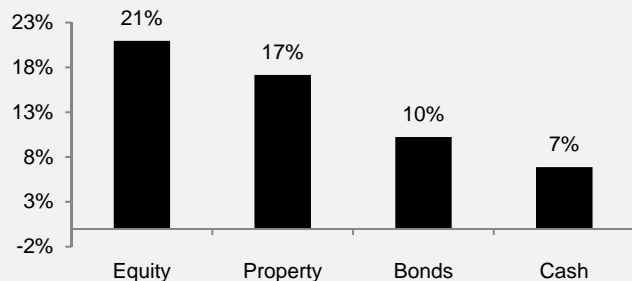
CALENDAR YEAR RETURNS (%)



FUND OVERVIEW

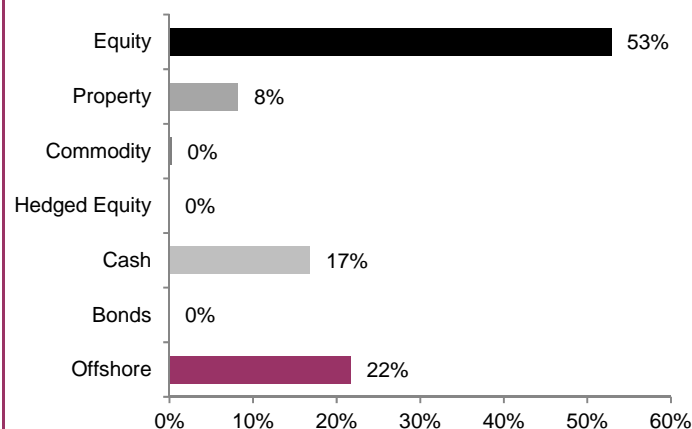
The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :

Domestic Asset Class Returns (12 Months)



FUND ALLOCATION

ASSET ALLOCATION



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RETIREMENT FUND**
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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

