



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

March • 2018

THE LIFE STAGE CHOICE INVESTMENT OPTION

BALANCED

DE-RISKING



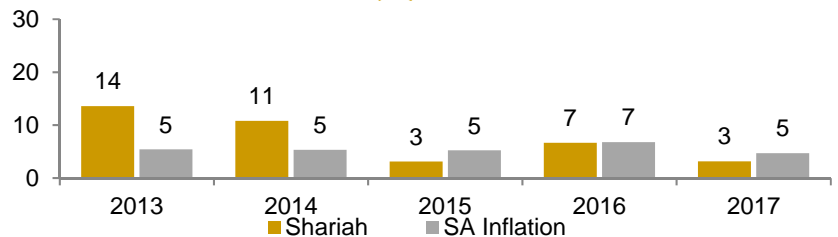
This is a little trickier, as you need to decide into which investment option you want to invest your contributions. All too often members make the wrong choice and invest in a low growth option like Conservative and end up with too little money at retirement. This investment option also offers the Shariah 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	-4.1%	1.4%
12 Month	-3.7%	3.8%
<i>Annualised</i>		
Inception *	4.5%	5.5%

* Inception : 1 April 2013

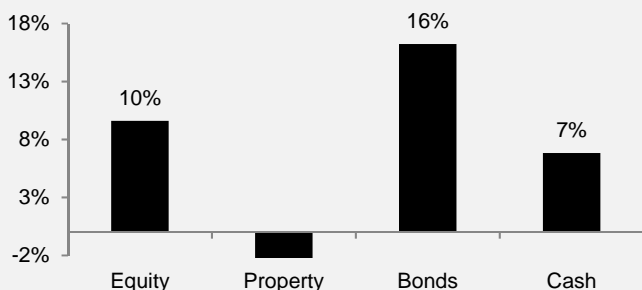
CALENDAR YEAR RETURNS (%)



FUND OVERVIEW

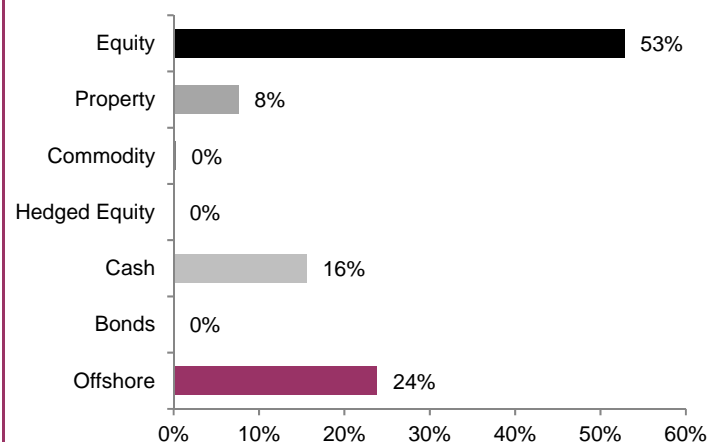
The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :

Domestic Asset Class Returns (12 Months)



FUND ALLOCATION

ASSET ALLOCATION



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 **021 401 9300**

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

