



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

June • 2018

THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

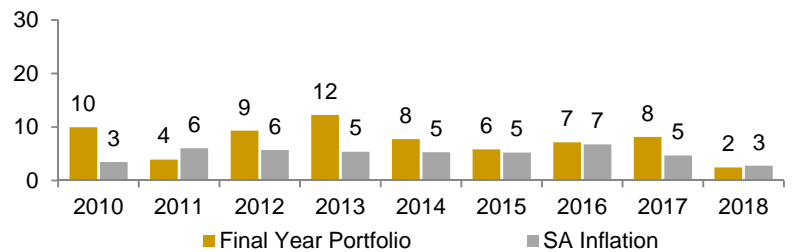
BALANCED			DE-RISKING			
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	FINAL YEAR PORTFOLIO
Up to age 56	At age 57	At age 58	At age 59	At age 60	At age 61	From age 62 to 63

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.

FINAL YEAR RETURN SUMMARY

RECENT RETURNS	FUND	CPI
Last 3 Months (Apr 18-June 2018)	3.0%	1.3%
Year to Date (Jan 18 - June 18)	2.4%	2.8%
12 Month (July 17-June 18)	9.0%	4.6%
<i>Annualised</i>		
2 Years (July 16-June 18)	6.1%	4.8%
3 Years (July 15-June 18)	6.5%	5.3%
5 Years (July 13-June 18)	8.3%	5.5%

CALENDAR YEAR RETURNS (%)



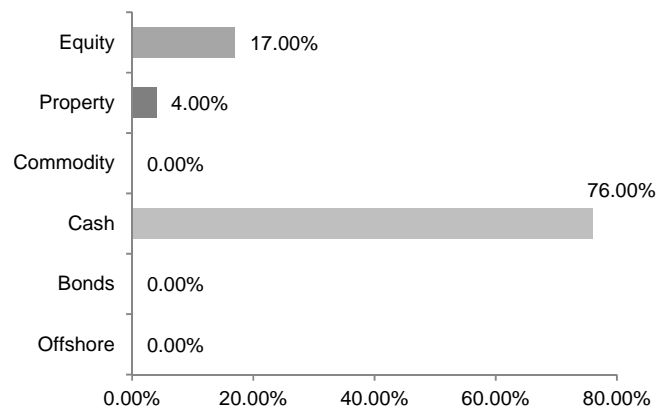
FUND OVERVIEW

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



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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 **021 401 9300**

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