



# WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

## MEMBER FUND FACT SHEET

June • 2018

### THE LIFE STAGE CHOICE INVESTMENT OPTION

#### BALANCED

#### DE-RISKING

HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	CASH	SHARIAH
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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.

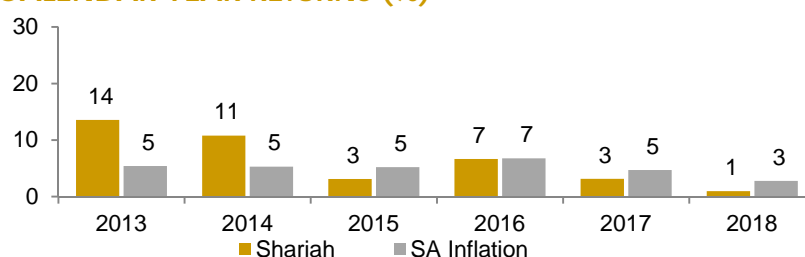
### SHARIAH RETURN SUMMARY

#### RECENT RETURNS

	FUND	CPI
Last 3 Months (Apr 18-June 2018)	5.3%	1.3%
Year to Date (Jan 18 - June 18)	1.0%	2.8%
12 Month (July 17-Mar 18)	5.9%	4.6%
<i>Annualised</i>		
Inception *	4.4%	5.1%

\* Inception : 1 April 2013

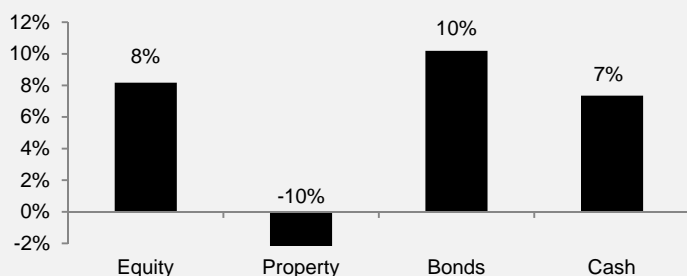
#### CALENDAR YEAR RETURNS (%)



### FUND OVERVIEW

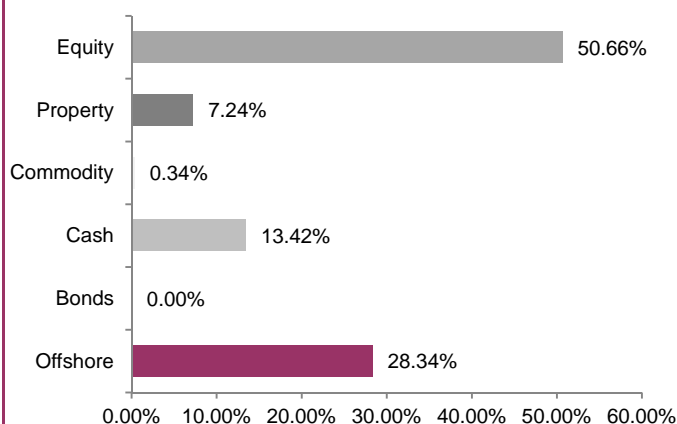
The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :

#### 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 **021 401 9300**

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