



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

September • 2018

THE AUTOMATIC LIFE STAGE INVESTMENT OPTION

BALANCED

DE-RISKING

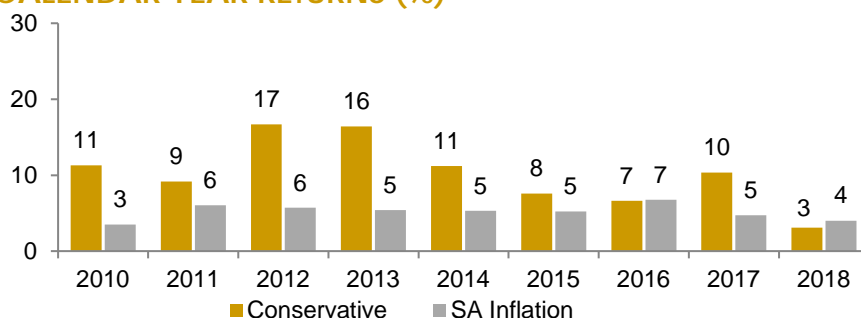
HIGH GROWTH	GROWTH	MEDIUM GROWTH	MEDIUM CONSERVATIVE	CONSERVATIVE	STABLE	FINAL YEAR PORTFOLIO
Up to age 56	At age 57	At age 58	At age 59	At age 60	At age 61	From age 62 to 63

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.

CONSERVATIVE RETURN SUMMARY

RECENT RETURNS	FUND	CPI
Last 3 Months (July 18-Sept 2018)	1.2%	1.2%
Year to date (Jan 18 - Sept 18)	3.1%	4.0%
12 Month (Sept 17 - Sept 18)	6.9%	4.9%
<i>Annualised</i>		
2 Years (Sept 16-Sept 18)	6.5%	5.0%
3 Years (Sept 15-Sept 18)	7.5%	5.4%
5 Years (Sept 13-Sept 18)	8.6%	5.3%

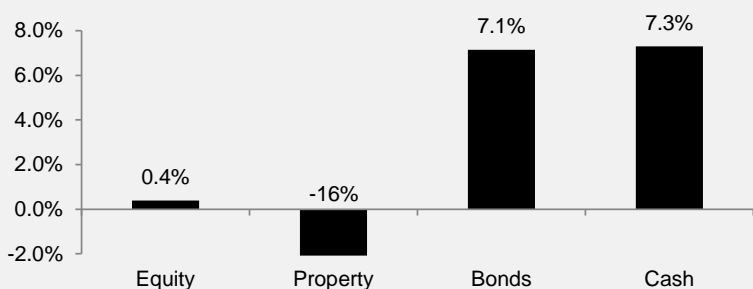
CALENDAR YEAR RETURNS (%)



FUND OVERVIEW

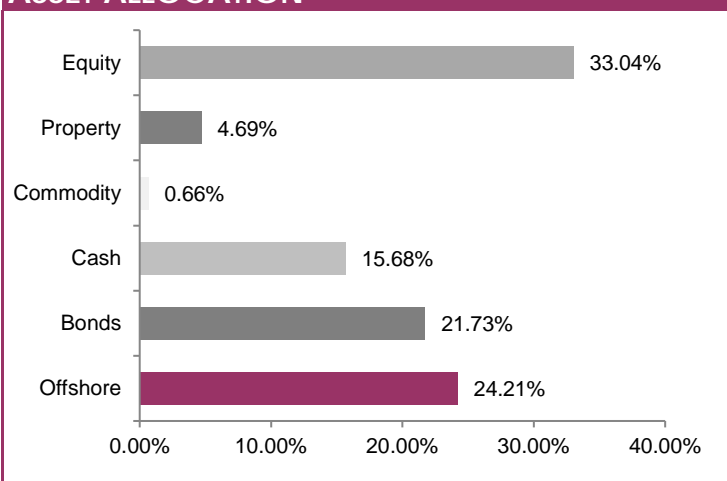
The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :

Domestic Asset Class Returns (12 Months)



FUND ALLOCATION

ASSET ALLOCATION



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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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