



# 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

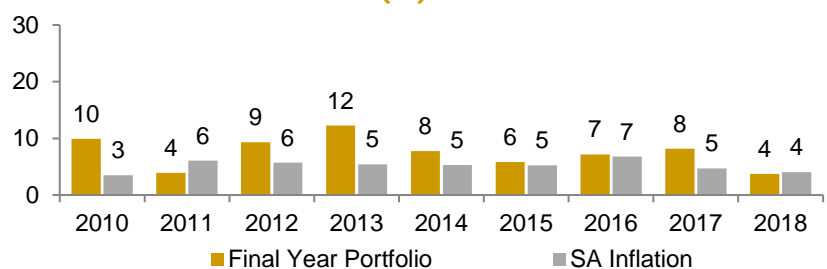
Members who are younger than 57 are invested in the High Growth portfolio. Their Fund Credit is automatically moved into a less volatile portfolio from age 57 onwards until they are invested in the Stable portfolio by age 61.

### FINAL YEAR RETURN SUMMARY

#### RECENT RETURNS

	FUND	CPI
Last 3 Months (July 18-Sept 2018)	1.3%	1.2%
Year to date (Jan 18 - Sept 18)	3.7%	4.0%
12 Month (Sept 17 - Sept 18)	7.0%	4.9%
<i>Annualised</i>		
2 Years (Sept 16-Sept 18)	5.5%	5.0%
3 Years (Sept 15-Sept 18)	6.8%	5.4%
5 Years (Sept 13-Sept 18)	7.2%	5.3%

#### CALENDAR YEAR RETURNS (%)



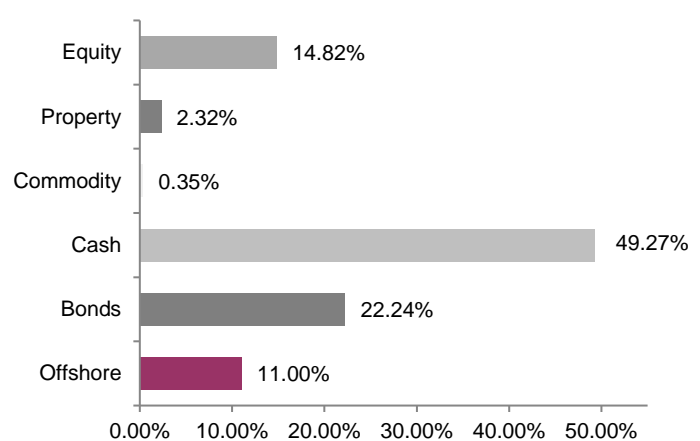
### FUND OVERVIEW

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**

**Email us:** [jennywolhuter@woolworths.co.za](mailto:jennywolhuter@woolworths.co.za)

**Or write to us at:** Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000

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