



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEET

September • 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.

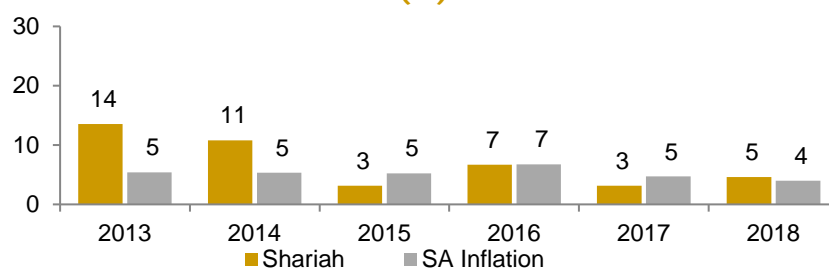
SHARIAH RETURN SUMMARY

RECENT RETURNS

	FUND	CPI
Last 3 Months (July 18-Sept 2018)	3.6%	1.2%
Year to date (Jan 18 - Sept 18)	4.6%	4.0%
12 Month (Sept 17 - Sept 18)	5.6%	4.9%
<i>Annualised</i>		
Inception *	7.6%	5.2%

* Inception : 1 April 2013

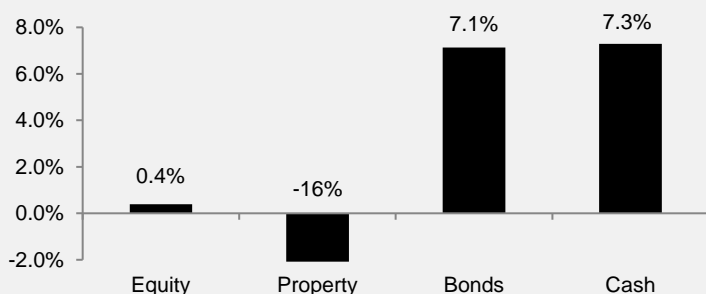
CALENDAR YEAR RETURNS (%)



FUND OVERVIEW

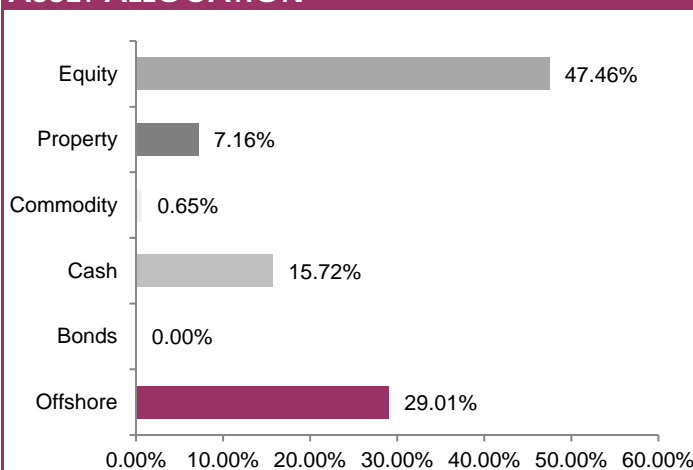
The Fund's lower short term returns, relative to previous years, is consistent with the lower returns generated by the underlying asset classes, domestically (i.e. typically comprising 75% of Fund assets), illustrated below :

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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