



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

MEMBER FUND FACT SHEETS

SHARI'AH HIGH GROWTH PORTFOLIO

FEBRUARY 2026

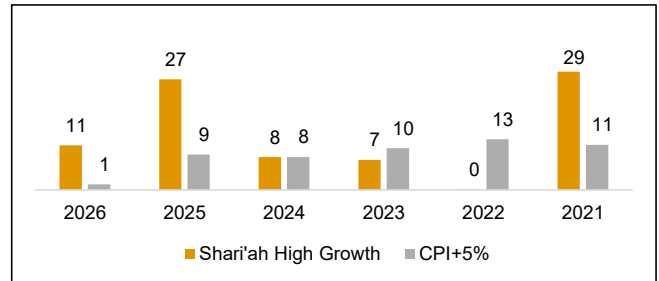
About the portfolio

The Shari'ah compliant portfolio is designed to grow an investor's savings over the long term (seven years or more). This portfolio is invested in both local and international types of investments that are Shari'ah compliant, such as shares, sukuk and listed property. Investment managers who are specialists in a particular asset class are appointed to invest assets within their area of expertise. The investment opportunity set is smaller than non-Shari'ah compliant funds due to the exclusions required by Islamic law. This means that there are fewer shares and other types of assets available to invest in, which may result in the portfolio being more concentrated and therefore more volatile over the short term. The Portfolio should be targeting a real return of 5% per annum net of fees.

SHARIAH RETURN SUMMARY

Net of Management Fees	FUND	CPI+5%
Last 3 Months	13.3%	2.0%
Calendar year to date	11.1%	1.4%
12 Months	42.5%	8.1%
Annualised		
3 Years	17.1%	9.1%
5 Years	14.5%	10.1%
7 Years	13.1%	9.7%
10 Years	10.0%	9.8%

CALENDAR YEAR RETURNS (%)



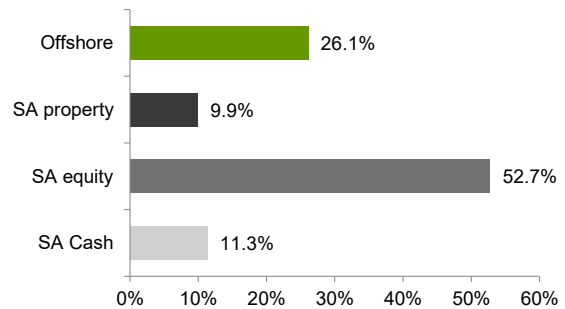
Fees

The Total Investment Charge (TIC) represents the total investment related fees and costs in managing the portfolio. For the 12 month period to 31 January 2026, the TIC was 1.26%. Source: Alexander Forbes Investments

Top Ten Equity Holdings

Share Name	% Equities
Anglogold Ashanti	12.3%
Stor-Age Property REIT	10.4%
Gold Fields	10.0%
VALTERRA PLATINUM LTD	6.6%
MTN Group	6.5%
Anglo American	5.7%
Impala Platinum Hlds	4.1%
NORTHAM PLATINUM HOLDINGS LTD	4.1%
Resilient REIT Ltd	3.3%
Harmony	3.2%

ASSET ALLOCATION



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Fund queries: For more information about the Fund or for Fund queries, you can contact us on **021 401 9300**

Email us: wgrfmbqueries@aforges.co.za

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

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