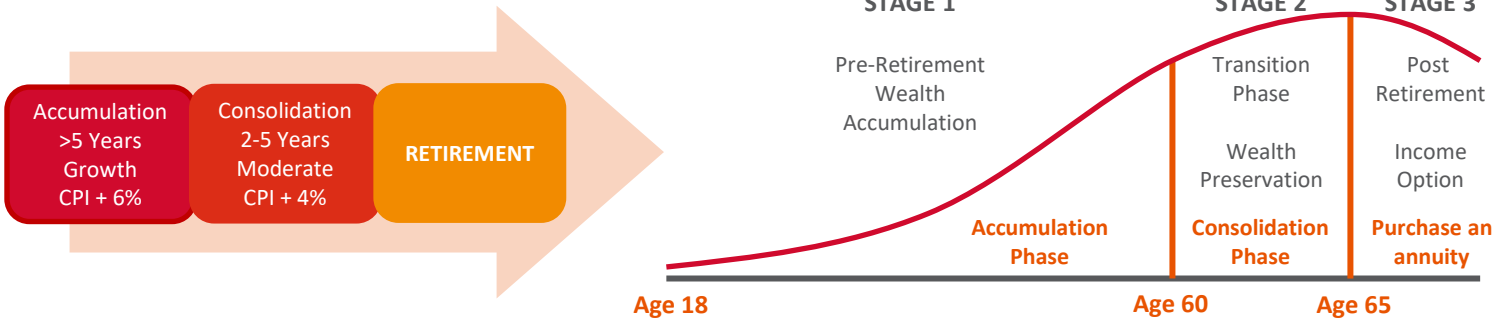


### RETIREMENT FUND – CURRENT LIFE STAGES



### RISK SPECTRUM

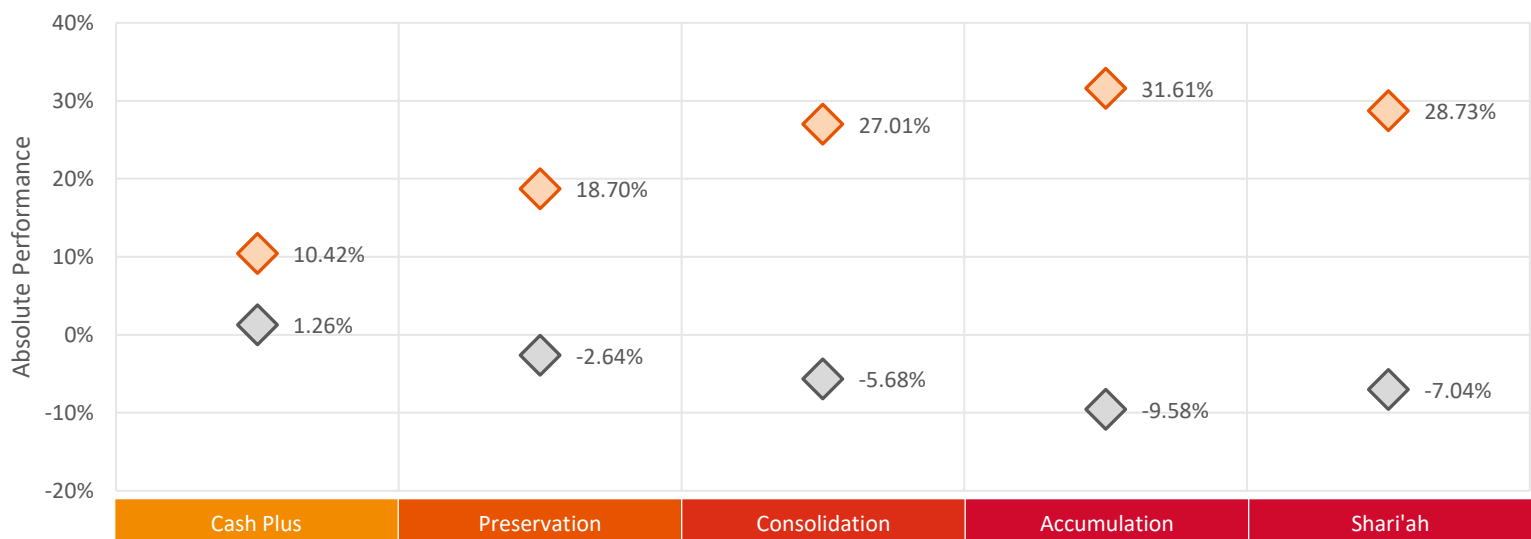
LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH
-----	------------	--------	-------------

### ABSOLUTE PERFORMANCE\*

	Last 3 Months	Last 6 Months	Last 1 Year	Last 2 Years	Last 3 Years	Last 5 Years	Since Inception
<b>Cash Plus</b>	1.72%	6.14%	9.77%	5.88%	6.46%	7.10%	7.25%
STeFI + 1%	1.14%	2.35%	5.38%	6.79%	7.30%	7.81%	7.74%
<b>Preservation</b>	3.93%	11.98%	15.93%	7.13%	7.68%	8.03%	8.16%
CPI + 2%	2.21%	3.16%	5.26%	5.74%	6.03%	6.44%	6.69%
<b>Consolidation</b>	6.21%	18.01%	21.48%	9.04%	7.90%	7.96%	8.33%
CPI + 4%	2.71%	4.16%	7.33%	7.82%	8.11%	8.53%	8.78%
<b>Accumulation</b>	6.93%	20.95%	23.17%	8.60%	7.38%	7.36%	7.30%
CPI + 6%	3.20%	5.16%	9.39%	9.89%	10.19%	10.62%	10.88%
<b>Shari'ah</b>	7.71%	18.24%	21.81%	9.38%	8.10%	7.14%	7.89%
Shari'ah Benchmark	6.28%	18.23%	22.51%	10.59%	10.73%	8.12%	7.65%

\* Performance is quoted net of fees

### ABSOLUTE PERFORMANCE: BEST & WORST 1 YEAR PERFORMANCE



◆ Worst 1 Year Performance    ◆ Best 1 Year Performance



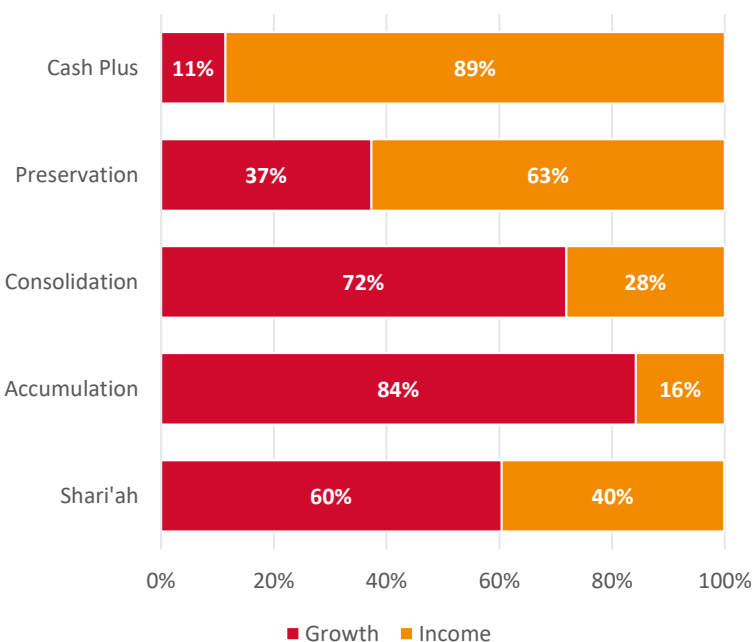
**TOTAL EXPENSE RATIO RELATIVE TO THE RETAIL PEER GROUP**

	Cash Plus	Preservation	Consolidation	Accumulation	Shari'ah
Retail Peer Group Average	1.00%	1.47%	1.55%	1.58%	1.58%
LA Retirement Fund	0.44%	0.72%	0.84%	0.83%	1.34%
<b>Difference</b>	<b>-0.56%</b>	<b>-0.75%</b>	<b>-0.71%</b>	<b>-0.75%</b>	<b>-0.24%</b>

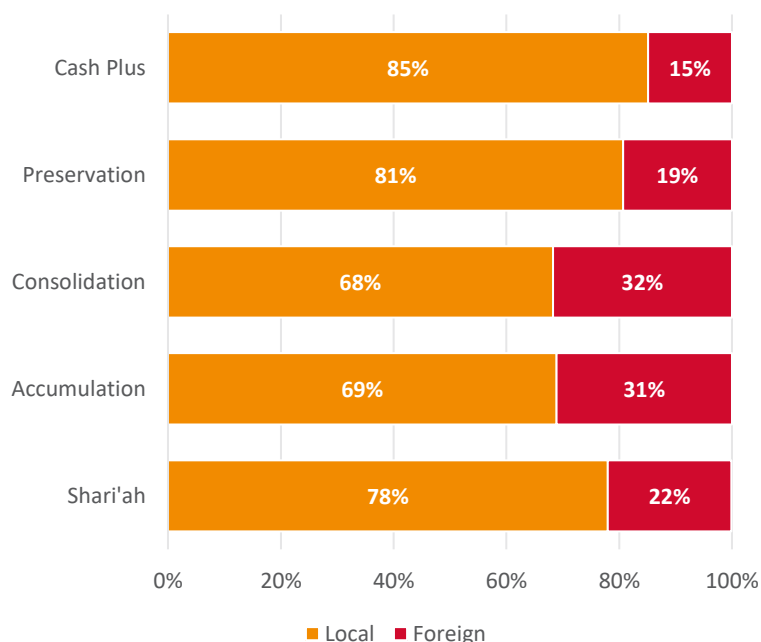
**ASSET ALLOCATION**

	Local				Foreign			
	Cash	Bonds	Equity	Other	Cash	Bonds	Equity	Other
<b>Cash Plus</b>	20.64%	57.66%	6.82%	0.00%	2.22%	8.03%	3.78%	0.85%
<b>Preservation</b>	17.46%	37.81%	20.58%	4.83%	1.90%	5.52%	11.90%	0.00%
<b>Consolidation</b>	6.72%	17.90%	38.18%	5.44%	0.91%	2.61%	28.24%	0.00%
<b>Accumulation</b>	7.41%	8.26%	48.56%	4.67%	-0.55%	0.66%	29.79%	1.20%
<b>Shari'ah</b>	0.00%	39.40%	38.60%	0.00%	0.10%	0.00%	21.80%	0.00%

**SPLIT BETWEEN GROWTH AND INCOME ASSETS**



**SPLIT BETWEEN LOCAL AND FOREIGN ASSETS**



**CONTACT DETAILS**

Physical address: Belmont Office Park, Twist Street, Belville, 7530  
Postal address: P O Box 4300, Tyger Valley, 7536

Email: [support@laretirementfund.co.za](mailto:support@laretirementfund.co.za)  
Telephone: 021 943 5305

Fax: 021 917 4114  
Whatsapp: 081 806 9959 (from 08h00 to 16h00)

**DISCLAIMER:** All reasonable steps have been taken to ensure the information on this fact sheet is accurate. The information to follow does not constitute financial advice as contemplated in terms of the Financial Advisory and Intermediary Services Act. Use or rely on this information at your own risk. Independent professional financial advice should always be sought before making an investment decision. Please note that past performances are not necessarily a guide to future performances, and that the value of investments / units may go down as well as up. The performance of the portfolio depends on the underlying assets and variable market factors. Lump sum investment performances are quoted.

