

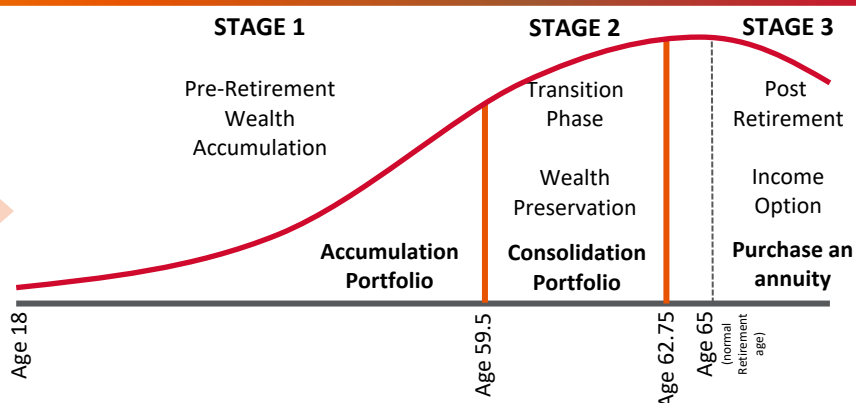
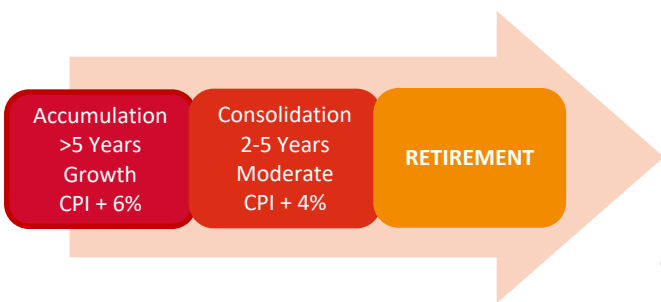
LA RETIREMENT FUND

RISK PROFILED SOLUTIONS

30 SEPTEMBER 2021



RETIREMENT FUND – CURRENT LIFE STAGES



RISK SPECTRUM

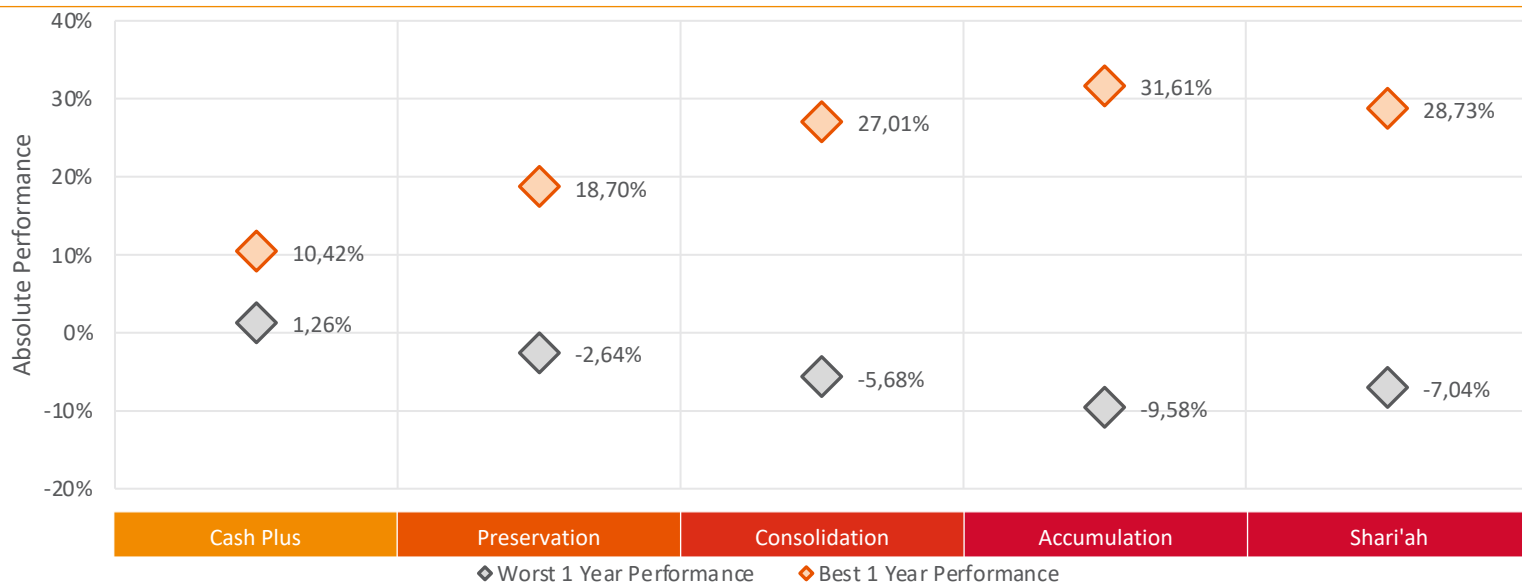


ABSOLUTE PERFORMANCE*

	Last 3 Months	Last 6 Months	Last 1 Year	Last 2 Years	Last 3 Years	Last 5 Years	Since Inception
Cash Plus	1.53%	5.51%	10.58%	6.40%	7.08%	7.27%	7.40%
STeFI + 1%	1.20%	2.39%	4.83%	6.04%	6.82%	7.50%	7.58%
Preservation	2.45%	5.66%	16.28%	8.92%	8.26%	8.48%	8.34%
CPI + 2%	2.25%	4.23%	6.99%	6.07%	6.19%	6.48%	6.78%
Consolidation	3.10%	6.02%	21.41%	11.46%	9.00%	8.50%	8.52%
CPI + 4%	2.75%	5.25%	9.08%	8.15%	8.27%	8.57%	8.88%
Accumulation	3.37%	6.35%	22.87%	11.88%	8.65%	8.16%	7.55%
CPI + 6%	3.24%	6.26%	11.18%	10.23%	10.35%	10.66%	10.97%
Shari'ah	1.64%	3.30%	19.22%	10.00%	7.66%	-	7.77%
Shari'ah Benchmark	-0.27%	-0.41%	12.76%	10.33%	7.94%	-	8.34%

* Performance is quoted net of fees, except Shari'ah which is quoted gross of fees.

ABSOLUTE PERFORMANCE: BEST & WORST 1 YEAR PERFORMANCE



Signatory of:



The LA Retirement Fund has been a proud signatory since 01 January 2016.



GRAYSWAN



TOTAL EXPENSE RATIO RELATIVE TO THE RETAIL PEER GROUP

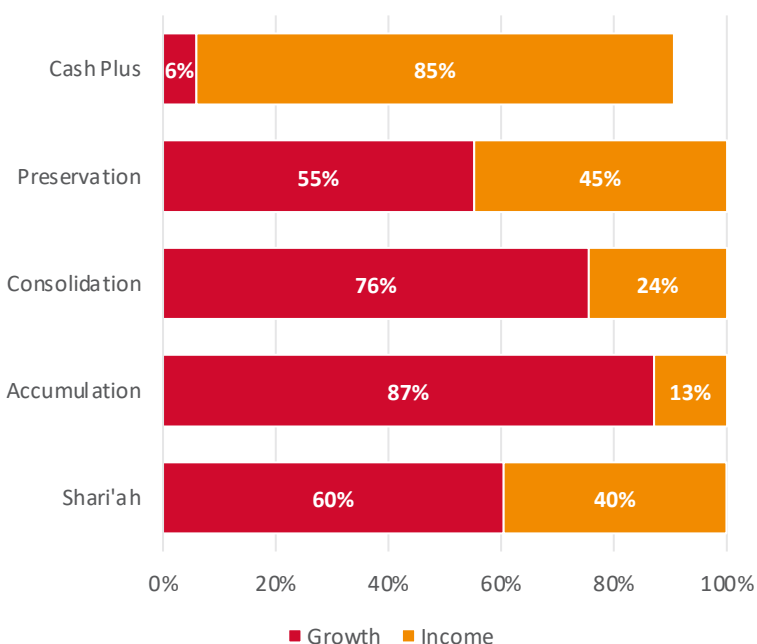
	Cash Plus	Preservation	Consolidation	Accumulation	Shari'ah
Retail Peer Group Average	1.00%	1.47%	1.55%	1.58%	1.58%
LA Retirement Fund	0.44%	0.81%	0.84%	0.81%	1.19%
Difference	-0.56%	-0.66%	-0.71%	-0.77%	-0.39%

ASSET ALLOCATION

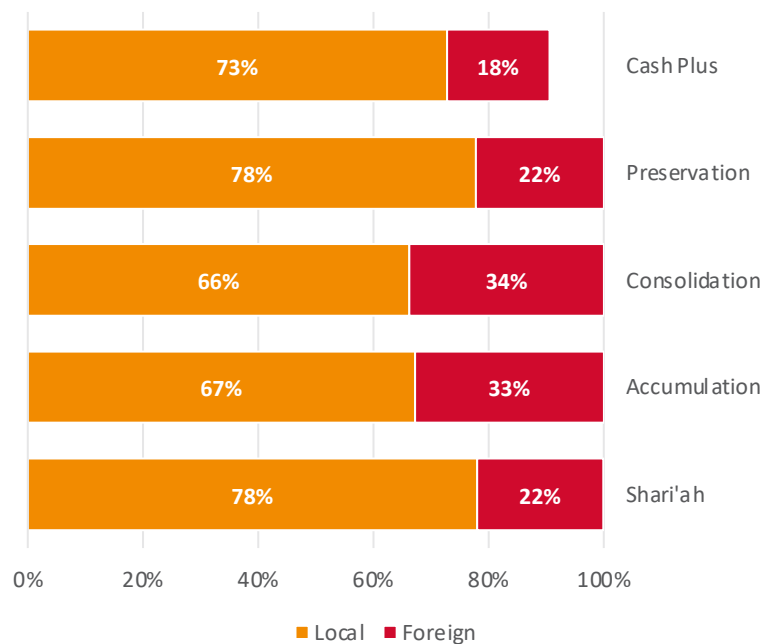
	Local				Foreign			
	Cash	Bonds	Equity	Other	Cash	Bonds	Equity	Other
Cash Plus	6.50%	66.26%	0.00%	0.00%	0.14%	11.79%	5.90%	0.00%
Preservation	25.35%	16.40%	28.86%	7.17%	0.01%	3.09%	19.11%	0.00%
Consolidation	5.05%	16.32%	39.38%	5.53%	0.01%	3.08%	30.62%	0.00%
Accumulation	7.15%	5.37%	49.34%	5.37%	0.08%	0.31%	32.38%	0.00%
Shari'ah	0.00%	39.40%	38.60%	0.00%	0.10%	0.00%	21.80%	0.00%

Portfolio holdings: 30/09/2021

SPLIT BETWEEN GROWTH AND INCOME ASSETS



SPLIT BETWEEN LOCAL AND FOREIGN ASSETS



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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.



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