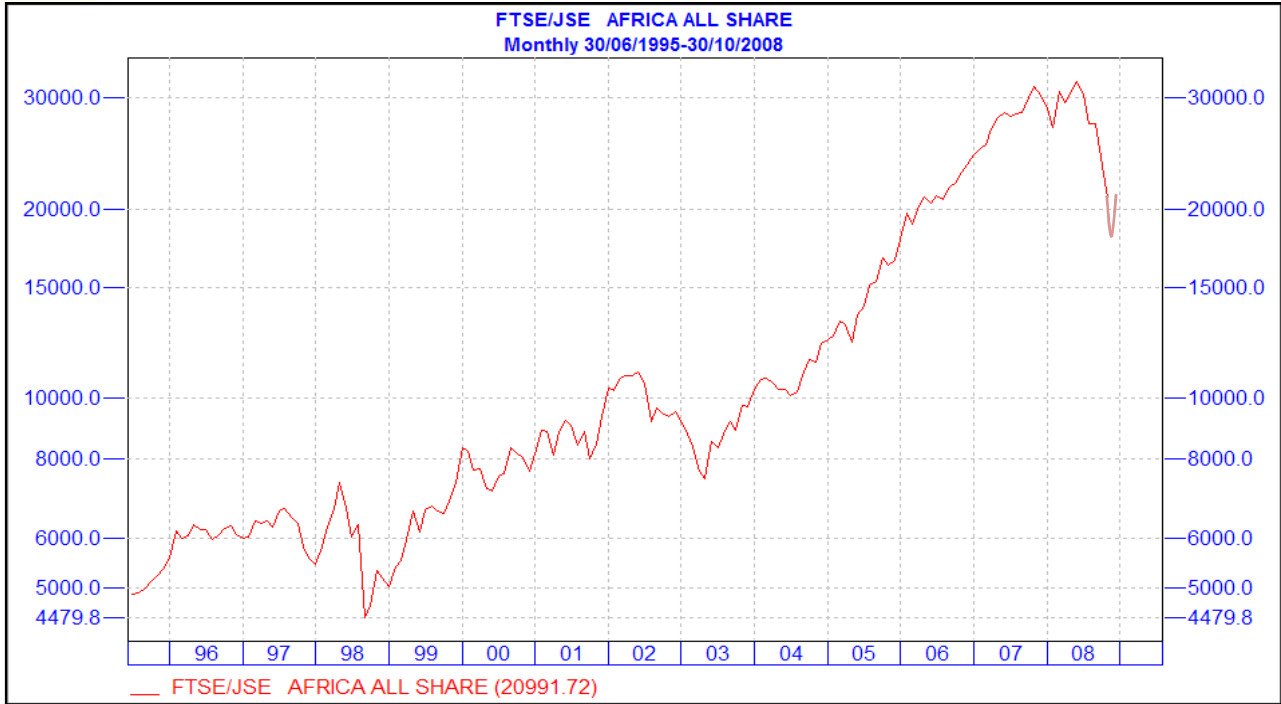
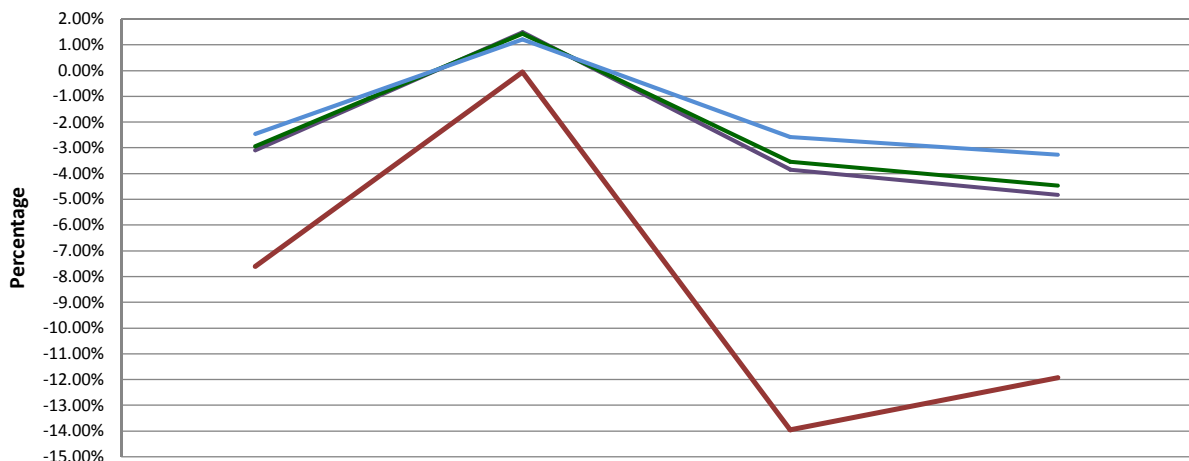


Equity Markets History



Markets Jul to Oct 2008

Monthly Returns Portfolios vs JSE All Share Index



	31/07/2008	29/08/2008	30/09/2008	31/10/2008
Alsi	-7.61%	-0.06%	-13.96%	-11.93%
WB	-3.11%	1.47%	-3.86%	-4.84%
IP	-2.94%	1.43%	-3.55%	-4.47%
PP	-2.47%	1.20%	-2.59%	-3.28%



Member Investment Choice

Wealth Builder

- 12 Years to retirement
- Inflation plus 6%

or

Inflation Protector

- 5 – 12 Years to retirement
- Inflation plus 4.9%

or

Pension Protector

- Less than 5 years to retirement
- Inflation plus 3.7%

or

Cash

- Short term, inflation plus 1%

And
Or

Capital Protection

95%

100%

Min Return

