



UCT RETIREMENT FUND

Secure your future – it's never too late to start

# UCTRF planning for retirement workshop

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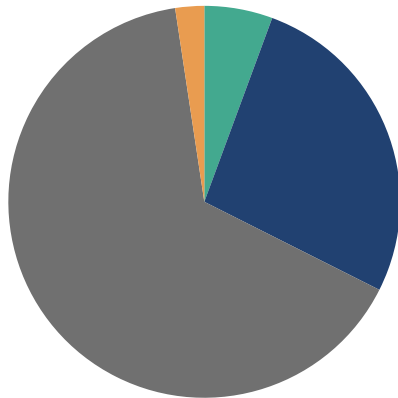
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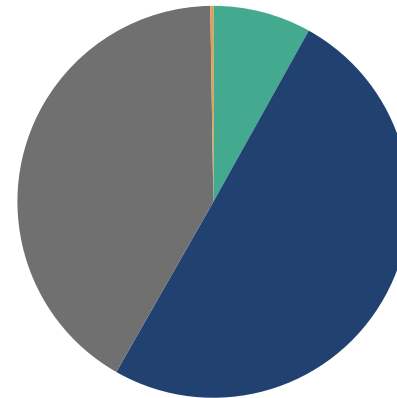
## May 2016 investment choice

May 2016 investments		
	Contributing members	Living annuitants
Portfolio A	6%	8%
Portfolio B	27%	50%
Portfolio C	65%	41%
Portfolio D	2%	0%

Contributing members



Living annuitants



■ Portfolio A ■ Portfolio B ■ Portfolio C ■ Portfolio D

■ Portfolio A ■ Portfolio B ■ Portfolio C ■ Portfolio D





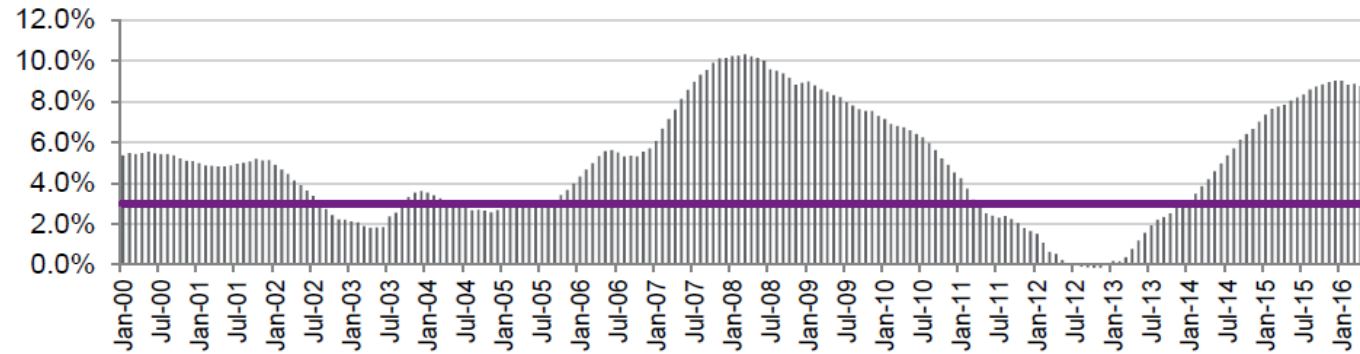
## Differences between portfolios

	Objective	Cost
Portfolio A	I + 1%	0.17%
Portfolio B	I + 3%	1.59%
Portfolio C	I + 5%	0.45%
Portfolio D	I + 4%	0.73%



# Differences between portfolio B and C

5 Year Rolling Real Returns since January 2000



7 Year Rolling Real Returns since January 2000

