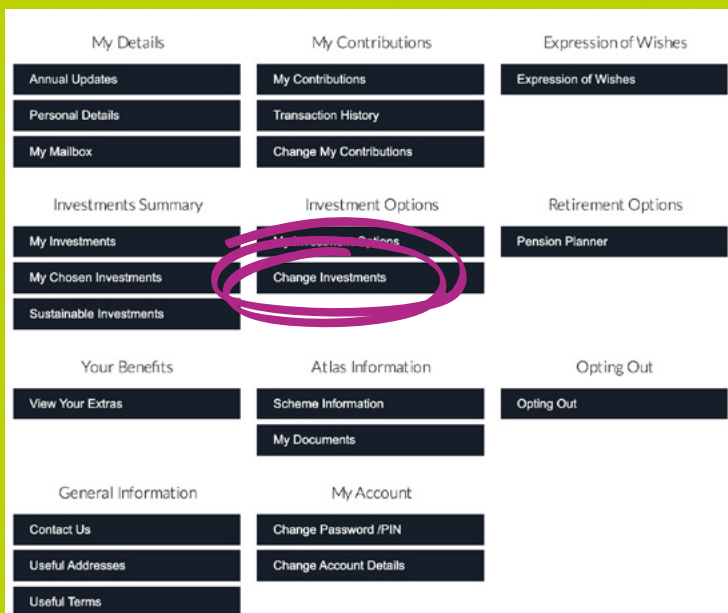


How tochange your investments

You can change your investments by logging in to your account online.

Once you're logged in, click on menu and go to 'Change Investments'.



Keep in touch.



By telephone
0800 011 3540



To email us
memberenquiries@seimastertrust.co.uk



To view your savings, visit
portal.hartlinkonline.co.uk/atlasmastertrust

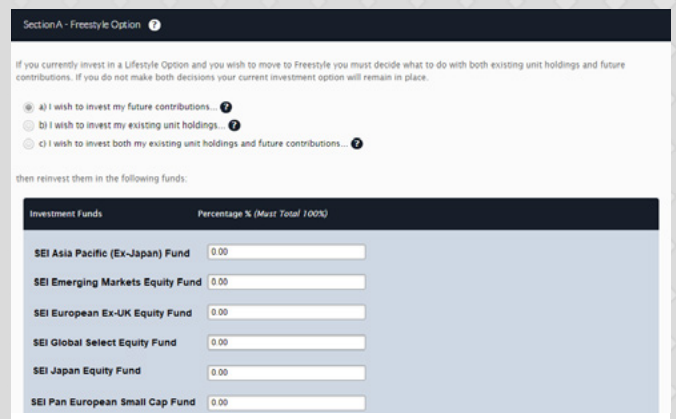


The Change Investments page allows you to switch where your money is invested currently, redirect where your future contributions go, or both, by completing the online form.

If you need to check where you are currently invested, use the **‘My Investments’** option from the menu. For details of other investment funds that are available from the Scheme, together with details of their past performance and characteristics, you can go to the **‘Investment Options’** page.

The Change Investments page has two sections you can fill in - **Section A** or **Section B**.

Complete **Section A** if you want to select your own investment choice from the range of funds available to the Scheme.



Section A - Freestyle Option

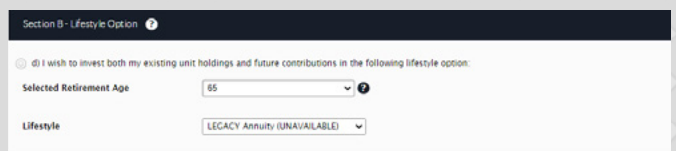
If you currently invest in a Lifestyle Option and you wish to move to Freestyle you must decide what to do with both existing unit holdings and future contributions. If you do not make both decisions your current investment option will remain in place.

a) I wish to invest my future contributions...
 b) I wish to invest my existing unit holdings...
 c) I wish to invest both my existing unit holdings and future contributions...

then reinvest them in the following funds:

Investment Funds	Percentage % (Max: Total 100%)
SEI Asia Pacific (Ex-Japan) Fund	0.00
SEI Emerging Markets Equity Fund	0.00
SEI European Ex-UK Equity Fund	0.00
SEI Global Select Equity Fund	0.00
SEI Japan Equity Fund	0.00
SEI Pan European Small Cap Fund	0.00

Complete **Section B** if you want to select the lifestyle strategy as your investment choice, or if you are already investing in the lifestyle strategy and you want to change your target retirement age.



Section B - Lifestyle Option

d) I wish to invest both my existing unit holdings and future contributions in the following lifestyle option:

Selected Retirement Age: 65

Lifestyle: LEGACY Annuity (UNAVAILABLE)

Each option has additional information to guide you through the process by using the **‘?’** function.

Please note, if you wish to invest in a Lifestyle Option (known as the ‘guide me’ options) then you must put all of your funds into that option.

Once you’re happy with your choices, read the notes about how investment switches work and then click on **‘Submit’** at the bottom of the page.

