

How to ...

... change your Target Retirement Age

Your Target Retirement Age (TRA) is the age you've told us you'd like to retire. This is important as we'll use your TRA for investment purposes and in your annual benefit statement.

Your TRA will determine at which point your investments are moved to different funds as part of the 'Do it for me' or lifestyle investment strategies. It's also the age at which we estimate the future value of your SEI Master Trust account for your annual benefit statement, so it's important that your TRA is the age you plan to retire. The default TRA is age 65.

Your TRA should be the best estimate of the age you want to retire, but remember that having an over optimistic retirement age may adversely affect your investment returns in the long run.

Keep in touch.



By Telephone
0800 011 3540



To email us
memberenquiries@seimastertrust.co.uk



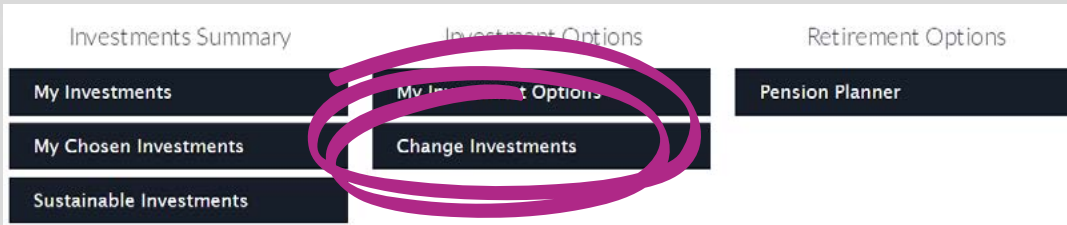
To view your savings, visit
portal.hartlinkonline.co.uk/atlasmastertrust



Step 1

You can change your TRA by logging in to your account at portal.hartlinkonline.co.uk/atlasmastertrust

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



Step 2

To change your TRA, scroll down to Section B and input the age you wish to retire. Make sure that the lifestyle option selected is still the one you want to invest in and click **'Submit'** at the bottom of the page.

OR

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 ?

Lifestyle

By pressing the Submit button below, I understand that:

- Switches are not instant. The process of selling and re-investing units can take up to 7 working days to complete and 10 working days to be displayed online.
- Please note that the Selected Retirement Age is the end of the month following your birthday.
- the switch will take place at the next available opportunity and the price of the units may include an allowance for the costs incurred by the manager buying/selling investments.
- the price of units or shares in all of the funds listed above can move both upwards and downwards.
- there is no guarantee that I will be permitted to retire at my chosen retirement date.
- we will be unable to switch your investments whilst either your regular contributions are being invested, or another switch is being processed. In the event that you request a switch, whilst a previous transaction is being processed, the switch will be held until the previous transaction is completed and then processed at that time.



Use the SEI Pension Planner to model your projected pension at different retirement ages and contribution amounts to better plan for your future and manage your goals. If you're not in a Lifestyle strategy and want to change your TRA, you'll need to contact the Administration Team using the details on the 'Contact us' tab on the menu.

