

Investment options & charges

How much you pay as a member

The Scheme offers you a range of funds in which you can invest. Each fund has associated charges. Your employer pays some of these costs. The figures in the table show the remaining annual fees that you pay as a percentage of your fund value. Charges will be automatically taken out of your fund.

| SEI investment lifestyle options | TER* (% p.a.) |
|---|---------------|
| SEI Master Trust Flexi Default Option | 0.38 |
| SEI Master Trust Annuity Option | 0.38 |
| SEI Master Trust Cash Option | 0.38 |
| Multi-Asset funds | TER* (% p.a.) |
| SEI Defensive Fund | 0.38 |
| SEI Moderate Fund | 0.38 |
| SEI Core Fund | 0.38 |
| SEI Growth Fund | 0.38 |
| SEI Aggressive Fund | 0.38 |
| Equity funds | TER* (% p.a.) |
| SEI UK Equity Fund | 0.80 |
| SEI MT Global Equity Fund | 0.75 |
| SEI Factor Allocation Global Equity Fund | 0.22 |
| SEI Small Cap Select Fund | 0.60 |
| SEI Emerging Markets Equity Fund | 0.60 |
| SEI MT UK Equity Index Tracker Fund | 0.15 |
| SEI MT Europe (ex UK) Equity Index Tracker Fund | 0.15 |

| SEI MT North American Equity Index Tracker Fund | 0.15 |
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| SEI MT Asia Pacific (ex Japan) Equity Index Tracker Fund | 0.15 |
| SEI MT Japan Equity Index Tracker Fund | 0.15 |
| SEI MT Climate Transition Equity Index Tracker Fund | 0.15 |
| SEI MT Sustainable Equity Fund | 0.75 |
| SEI MT Global Impact Equity Fund | 1.10 |
| SEI MT Shariah Compliant Fund | 0.44 |
| Fixed income funds | TER* (% p.a.) |
| SEI UK Core Fixed Income Fund | 0.50 |
| SEI Global Fixed Income Fund | 0.55 |
| SEI Global Opportunistic Fixed Income Fund | 0.55 |
| SEI MT UK Conventional Gilts over 15 years Fund | 0.10 |
| SEI MT UK Index Linked Gilts over 5 Years Fund | 0.10 |
| SEI MT Sterling Liquidity Fund | 0.10 |
| SEI MT UK Ethical Corporate Bond Fund | 0.55 |
| Alternative funds | TER* (% p.a.) |
| SEIMT UK Direct Property Fund | 0.75 |

Details of these funds can be found by visiting the SEI Master Trust website at www.seimastertrust.co.uk and logging in to your account. You should read all investment information and details on the funds before making your investment choices.

*TER is the 'Total Expense Ratio', which is the total ongoing cost to you as a member of the Scheme.