

Series 1

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.

The figures in the table show the annual charges for each fund as a percentage of your fund value. Charges will be automatically taken out of your fund.

Multi-asset funds	TER* (% p.a.)	Bonds – actively managed	TER* (% p.a.)
Atlas Multi-asset Portfolio 1 (MAP1)	0.294	Atlas Active Corporate Bond	0.500
Atlas Multi-asset Portfolio 2 (MAP2)	0.303	Bonds – index tracking	
Atlas Multi-asset Portfolio 3 (MAP3)	0.317	Atlas Corporate Bond Index Tracker	0.250
Atlas Multi-asset Absolute Return	0.870	Atlas Over 15yrs Gilts Index Tracker	0.250
Atlas Active Multi-asset	0.500	Atlas Over 5yrs Index-linked Gilts Index Tracker	0.250
Atlas Passive Multi-asset	0.340	Cash	
Equities – actively managed		Atlas Cash	0.250
Atlas Active Emerging Markets Equities	1.070	Pre-retirement	
Atlas Sustainable Equity	0.455	Atlas Level Annuity Target	0.250
Equities – index tracking		Atlas Inflation-linked Annuity Target	0.250
Atlas Global Equity Index Tracker	0.250	Atlas Flexible Pre-Retirement	0.250
Atlas UK Equity Index Tracker	0.250	At-retirement	
Atlas North American Equity Index Tracker	0.250	Atlas Flexible Access Retirement	0.430
Atlas Europe (ex UK) Equity Index Tracker	0.250	Atlas Retirement Income Drawdown	0.450
Atlas Japan Equity Index Tracker	0.250	Other	
Atlas Asia Pacific (ex Japan) Equity Index Tracker	0.250	Atlas Ethical	0.830
Atlas World (ex UK) Equity Index Tracker	0.288	Atlas Shariah Compliant	0.450
Atlas Emerging Markets Equity Index Tracker	0.330	Atlas UK Direct Property Fund	0.850



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.