

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)	0.454	Atlas Active Corporate Bond	0.610
Atlas Multi-asset Portfolio 2 (MAP2)	0.456	Bonds – index tracking	
Atlas Multi-asset Portfolio 3 (MAP3)	0.467	Atlas Corporate Bond Index Tracker	0.350
Atlas Multi-asset Absolute Return	1.020	Atlas Over 15yrs Gilts Index Tracker	0.350
Atlas Active Multi-asset	0.650	Atlas Over 5yrs Index-linked Gilts Index Tracker	0.350
Atlas Passive Multi-asset	0.500	Cash	
Equities – actively managed		Atlas Cash	0.400
Atlas Active Emerging Markets Equities	1.230	Pre-retirement	
Atlas Sustainable Equity	0.555	Atlas Level Annuity Target	0.370
Equities – index tracking		Atlas Inflation-linked Annuity Target	0.370
Atlas Global Equity Index Tracker	0.400	Atlas Flexible Pre-Retirement	0.376
Atlas UK Equity Index Tracker	0.350	At-retirement	
Atlas North American Equity Index Tracker	0.350	Atlas Flexible Access Retirement	0.600
Atlas Europe (ex UK) Equity Index Tracker	0.350	Atlas Retirement Income Drawdown	0.600
Atlas Japan Equity Index Tracker	0.350	Other	
Atlas Asia Pacific (ex Japan) Equity Index Tracker	0.350	Atlas Ethical	0.990
Atlas World (ex UK) Equity Index Tracker	0.390	Atlas Shariah Compliant	0.600
Atlas Emerging Markets Equity Index Tracker	0.500	Atlas UK Direct Property Fund	1.030

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.

