

Series 6

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.)
Atlas Multi-asset Portfolio 1 (MAP1)	0.400
Atlas Multi-asset Portfolio 2 (MAP2)	0.400
Atlas Multi-asset Portfolio 3 (MAP3)	0.400
Atlas Multi-asset Absolute Return	0.970
Atlas Active Multi-asset	0.600
Atlas Passive Multi-asset	0.445
Equities – actively managed	
Atlas Active Emerging Markets Equities	1.180
Atlas Sustainable Equity	0.490
Equities – index tracking	
Atlas Global Equity Index Tracker	0.300
Atlas UK Equity Index Tracker	0.285
Atlas North American Equity Index Tracker	0.285
Atlas Europe (ex UK) Equity Index Tracker	0.285
Atlas Japan Equity Index Tracker	0.285
Atlas Asia Pacific (ex Japan) Equity Index Tracker	0.285
Atlas World (ex UK) Equity Index Tracker	0.323
Atlas Emerging Markets Equity Index Tracker	0.430

Bonds – actively managed	TER* (% p.a.)
Atlas Active Corporate Bond	0.560
Bonds – index tracking	
Atlas Corporate Bond Index Tracker	0.285
Atlas Over 15yrs Gilts Index Tracker	0.285
Atlas Over 5yrs Index-linked Gilts Index Tracker	0.285
Cash	
Atlas Cash	0.340
Pre-retirement	
Atlas Level Annuity Target	0.315
Atlas Inflation-linked Annuity Target	0.315
Atlas Flexible Pre-Retirement	0.334
At-retirement	
Atlas Flexible Access Retirement	0.530
Atlas Retirement Income Drawdown	0.550
Other	
Atlas Ethical	0.940
Atlas Shariah Compliant	0.550
Atlas UK Direct Property Fund	0.885

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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.