

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	0.25
SEI Master Trust Annuity Option	0.25
SEI Master Trust Cash Option	0.25
Asset allocation 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
SEI investment funds	TER* (% p.a.)
SEI Global Select Equity Fund	0.75
SEI Asia Pacific (Ex-Japan) Fund	1.00
SEI Emerging Markets Equity Fund	1.10
SEI European Ex-UK Equity Fund	0.88
SEI Japan Equity Fund	0.85
SEI Pan European Small Cap Fund	0.87

SEI UK Equity Fund	0.80
SEI US Large Companies Fund	0.60
SEI US Small Companies Fund	0.60
SEI Factor Allocation Global Equity Fund	0.22
SEI Global Fixed Income Fund	0.55
SEI Global Opportunistic Fixed Income Fund	0.55
SEI UK Core Fixed Interest Fund	0.50
External funds	TER* (% p.a.)
SSgA UK ESG Screened Index Equity Fund	0.10
SSgA All World ESG Screened Index Equity Fund	0.10
SSgA Sterling Liquidity Fund	0.10
SSgA Sterling Non-Gilts Bond All Stocks ESG Screened Index Fund	0.12
SSgA UK Index Linked Gilts Over 5 Years Index Fund	0.10
SSgA UK Conventional Gilts Over 15 Years Index Fund	0.10
BlackRock Market Advantage Strategy Fund	0.40
Columbia Threadneedle UK Pensions Property Fund	0.75
Columbia Threadneedle Responsible UK Equity Fund	0.76
HSBC Islamic Global Equity Index Fund	0.44

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.

