

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
Equity funds	TER* (% p.a.)
SEI Aggressive Fund	0.38
SEI Global Select Equity Fund	0.75
SEI Emerging Markets Equity Fund	0.60
SEI UK Equity Fund	0.80
SEI Small Cap Select Fund	0.60
SEIMT UK Equity Index Tracker Fund	0.15
SEIMT North American Equity Index Tracker Fund	0.15
SEIMT Europe (ex UK) Equity Index Tracker Fund	0.15

SEIMT Asia Pacific (ex Japan) Equity Index Tracker Fund	0.15
SEIMT Japan Equity Index Tracker Fund	0.15
SEI Factor Allocation Global Equity Fund	0.22
SEIMT Global Impact Equity Fund	1.10
SEIMT Climate Transition Equity Index Tracker Fund	0.15
SEI Sustainable Equity Fund	0.75
Fixed income funds	TER* (% p.a.)
SEI UK Core Fixed Income Fund	0.50
SEI Global Fixed Income Fund	0.55
SEIMT Sterling Liquidity Fund	0.10
SEI Global Opportunistic Fixed Income Fund	0.55
SEIMT UK Index Linked Gilts Over 5 Years Index Fund	0.10
SEIMT UK Conventional Gilts Over 15 Years Index Fund	0.10
SEIMT UK Ethical Corporate Bond Fund	0.55
State Street Sterling Non-Gilts Bond All Stocks ESG Screened Index Fund	0.12
Shariah funds	TER* (% p.a.)
SEIMT Shariah Compliant Fund	0.44
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.