

# Series 9

## 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)	0.290	Atlas Active Corporate Bond	0.450
Atlas Multi-asset Portfolio 2 (MAP2)	0.290	<b>Bonds – index tracking</b>	
Atlas Multi-asset Portfolio 3 (MAP3)	0.290	Atlas Corporate Bond Index Tracker	0.175
Atlas Multi-asset Absolute Return	0.860	Atlas Over 15yrs Gilts Index Tracker	0.175
Atlas Active Multi-asset	0.440	Atlas Over 5yrs Index-linked Gilts Index Tracker	0.175
Atlas Passive Multi-asset	0.335	<b>Cash</b>	
<b>Equities – actively managed</b>		Atlas Cash	0.230
Atlas Active Emerging Markets Equities	1.070	<b>Pre-retirement</b>	
Atlas Sustainable Equity	0.380	Atlas Level Annuity Target	0.205
<b>Equities – index tracking</b>		Atlas Inflation-linked Annuity Target	0.205
Atlas Global Equity Index Tracker	0.190	Atlas Flexible Pre-Retirement	0.224
Atlas UK Equity Index Tracker	0.175	<b>At-retirement</b>	
Atlas North American Equity Index Tracker	0.175	Atlas Flexible Access Retirement	0.420
Atlas Europe (ex UK) Equity Index Tracker	0.175	Atlas Retirement Income Drawdown	0.440
Atlas Japan Equity Index Tracker	0.175	<b>Other</b>	
Atlas Asia Pacific (ex Japan) Equity Index Tracker	0.175	Atlas Ethical	0.830
Atlas World (ex UK) Equity Index Tracker	0.213	Atlas Shariah Compliant	0.440
Atlas Emerging Markets Equity Index Tracker	0.320	Atlas UK Direct Property Fund	0.775



Details of these funds can be found by visiting the SEI Master Trust website at [www.seimastertrust.co.uk](http://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.