

Transaction costs and charges.

All trustees of Defined Contribution pension schemes like Atlas are required by law to provide certain information about investment costs and charges to members, as well as provide illustrations that should help members to better understand the effect of these charges over time.

The charges deducted by Atlas can also be found in members' Investment Guides.

The tables below set out the charges specific to the section of Atlas that you are a member of. There are different charges for each of the different investment options available to you.

Charges are categorised by the UK Government as follows:

Transaction Costs

The costs and charges incurred as a result of the buying, selling, lending or borrowing of investments.

These costs can vary over time, depending on the level of activity the manager undertakes. For example, we expect Schroders' transaction costs to be higher than those of our passive managers because the investment mandate we gave them requires them to actively manage the portfolio. There is more information on this in our value for money assessment which can be found in the Chair's Statement in Atlas' Report and Accounts, which you can find [here](#).

Charges

Referred to in the Investment Guide as the Annual Management Charge, these are categorised as the costs and charges that the members pay, other than **Transaction Costs** and those incurred as a result of the holding or maintenance of property.

For Atlas members, the Annual Management Charge is made up of two key component parts:

- An administration charge, covering things such as general record keeping, collecting and investing contributions, paying member benefits, providing Benefits Statements and producing statutory accounts.
- An investment charge, which is the amount we pay for investment services. This includes the charge we pay to Scottish Widows (who provide the administration platform which hosts all of our investments), and the charges levied by each of the underlying investment managers.

There is a third component – called the Additional Fund Expenses (AFE). These are estimates of additional expenses incurred in the management of the fund which are based on the recent history of such charges for the fund in question. Consequently they cannot be guaranteed – they may be more or less than the estimate. The combination of Administration charge, investment charge and AFE is referred to as the Total Expense Ratio, or TER. The TER is shown in the tables below.

The tables below also show the Transaction Costs and Charges (TER) for each of the funds available to you. The first table shows the figures before charges have been taken into account, and the second table shows the effect of these charges over time. These are only illustrations and should not be taken as an indicator of how your fund will grow.

Capita section

To try and make the illustrations more meaningful to you, we have calculated the average age, contribution level and pension account value of all the active members in your particular section of Atlas. This is **Member A (Jos)**.

We have then adjusted this average to provide three alternative illustrations. The first (**Member B - Natalie**) is based on an active member who is 10 years younger than Jos, has half the average pension account value and who pays half the average level of contributions. The second (**Member C - Jofra**) is based on an active member who is 5 years older than Jos, has a pension account size which is 25% higher than him and whose contributions are 25% higher than his. And the third (**Member D - Anya**) is based on an active member who is 18 and has just joined Atlas; she has no previous pension account value. In addition, to reflect the diverse pension account values of our membership, we have included two additional illustrations for active members who have built up a bit more money in their pension account. **Member E - Adil** and **Member F – Katherine** are active members with pension account values of £25,000 and £80,000 respectively.

We have also shown these different illustrations for deferred members (those who have left Atlas); these members (**Ben (Member G)**, **Laura (Member H)** and **Eoin (Member I)**) no longer contribute into their pension account, but the same adjustments apply as Jos, Natalie and Jofra. And we have included **Rory (Member J)** and **Tammy (Member K)**, deferred members with pension account values of £25,000 and £80,000 respectively.

The columns that are highlighted show the investment period up until each member's 68th birthday, when we assume their contributions will stop and they will take their pension account. We have, however, shown both longer and shorter time lines so you can see the effect of charges over different time periods. No contributions are included beyond age 68.

Lastly – we have shown an example of the effect of drawdown on a member's pension account (**Member L - Nasser**). This is when your pension account remains invested with Atlas and you take (or 'draw down') a regular income. Remember that, with drawdown, your income isn't guaranteed for life – your money may run out before you die.

For this illustration we have assumed that Nasser has a pension account value (after taking his tax free cash) of £100,000. We have then assumed that Nasser draws down £4,000 each year in monthly instalments, and that he increases this rate of drawdown each year by 2.5% to help offset the effects of inflation.

Remember, these are intended only as guides. You can ask us for more information on your actual investments and others available to you by contacting the Atlas Administration team on 03451213389 or by email at memberenquiries@atlasmastertrust.co.uk. Alternatively, you can write to them at PO Box 555, Stead House, Darlington, DL1 9YT.

You can request paper copies of this costs and charges information, although the Trustee is not obliged to provide a hard copy if they have good reason to believe that you can access the information you require from the website.

You can also ask us for the International Securities Identification Number (ISIN) of the fund or funds in which you invest (or any that you are considering investing in). This is a unique reference number for each of the pooled investment funds available which will enable you to obtain more detailed information about these funds, including their objectives and past performance.

Capita section

Member A: Jos

Projected pension account in today's money				Before Charges										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£4,019	£8,152	£12,414	£23,667	£35,826	£48,964	£63,160	£72,221	£74,493	£80,492	£86,973
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£4,029	£8,206	£12,544	£24,141	£36,897	£50,926	£66,356	£76,344	£79,307	£87,227	£95,937
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Cash Fund	0.250%	0.015%	2.00%	£3,959	£7,849	£11,701	£21,168	£30,407	£39,422	£48,219	£53,395	£52,876	£51,599	£50,352
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Ethical Fund	0.930%	0.258%	5.91%	£4,070	£8,419	£13,062	£26,091	£41,437	£59,510	£80,797	£95,345	£101,794	£119,891	£141,206
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£3,966	£7,881	£11,774	£21,415	£30,926	£40,307	£49,561	£55,053	£54,752	£54,008	£53,275
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£4,009	£8,103	£12,300	£23,253	£34,902	£47,291	£60,467	£68,771	£70,486	£74,962	£79,722
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£4,088	£8,515	£13,299	£27,014	£43,661	£63,867	£88,394	£105,560	£114,066	£138,454	£168,056
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£3,973	£7,918	£11,861	£21,712	£31,553	£41,385	£51,207	£57,096	£57,074	£57,018	£56,963
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£3,978	£7,942	£11,918	£21,908	£31,972	£42,109	£52,321	£58,485	£58,656	£59,086	£59,520
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£4,047	£8,299	£12,768	£24,974	£38,807	£54,487	£72,258	£84,040	£88,358	£100,147	£113,510

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£4,071	£8,422	£13,070	£26,120	£41,504	£59,641	£81,022	£95,646	£102,154	£120,429	£141,973
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£4,044	£8,282	£12,729	£24,826	£38,465	£53,844	£71,184	£82,631	£86,695	£97,749	£110,213
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£4,019	£8,152	£12,414	£23,667	£35,826	£48,964	£63,160	£72,221	£74,493	£80,492	£86,973
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£3,959	£7,849	£11,701	£21,168	£30,407	£39,422	£48,219	£53,395	£52,876	£51,599	£50,352
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£3,959	£7,849	£11,701	£21,168	£30,407	£39,422	£48,219	£53,395	£52,876	£51,599	£50,352
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£4,055	£8,342	£12,873	£25,367	£39,726	£56,225	£75,186	£87,894	£92,921	£106,780	£122,706
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£4,037	£8,245	£12,640	£24,494	£37,702	£52,417	£68,812	£79,534	£83,048	£92,528	£103,090
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£4,099	£8,576	£13,449	£27,609	£45,121	£66,780	£93,566	£112,593	£122,581	£151,604	£187,497
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£4,097	£8,564	£13,419	£27,489	£44,825	£66,185	£92,504	£111,144	£120,823	£148,871	£183,429
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£4,012	£8,118	£12,334	£23,378	£35,179	£47,791	£61,268	£69,795	£71,673	£76,592	£81,850
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£4,073	£8,433	£13,095	£26,219	£41,741	£60,101	£81,817	£96,709	£103,426	£122,332	£144,693
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£4,094	£8,544	£13,370	£27,295	£44,348	£65,232	£90,808	£108,835	£118,025	£144,541	£177,014
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£4,095	£8,553	£13,393	£27,384	£44,567	£65,670	£91,586	£109,894	£119,307	£146,522	£179,945

Notes for Jos' projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Jos has built up a pot of £2,000.00.
- He's currently 40 and in the first year (of the table above), he will contribute £2,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£4,004	£8,077	£12,237	£23,031	£34,410	£46,408	£59,057	£66,974	£68,406	£72,122	£76,039
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£4,064	£8,385	£12,979	£25,773	£40,679	£58,049	£78,289	£92,004	£97,807	£113,967	£132,796
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£4,004	£8,076	£12,235	£23,022	£34,392	£46,374	£59,004	£66,906	£68,328	£72,015	£75,901
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£4,092	£8,535	£13,349	£27,209	£44,138	£64,815	£90,069	£107,830	£116,810	£142,667	£174,249
Atlas Cash Fund	0.250%	0.015%	1.73%	£3,952	£7,812	£11,614	£20,874	£29,794	£38,386	£46,662	£51,480	£50,714	£48,848	£47,052
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£3,981	£7,956	£11,951	£22,025	£32,221	£42,543	£52,991	£59,321	£59,611	£60,341	£61,081
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£4,089	£8,518	£13,305	£27,039	£43,722	£63,987	£88,605	£105,846	£114,412	£138,984	£168,832
Atlas Ethical Fund	0.930%	0.258%	4.72%	£4,036	£8,243	£12,633	£24,470	£37,647	£52,315	£68,644	£79,315	£82,791	£92,162	£102,594
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£4,092	£8,538	£13,355	£27,235	£44,202	£64,942	£90,293	£108,136	£117,179	£143,236	£175,088
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£3,948	£7,792	£11,570	£20,726	£29,487	£37,870	£45,891	£50,536	£49,652	£47,507	£45,456
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£3,998	£8,047	£12,165	£22,773	£33,843	£45,396	£57,452	£64,937	£66,055	£68,934	£71,939
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£4,080	£8,472	£13,192	£26,595	£42,645	£61,864	£84,880	£100,818	£108,355	£129,756	£155,383
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£3,966	£7,882	£11,777	£21,427	£30,950	£40,348	£49,623	£55,129	£54,839	£54,121	£53,412
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£4,092	£8,538	£13,355	£27,235	£44,202	£64,942	£90,293	£108,136	£117,179	£143,236	£175,088
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£3,971	£7,906	£11,834	£21,620	£31,359	£41,050	£50,694	£56,457	£56,347	£56,073	£55,800
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£4,017	£8,143	£12,394	£23,595	£35,663	£48,668	£62,681	£71,606	£73,777	£79,499	£85,664
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£4,049	£8,307	£12,789	£25,053	£38,991	£54,833	£72,839	£84,802	£89,259	£101,451	£115,308
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£4,024	£8,180	£12,482	£23,914	£36,381	£49,978	£64,807	£74,341	£76,966	£83,939	£91,543

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£4,001	£8,061	£12,199	£22,895	£34,111	£45,873	£58,207	£65,894	£67,158	£70,427	£73,854
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£4,094	£8,549	£13,382	£27,342	£44,464	£65,465	£91,221	£109,397	£118,706	£145,593	£178,569
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£3,948	£7,793	£11,572	£20,732	£29,500	£37,892	£45,923	£50,575	£49,696	£47,563	£45,522
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£3,952	£7,812	£11,614	£20,874	£29,794	£38,385	£46,660	£51,478	£50,712	£48,845	£47,048
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£4,042	£8,272	£12,704	£24,733	£38,250	£53,440	£70,510	£81,750	£85,655	£96,256	£108,168
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£4,017	£8,142	£12,391	£23,582	£35,635	£48,617	£62,599	£71,500	£73,654	£79,328	£85,439
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£4,086	£8,505	£13,274	£26,916	£43,423	£63,396	£87,564	£104,437	£112,712	£136,383	£165,024
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£4,072	£8,430	£13,090	£26,199	£41,694	£60,009	£81,658	£96,496	£103,172	£121,951	£144,149
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£3,987	£7,990	£12,032	£22,304	£32,823	£43,594	£54,624	£61,369	£61,954	£63,442	£64,965
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£4,063	£8,384	£12,976	£25,759	£40,647	£57,987	£78,183	£91,863	£97,639	£113,718	£132,445
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£4,092	£8,537	£13,352	£27,222	£44,169	£64,876	£90,177	£107,978	£116,988	£142,942	£174,654
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£4,069	£8,416	£13,055	£26,062	£41,368	£59,377	£80,568	£95,039	£101,429	£119,347	£140,430
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£4,085	£8,496	£13,252	£26,828	£43,208	£62,973	£86,821	£103,433	£111,502	£134,536	£162,328

Notes for Jos' projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Jos has built up a pot of £2,000.00.
- He's currently 40 and in the first year (of the table above), he will contribute £2,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member B: Natalie

Projected pension account in today's money				Before Charges										
Member B: Natalie				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£2,009	£4,076	£6,207	£11,834	£17,913	£24,482	£31,580	£39,250	£47,537	£52,826	£54,488
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£2,015	£4,103	£6,272	£12,071	£18,448	£25,463	£33,178	£41,663	£50,996	£57,038	£59,251
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Cash Fund	0.250%	0.015%	2.00%	£1,980	£3,925	£5,851	£10,584	£15,203	£19,711	£24,110	£28,402	£32,591	£35,055	£34,714
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Ethical Fund	0.930%	0.258%	5.91%	£2,035	£4,210	£6,531	£13,046	£20,718	£29,755	£40,398	£52,934	£67,698	£77,788	£83,050
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£1,983	£3,940	£5,887	£10,708	£15,463	£20,153	£24,780	£29,344	£33,846	£36,518	£36,319
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£2,005	£4,052	£6,150	£11,627	£17,451	£23,646	£30,234	£37,240	£44,691	£49,387	£50,618
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£2,044	£4,258	£6,650	£13,507	£21,831	£31,934	£44,197	£59,082	£77,150	£89,795	£97,031
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£1,986	£3,959	£5,930	£10,856	£15,777	£20,693	£25,604	£30,510	£35,412	£38,350	£38,335
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£1,989	£3,971	£5,959	£10,954	£15,986	£21,055	£26,161	£31,304	£36,485	£39,612	£39,728
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£2,024	£4,149	£6,384	£12,487	£19,404	£27,243	£36,129	£46,201	£57,616	£65,184	£68,533

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£2,035	£4,211	£6,535	£13,060	£20,752	£29,820	£40,511	£53,114	£67,972	£78,134	£83,451
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£2,022	£4,141	£6,364	£12,413	£19,233	£26,922	£35,592	£45,367	£56,389	£63,665	£66,796
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£2,009	£4,076	£6,207	£11,834	£17,913	£24,482	£31,580	£39,250	£47,537	£52,826	£54,488
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£1,980	£3,925	£5,851	£10,584	£15,203	£19,711	£24,110	£28,402	£32,591	£35,055	£34,714
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£1,980	£3,925	£5,851	£10,584	£15,203	£19,711	£24,110	£28,402	£32,591	£35,055	£34,714
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£2,028	£4,171	£6,436	£12,684	£19,863	£28,113	£37,593	£48,487	£61,007	£69,398	£73,366
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£2,018	£4,123	£6,320	£12,247	£18,851	£26,208	£34,406	£43,539	£53,715	£60,369	£63,037
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£2,050	£4,288	£6,725	£13,804	£22,561	£33,390	£46,783	£63,347	£83,833	£98,384	£107,112
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£2,049	£4,282	£6,710	£13,744	£22,412	£33,093	£46,252	£62,466	£82,444	£96,594	£105,006
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£2,006	£4,059	£6,167	£11,689	£17,590	£23,895	£30,634	£37,835	£45,531	£50,399	£51,756
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£2,036	£4,216	£6,548	£13,109	£20,871	£30,051	£40,909	£53,751	£68,942	£79,358	£84,871
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£2,047	£4,272	£6,685	£13,647	£22,174	£32,616	£45,404	£61,065	£80,244	£93,763	£101,680
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£2,048	£4,277	£6,696	£13,692	£22,284	£32,835	£45,793	£61,707	£81,251	£95,057	£103,200

Notes for Natalie's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Natalie has built up a pot of £1,000.00.
- She's currently 30 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member B: Natalie				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£2,002	£4,039	£6,119	£11,515	£17,205	£23,204	£29,529	£36,197	£43,227	£47,627	£48,646
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£2,032	£4,193	£6,490	£12,886	£20,340	£29,025	£39,144	£50,936	£64,676	£73,987	£78,654
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£2,002	£4,038	£6,117	£11,511	£17,196	£23,187	£29,502	£36,157	£43,172	£47,561	£48,572
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£2,046	£4,268	£6,674	£13,605	£22,069	£32,407	£45,034	£60,456	£79,292	£92,540	£100,246
Atlas Cash Fund	0.250%	0.015%	1.73%	£1,976	£3,906	£5,807	£10,437	£14,897	£19,193	£23,331	£27,316	£31,155	£33,391	£32,894
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,990	£3,978	£5,976	£11,012	£16,111	£21,271	£26,495	£31,784	£37,136	£40,380	£40,577
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£2,044	£4,259	£6,653	£13,519	£21,861	£31,994	£44,303	£59,255	£77,419	£90,140	£97,435
Atlas Ethical Fund	0.930%	0.258%	4.72%	£2,018	£4,121	£6,317	£12,235	£18,824	£26,158	£34,322	£43,410	£53,527	£60,139	£62,775
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£2,046	£4,269	£6,678	£13,618	£22,101	£32,471	£45,147	£60,641	£79,581	£92,911	£100,681
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£1,974	£3,896	£5,785	£10,363	£14,744	£18,935	£22,945	£26,783	£30,454	£32,580	£32,010
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£1,999	£4,023	£6,082	£11,386	£16,921	£22,698	£28,726	£35,017	£41,582	£45,658	£46,444
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£2,040	£4,236	£6,596	£13,297	£21,322	£30,932	£42,440	£56,221	£72,723	£84,151	£90,442
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£1,983	£3,941	£5,889	£10,713	£15,475	£20,174	£24,811	£29,388	£33,905	£36,587	£36,394
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£2,046	£4,269	£6,678	£13,618	£22,101	£32,471	£45,147	£60,641	£79,581	£92,911	£100,681
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£1,985	£3,953	£5,917	£10,810	£15,679	£20,525	£25,347	£30,145	£34,920	£37,774	£37,701
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£2,009	£4,072	£6,197	£11,797	£17,832	£24,334	£31,341	£38,891	£47,026	£52,207	£53,790
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£2,024	£4,154	£6,395	£12,526	£19,495	£27,416	£36,419	£46,652	£58,283	£66,010	£69,479
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£2,012	£4,090	£6,241	£11,957	£18,191	£24,989	£32,403	£40,490	£49,308	£54,978	£56,919

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£2,001	£4,031	£6,100	£11,447	£17,055	£22,936	£29,103	£35,571	£42,353	£46,579	£47,473
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£2,047	£4,274	£6,691	£13,671	£22,232	£32,732	£45,611	£61,406	£80,779	£94,450	£102,487
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£1,974	£3,897	£5,786	£10,366	£14,750	£18,946	£22,961	£26,805	£30,483	£32,614	£32,047
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£1,976	£3,906	£5,807	£10,437	£14,897	£19,192	£23,330	£27,315	£31,154	£33,389	£32,892
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£2,021	£4,136	£6,352	£12,366	£19,125	£26,720	£35,255	£44,846	£55,624	£62,721	£65,718
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£2,008	£4,071	£6,195	£11,791	£17,818	£24,309	£31,299	£38,829	£46,938	£52,101	£53,671
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£2,043	£4,253	£6,637	£13,458	£21,711	£31,698	£43,782	£58,404	£76,096	£88,448	£95,456
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£2,036	£4,215	£6,545	£13,100	£20,847	£30,005	£40,829	£53,624	£68,748	£79,113	£84,586
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£1,994	£3,995	£6,016	£11,152	£16,411	£21,797	£27,312	£32,960	£38,743	£42,279	£42,682
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£2,032	£4,192	£6,488	£12,879	£20,324	£28,994	£39,091	£50,852	£64,549	£73,828	£78,470
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£2,046	£4,268	£6,676	£13,611	£22,085	£32,438	£45,089	£60,546	£79,432	£92,719	£100,456
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£2,035	£4,208	£6,527	£13,031	£20,684	£29,689	£40,284	£52,751	£67,420	£77,438	£82,645
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£2,042	£4,248	£6,626	£13,414	£21,604	£31,487	£43,410	£57,797	£75,156	£87,249	£94,055

Notes for Natalie's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Natalie has built up a pot of £1,000.00.
- She's currently 30 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member C: Jofra

Projected pension account in today's money				Before Charges										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£5,024	£10,189	£15,518	£29,584	£44,783	£61,205	£71,687	£73,943	£79,897	£86,330	£93,282
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£5,037	£10,257	£15,680	£30,177	£46,121	£63,657	£75,009	£77,920	£85,701	£94,259	£103,672
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Cash Fund	0.250%	0.015%	2.00%	£4,949	£9,812	£14,627	£26,460	£38,008	£49,277	£55,908	£55,364	£54,026	£52,721	£51,448
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Ethical Fund	0.930%	0.258%	5.91%	£5,088	£10,524	£16,328	£32,614	£51,796	£74,388	£89,827	£95,904	£112,954	£133,035	£156,687
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£4,957	£9,851	£14,718	£26,769	£38,657	£50,384	£57,343	£57,030	£56,255	£55,491	£54,737
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£5,012	£10,129	£15,374	£29,066	£43,628	£59,114	£68,874	£70,591	£75,074	£79,842	£84,912
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£5,110	£10,644	£16,624	£33,767	£54,576	£79,834	£97,512	£105,370	£127,899	£155,244	£188,435
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£4,966	£9,897	£14,826	£27,140	£39,442	£51,731	£59,100	£59,077	£59,019	£58,961	£58,904
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£4,972	£9,927	£14,897	£27,385	£39,965	£52,637	£60,285	£60,461	£60,905	£61,352	£61,802
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£5,059	£10,373	£15,960	£31,217	£48,509	£68,108	£81,102	£85,269	£96,646	£109,541	£124,157
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£5,088	£10,528	£16,337	£32,649	£51,880	£74,551	£90,057	£96,185	£113,392	£133,677	£157,591

Capita section

Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£5,055	£10,353	£15,911	£31,032	£48,082	£67,305	£79,997	£83,930	£94,632	£106,699	£120,304
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£5,024	£10,189	£15,518	£29,584	£44,783	£61,205	£71,687	£73,943	£79,897	£86,330	£93,282
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£4,949	£9,812	£14,627	£26,460	£38,008	£49,277	£55,908	£55,364	£54,026	£52,721	£51,448
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£4,949	£9,812	£14,627	£26,460	£38,008	£49,277	£55,908	£55,364	£54,026	£52,721	£51,448
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£5,069	£10,427	£16,091	£31,709	£49,657	£70,282	£84,105	£88,915	£102,177	£117,416	£134,929
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£5,046	£10,307	£15,800	£30,618	£47,127	£65,521	£77,550	£80,977	£90,220	£100,519	£111,993
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£5,124	£10,720	£16,811	£34,511	£56,402	£83,475	£102,705	£111,817	£138,290	£171,031	£211,524
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£5,121	£10,705	£16,774	£34,361	£56,031	£82,731	£101,641	£110,493	£136,143	£167,747	£206,687
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£5,015	£10,148	£15,418	£29,222	£43,974	£59,739	£69,712	£71,588	£76,502	£81,753	£87,364
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£5,091	£10,541	£16,369	£32,774	£52,177	£75,127	£90,864	£97,175	£114,938	£135,949	£160,800
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£5,117	£10,680	£16,713	£34,118	£55,435	£81,540	£99,940	£108,379	£132,728	£162,547	£199,065
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£5,119	£10,691	£16,741	£34,230	£55,709	£82,087	£100,721	£109,349	£134,292	£164,926	£202,547

Notes for Jofra's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Jofra has built up a pot of £2,500.00.
- He's currently 45 and in the first year (of the table above), he will contribute £2,500 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£5,005	£10,097	£15,297	£28,788	£43,013	£58,010	£67,397	£68,838	£72,576	£76,518	£80,674
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£5,080	£10,481	£16,224	£32,216	£50,849	£72,562	£87,275	£92,780	£108,109	£125,970	£146,783
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£5,005	£10,095	£15,294	£28,778	£42,990	£57,968	£67,340	£68,771	£72,482	£76,393	£80,515
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£5,115	£10,669	£16,686	£34,012	£55,173	£81,019	£99,197	£107,457	£131,245	£160,298	£195,782
Atlas Cash Fund	0.250%	0.015%	1.73%	£4,940	£9,765	£14,518	£26,093	£37,243	£47,982	£54,236	£53,429	£51,463	£49,570	£47,747
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£4,976	£9,945	£14,939	£27,531	£40,276	£53,179	£60,996	£61,293	£62,045	£62,805	£63,575
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£5,111	£10,647	£16,632	£33,798	£54,652	£79,984	£97,725	£105,634	£128,320	£155,879	£189,356
Atlas Ethical Fund	0.930%	0.258%	4.72%	£5,046	£10,303	£15,792	£30,588	£47,059	£65,394	£77,377	£80,768	£89,910	£100,087	£111,416
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£5,115	£10,672	£16,694	£34,044	£55,253	£81,177	£99,423	£107,738	£131,695	£160,980	£196,778
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£4,935	£9,741	£14,462	£25,908	£36,859	£47,338	£53,406	£52,471	£50,205	£48,037	£45,963
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£4,998	£10,058	£15,206	£28,466	£42,304	£56,745	£65,710	£66,841	£69,755	£72,796	£75,969
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£5,100	£10,590	£16,490	£33,244	£53,306	£77,330	£93,967	£100,992	£120,938	£144,824	£173,428
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£4,957	£9,852	£14,722	£26,783	£38,687	£50,435	£57,409	£57,107	£56,359	£55,621	£54,892
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£5,115	£10,672	£16,694	£34,044	£55,253	£81,177	£99,423	£107,738	£131,695	£160,980	£196,778
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£4,963	£9,883	£14,792	£27,025	£39,198	£51,312	£58,552	£58,438	£58,153	£57,870	£57,588
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£5,022	£10,179	£15,493	£29,493	£44,579	£60,835	£71,188	£73,347	£79,035	£85,164	£91,768
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£5,061	£10,384	£15,987	£31,316	£48,739	£68,541	£81,698	£85,992	£97,737	£111,087	£126,261
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£5,030	£10,225	£15,603	£29,892	£45,476	£62,473	£73,401	£75,992	£82,876	£90,385	£98,574

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£5,002	£10,077	£15,249	£28,618	£42,638	£57,341	£66,503	£67,780	£71,078	£74,538	£78,165
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£5,118	£10,686	£16,728	£34,178	£55,581	£81,831	£100,355	£108,894	£133,559	£163,809	£200,912
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£4,935	£9,742	£14,465	£25,916	£36,875	£47,364	£53,441	£52,511	£50,258	£48,101	£46,036
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£4,940	£9,764	£14,517	£26,093	£37,242	£47,981	£54,234	£53,426	£51,460	£49,567	£47,743
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£5,053	£10,340	£15,880	£30,916	£47,812	£66,800	£79,302	£83,091	£93,374	£104,930	£117,916
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£5,021	£10,177	£15,488	£29,477	£44,544	£60,771	£71,102	£73,244	£78,886	£84,963	£91,508
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£5,108	£10,631	£16,593	£33,645	£54,279	£79,245	£96,676	£104,336	£126,248	£152,761	£184,841
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£5,090	£10,538	£16,363	£32,749	£52,118	£75,012	£90,703	£96,977	£114,629	£135,494	£160,157
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£4,984	£9,988	£15,039	£27,880	£41,028	£54,493	£62,726	£63,324	£64,844	£66,401	£67,995
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£5,079	£10,480	£16,220	£32,199	£50,809	£72,484	£87,167	£92,647	£107,904	£125,673	£146,369
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£5,115	£10,671	£16,690	£34,027	£55,212	£81,095	£99,306	£107,593	£131,463	£160,628	£196,263
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£5,087	£10,520	£16,319	£32,578	£51,710	£74,222	£89,595	£95,619	£112,510	£132,385	£155,772
Capita Passive Global Equity Fund	0.510%	0.000%	3.59%	£5,005	£10,097	£15,297	£28,788	£43,013	£58,010	£67,397	£68,838	£72,576	£76,518	£80,674

Notes for Jofra's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Jofra has built up a pot of £2,500.00.
- He's currently 45 and in the first year (of the table above), he will contribute £2,500 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member D: Anya

Projected pension account in today's money				Before Charges										
Member D: Anya				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	30	35	40	68 th birthday 50
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£994	£3,028	£5,127	£10,666	£16,652	£23,119	£30,107	£37,658	£45,817	£54,633	£74,452
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£995	£3,044	£5,172	£10,861	£17,118	£23,999	£31,568	£39,893	£49,049	£59,120	£82,378
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Cash Fund	0.250%	0.015%	2.00%	£985	£2,939	£4,875	£9,632	£14,274	£18,804	£23,225	£27,539	£31,748	£35,856	£43,777
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Ethical Fund	0.930%	0.258%	5.91%	£1,002	£3,106	£5,353	£11,658	£19,084	£27,831	£38,132	£50,265	£64,554	£81,384	£124,552
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£985	£2,948	£4,901	£9,735	£14,503	£19,207	£23,846	£28,423	£32,938	£37,391	£46,117
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£992	£3,014	£5,086	£10,496	£16,248	£22,366	£28,873	£35,793	£43,152	£50,979	£68,155
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£1,005	£3,134	£5,436	£12,034	£20,042	£29,763	£41,562	£55,884	£73,268	£94,368	£151,068
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£987	£2,959	£4,931	£9,858	£14,780	£19,696	£24,609	£29,516	£34,418	£39,316	£49,097
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£987	£2,967	£4,951	£9,939	£14,964	£20,025	£25,123	£30,259	£35,433	£40,644	£51,182
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£998	£3,071	£5,251	£11,202	£17,948	£25,593	£34,259	£44,081	£55,213	£67,831	£98,341
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£1,002	£3,107	£5,356	£11,670	£19,114	£27,889	£38,234	£50,430	£64,807	£81,757	£125,296
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£998	£3,066	£5,237	£11,142	£17,799	£25,306	£33,770	£43,313	£54,072	£66,204	£95,305

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£994	£3,028	£5,127	£10,666	£16,652	£23,119	£30,107	£37,658	£45,817	£54,633	£74,452
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£985	£2,939	£4,875	£9,632	£14,274	£18,804	£23,225	£27,539	£31,748	£35,856	£43,777
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£985	£2,939	£4,875	£9,632	£14,274	£18,804	£23,225	£27,539	£31,748	£35,856	£43,777
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£999	£3,084	£5,287	£11,363	£18,345	£26,369	£35,589	£46,185	£58,360	£72,352	£106,908
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£997	£3,056	£5,206	£11,006	£17,468	£24,667	£32,689	£41,626	£51,584	£62,678	£88,809
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£1,006	£3,152	£5,488	£12,275	£20,669	£31,050	£43,889	£59,768	£79,407	£103,695	£170,884
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£1,006	£3,148	£5,477	£12,226	£20,542	£30,788	£43,412	£58,967	£78,133	£101,748	£166,697
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£993	£3,018	£5,098	£10,547	£16,369	£22,591	£29,240	£36,346	£43,939	£52,054	£69,992
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£1,002	£3,110	£5,365	£11,710	£19,216	£28,093	£38,594	£51,013	£65,703	£83,078	£127,938
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£1,005	£3,143	£5,460	£12,148	£20,337	£30,367	£42,649	£57,691	£76,113	£98,673	£160,137
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£1,006	£3,145	£5,468	£12,184	£20,431	£30,560	£42,999	£58,276	£77,038	£100,079	£163,128

Notes for Anya's projected figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Anya has not yet built up anything in her pension account.
- She's currently 18 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member D: Anya				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	30	35	40	68 th birthday 50
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£992	£3,006	£5,064	£10,404	£16,033	£21,968	£28,226	£34,823	£41,779	£49,113	£64,996
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£1,001	£3,097	£5,324	£11,529	£18,758	£27,181	£36,996	£48,433	£61,760	£77,288	£116,465
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£992	£3,006	£5,064	£10,400	£16,025	£21,953	£28,201	£34,787	£41,727	£49,043	£64,878
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£1,005	£3,140	£5,453	£12,113	£20,247	£30,182	£42,316	£57,137	£75,238	£97,346	£157,327
Atlas Cash Fund	0.250%	0.015%	1.73%	£983	£2,928	£4,844	£9,509	£14,003	£18,332	£22,502	£26,518	£30,386	£34,112	£41,158
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£988	£2,971	£4,963	£9,988	£15,073	£20,221	£25,433	£30,708	£36,047	£41,453	£52,462
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£1,005	£3,135	£5,438	£12,044	£20,068	£29,816	£41,657	£56,042	£73,516	£94,742	£151,850
Atlas Ethical Fund	0.930%	0.258%	4.72%	£997	£3,055	£5,204	£10,996	£17,444	£24,622	£32,613	£41,507	£51,409	£62,432	£88,361
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,005	£3,141	£5,455	£12,124	£20,275	£30,238	£42,418	£57,305	£75,503	£97,748	£158,178
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£983	£2,922	£4,828	£9,448	£13,868	£18,097	£22,143	£26,015	£29,720	£33,265	£39,901
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£991	£2,997	£5,039	£10,297	£15,785	£21,512	£27,488	£33,725	£40,234	£47,027	£61,514
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£1,003	£3,122	£5,399	£11,863	£19,605	£28,876	£39,977	£53,272	£69,192	£88,256	£138,425
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£986	£2,949	£4,902	£9,739	£14,514	£19,225	£23,875	£28,464	£32,993	£37,463	£46,227
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,005	£3,141	£5,455	£12,124	£20,275	£30,238	£42,418	£57,305	£75,503	£97,748	£158,178
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£986	£2,956	£4,922	£9,820	£14,694	£19,544	£24,371	£29,174	£33,954	£38,710	£48,154
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£994	£3,026	£5,120	£10,636	£16,581	£22,986	£29,888	£37,325	£45,339	£53,975	£73,307
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£998	£3,074	£5,258	£11,234	£18,027	£25,748	£34,523	£44,496	£55,832	£68,717	£100,005
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£995	£3,037	£5,150	£10,767	£16,893	£23,574	£30,861	£38,807	£47,473	£56,925	£78,474
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£991	£3,002	£5,051	£10,348	£15,902	£21,727	£27,835	£34,241	£40,958	£48,002	£63,136

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£1,006	£3,144	£5,465	£12,167	£20,387	£30,469	£42,835	£58,002	£76,604	£99,419	£161,722
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£983	£2,923	£4,829	£9,450	£13,873	£18,107	£22,158	£26,036	£29,748	£33,300	£39,953
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£983	£2,928	£4,844	£9,509	£14,003	£18,332	£22,501	£26,517	£30,385	£34,110	£41,155
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£997	£3,063	£5,228	£11,103	£17,706	£25,125	£33,463	£42,832	£53,361	£65,193	£93,431
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£994	£3,025	£5,118	£10,631	£16,568	£22,963	£29,850	£37,268	£45,257	£53,862	£73,111
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£1,004	£3,131	£5,427	£11,994	£19,940	£29,554	£41,188	£55,265	£72,298	£92,909	£148,023
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£1,002	£3,110	£5,363	£11,702	£19,196	£28,053	£38,522	£50,897	£65,524	£82,814	£127,408
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£989	£2,981	£4,992	£10,103	£15,338	£20,698	£26,186	£31,807	£37,562	£43,455	£55,670
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£1,001	£3,096	£5,323	£11,523	£18,744	£27,154	£36,948	£48,356	£61,642	£77,117	£116,129
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£1,005	£3,141	£5,454	£12,118	£20,260	£30,209	£42,365	£57,218	£75,366	£97,540	£157,738
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£1,002	£3,105	£5,351	£11,647	£19,055	£27,772	£38,028	£50,097	£64,298	£81,007	£123,802
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£1,004	£3,129	£5,419	£11,958	£19,848	£29,367	£40,853	£54,712	£71,433	£91,609	£145,326

Notes for Anya's projected figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Anya has not yet built up anything in her pension account.
- She's currently 18 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member E: Adil

Projected pension account in today's money				Before Charges										
Member E: Adil				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£28,372	£35,274	£42,393	£61,186	£81,493	£103,435	£127,144	£152,762	£180,443	£198,110	£204,343
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£28,467	£35,602	£43,013	£62,825	£84,616	£108,583	£134,943	£163,935	£195,823	£216,465	£224,865
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Cash Fund	0.250%	0.015%	2.00%	£27,832	£33,453	£39,021	£52,703	£66,054	£79,083	£91,797	£104,205	£116,312	£123,436	£122,234
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Ethical Fund	0.930%	0.258%	5.91%	£28,837	£36,898	£45,505	£69,655	£98,098	£131,599	£171,055	£217,525	£272,258	£309,664	£330,611
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£27,888	£33,641	£39,362	£53,530	£67,504	£81,289	£94,887	£108,300	£121,531	£129,383	£128,677
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£28,287	£34,983	£41,846	£59,763	£78,817	£99,081	£120,632	£143,551	£167,926	£183,288	£187,858
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£29,001	£37,485	£46,652	£72,934	£104,834	£143,555	£190,555	£247,604	£316,849	£365,314	£394,753
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£27,955	£33,863	£39,770	£54,525	£69,266	£83,992	£98,704	£113,402	£128,085	£136,888	£136,835
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£27,999	£34,010	£40,038	£55,186	£70,446	£85,817	£101,301	£116,899	£132,612	£142,094	£142,510
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£28,629	£36,165	£44,088	£65,723	£90,244	£118,038	£149,540	£185,245	£225,714	£252,544	£265,518

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£28,842	£36,916	£45,540	£69,755	£98,301	£131,955	£171,629	£218,400	£273,539	£311,251	£332,430
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£28,600	£36,066	£43,899	£65,207	£89,233	£116,321	£146,864	£181,302	£220,131	£245,766	£257,851
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£28,372	£35,274	£42,393	£61,186	£81,493	£103,435	£127,144	£152,762	£180,443	£198,110	£204,343
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£27,832	£33,453	£39,021	£52,703	£66,054	£79,083	£91,797	£104,205	£116,312	£123,436	£122,234
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£27,832	£33,453	£39,021	£52,703	£66,054	£79,083	£91,797	£104,205	£116,312	£123,436	£122,234
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£28,703	£36,426	£44,591	£67,103	£92,974	£122,703	£156,866	£196,125	£241,239	£271,477	£287,001
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£28,536	£35,842	£43,471	£64,050	£86,979	£112,525	£140,987	£172,698	£208,028	£231,134	£241,347
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£29,104	£37,855	£47,382	£75,064	£109,299	£151,640	£204,006	£268,769	£348,866	£405,760	£441,757
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£29,084	£37,781	£47,236	£74,633	£108,390	£149,984	£201,233	£264,379	£342,184	£397,288	£431,886
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£28,313	£35,071	£42,011	£60,190	£79,617	£100,378	£122,563	£146,271	£171,606	£187,635	£192,684
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£28,860	£36,980	£45,665	£70,106	£99,016	£133,211	£173,656	£221,494	£278,077	£316,877	£338,887
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£29,050	£37,661	£46,998	£73,938	£106,930	£147,335	£196,817	£257,415	£331,628	£383,936	£416,357
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£29,066	£37,716	£47,107	£74,258	£107,601	£148,551	£198,841	£260,604	£336,454	£390,035	£423,447

Notes for Adil's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Adil has built up a pot of £25,000.00.
- He's currently 30 and in the first year (of the table above), he will contribute £3,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member E: Adil				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£28,241	£34,825	£41,551	£59,001	£77,399	£96,795	£117,246	£138,807	£161,539	£175,767	£179,525
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£28,779	£36,692	£45,104	£68,529	£95,824	£127,630	£164,690	£207,873	£258,190	£292,288	£310,724
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£28,239	£34,819	£41,540	£58,972	£77,344	£96,709	£117,118	£138,628	£161,299	£175,485	£179,213
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£29,036	£37,607	£46,893	£73,632	£106,290	£146,178	£194,896	£254,398	£327,071	£378,185	£409,678
Atlas Cash Fund	0.250%	0.015%	1.73%	£27,763	£33,228	£38,612	£51,723	£64,352	£76,516	£88,233	£99,519	£110,389	£116,719	£114,982
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£28,025	£34,096	£40,197	£55,579	£71,151	£86,913	£102,868	£119,019	£135,367	£145,273	£145,982
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£29,006	£37,501	£46,683	£73,022	£105,019	£143,887	£191,102	£248,458	£318,132	£366,927	£396,621
Atlas Ethical Fund	0.930%	0.258%	4.72%	£28,532	£35,826	£43,440	£63,968	£86,819	£112,256	£140,573	£172,095	£207,184	£230,117	£240,202
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£29,040	£37,624	£46,925	£73,725	£106,485	£146,530	£195,479	£255,314	£328,454	£379,929	£411,703
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£27,728	£33,114	£38,405	£51,230	£63,502	£75,244	£86,479	£97,229	£107,514	£113,471	£111,485
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£28,186	£34,641	£41,206	£58,119	£75,769	£94,188	£113,410	£133,470	£154,405	£167,402	£170,283
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£28,928	£37,220	£46,133	£71,441	£101,746	£138,038	£181,497	£233,540	£295,861	£339,016	£364,361
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£27,891	£33,649	£39,378	£53,567	£67,571	£81,391	£95,030	£108,491	£121,775	£129,662	£128,979
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£29,040	£37,624	£46,925	£73,725	£106,485	£146,530	£195,479	£255,314	£328,454	£379,929	£411,703
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£27,934	£33,795	£39,644	£54,216	£68,718	£83,149	£97,510	£111,801	£126,022	£134,522	£134,259
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£28,357	£35,223	£42,297	£60,936	£81,020	£102,662	£125,982	£151,110	£178,188	£195,431	£201,358
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£28,644	£36,218	£44,189	£65,999	£90,789	£118,964	£150,988	£187,386	£228,756	£256,243	£269,708
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£28,421	£35,445	£42,716	£62,037	£83,109	£106,090	£131,153	£158,486	£188,296	£207,463	£214,787

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£28,212	£34,728	£41,369	£58,535	£76,537	£95,415	£115,211	£135,971	£157,741	£171,308	£174,596
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£29,059	£37,690	£47,056	£74,108	£107,287	£147,981	£197,892	£259,108	£334,189	£387,171	£420,117
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£27,730	£33,118	£38,413	£51,251	£63,538	£75,297	£86,552	£97,323	£107,633	£113,605	£111,629
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£27,763	£33,228	£38,611	£51,722	£64,350	£76,513	£88,229	£99,513	£110,383	£116,711	£114,974
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£28,583	£36,003	£43,779	£64,881	£88,595	£115,244	£145,191	£178,844	£216,661	£241,563	£253,104
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£28,354	£35,214	£42,281	£60,893	£80,939	£102,529	£125,782	£150,826	£177,800	£194,971	£200,846
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£28,984	£37,424	£46,531	£72,585	£104,109	£142,254	£188,410	£244,259	£311,837	£359,018	£387,464
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£28,857	£36,968	£45,640	£70,036	£98,874	£132,960	£173,251	£220,875	£277,168	£315,750	£337,593
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£28,086	£34,301	£40,575	£56,525	£72,857	£89,581	£106,707	£124,244	£142,202	£153,183	£154,644
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£28,776	£36,683	£45,086	£68,481	£95,727	£127,461	£164,421	£207,466	£257,601	£291,562	£309,894
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£29,038	£37,615	£46,908	£73,677	£106,385	£146,348	£195,178	£254,841	£327,739	£379,028	£410,657
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£28,832	£36,880	£45,469	£69,553	£97,892	£131,237	£170,473	£216,640	£270,962	£308,059	£328,771
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£28,969	£37,368	£46,422	£72,270	£103,458	£141,088	£186,491	£241,275	£307,375	£353,421	£380,991

Notes for Adil's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Adil has built up a pot of £25,000.00.
- He's currently 30 and in the first year (of the table above), he will contribute £3,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member F: Katherine

Projected pension account in today's money				Before Charges										
Member F: Katherine				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£86,218	£98,946	£112,075	£146,733	£184,181	£208,083	£214,630	£231,913	£250,587	£270,765	£292,568
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£86,515	£99,922	£113,850	£151,081	£192,029	£218,536	£227,017	£249,688	£274,622	£302,047	£332,210
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Cash Fund	0.250%	0.015%	2.00%	£84,532	£93,531	£102,442	£124,342	£145,712	£158,286	£156,746	£152,960	£149,265	£145,660	£142,142
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Ethical Fund	0.930%	0.258%	5.91%	£87,670	£103,785	£120,989	£169,266	£226,126	£264,985	£282,910	£333,206	£392,445	£462,215	£544,390
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£84,709	£94,088	£103,416	£126,515	£149,299	£162,821	£161,933	£159,733	£157,563	£155,423	£153,312
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£85,953	£98,081	£110,512	£142,961	£177,471	£199,221	£204,188	£217,155	£230,946	£245,612	£261,210
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£88,184	£105,534	£124,283	£178,033	£243,276	£288,939	£312,224	£378,978	£460,004	£558,354	£677,731
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£84,918	£94,750	£104,579	£129,133	£153,664	£168,371	£168,305	£168,141	£167,977	£167,813	£167,650
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£85,054	£95,184	£105,345	£130,875	£156,593	£172,114	£172,618	£173,885	£175,161	£176,446	£177,741
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£87,020	£101,600	£116,928	£158,783	£206,224	£237,674	£249,885	£283,227	£321,017	£363,850	£412,398

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£87,686	£103,839	£121,091	£169,534	£226,642	£265,701	£283,781	£334,548	£394,397	£464,954	£548,132
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£86,932	£101,305	£116,386	£157,411	£203,667	£234,206	£245,723	£277,055	£312,382	£352,214	£397,125
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£86,218	£98,946	£112,075	£146,733	£184,181	£208,083	£214,630	£231,913	£250,587	£270,765	£292,568
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£84,532	£93,531	£102,442	£124,342	£145,712	£158,286	£156,746	£152,960	£149,265	£145,660	£142,142
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£84,532	£93,531	£102,442	£124,342	£145,712	£158,286	£156,746	£152,960	£149,265	£145,660	£142,142
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£87,253	£102,378	£118,369	£162,460	£213,128	£247,087	£261,217	£300,178	£344,950	£396,401	£455,525
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£86,731	£100,639	£115,161	£154,335	£197,981	£226,525	£236,534	£263,534	£293,617	£327,133	£364,475
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£88,505	£106,638	£126,380	£183,740	£254,681	£305,072	£332,136	£410,772	£508,026	£628,305	£777,061
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£88,441	£106,417	£125,958	£182,585	£252,356	£301,771	£328,051	£404,204	£498,036	£613,649	£756,101
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£86,033	£98,343	£110,983	£144,094	£179,477	£201,862	£207,294	£221,522	£236,728	£252,977	£270,341
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£87,742	£104,030	£121,448	£170,473	£228,459	£268,222	£286,852	£339,287	£401,308	£474,666	£561,433
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£88,336	£106,057	£125,275	£180,722	£248,626	£296,487	£321,523	£393,757	£482,220	£590,557	£723,233
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£88,384	£106,223	£125,590	£181,579	£250,340	£298,913	£324,519	£398,545	£489,456	£601,106	£738,223

Notes for Katherine's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Katherine has built up a pot of £80,000.00.
- She's currently 50 and in the first year (of the table above), she will contribute £5,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member F: Katherine				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£85,809	£97,612	£109,667	£140,945	£173,922	£194,562	£198,722	£209,516	£220,895	£232,893	£245,542
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£87,488	£103,169	£119,840	£166,261	£220,353	£257,008	£273,218	£318,359	£370,958	£432,247	£503,662
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£85,803	£97,593	£109,634	£140,868	£173,787	£194,385	£198,515	£209,227	£220,517	£232,416	£244,957
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£88,290	£105,899	£124,974	£179,903	£246,992	£294,178	£318,676	£389,219	£475,379	£580,611	£709,138
Atlas Cash Fund	0.250%	0.015%	1.73%	£84,319	£92,861	£101,276	£121,770	£141,510	£153,003	£150,727	£145,182	£139,841	£134,697	£129,742
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£85,134	£95,441	£105,797	£131,911	£158,344	£174,360	£175,211	£177,358	£179,532	£181,732	£183,959
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£88,197	£105,581	£124,371	£178,271	£243,747	£289,602	£313,038	£380,268	£461,936	£561,143	£681,656
Atlas Ethical Fund	0.930%	0.258%	4.72%	£86,717	£100,591	£115,073	£154,115	£197,577	£225,981	£235,884	£262,584	£292,306	£325,391	£362,222
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£88,304	£105,947	£125,066	£180,153	£247,489	£294,881	£319,541	£390,598	£477,455	£583,627	£713,409
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£84,210	£92,521	£100,686	£120,478	£139,415	£150,383	£147,751	£141,370	£135,265	£129,424	£123,835
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£85,639	£97,062	£108,681	£138,613	£169,849	£189,241	£192,499	£200,890	£209,648	£218,787	£228,325
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£87,953	£104,745	£122,793	£174,039	£235,405	£277,900	£298,675	£357,666	£428,307	£512,901	£614,202
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£84,717	£94,114	£103,461	£126,615	£149,465	£163,031	£162,173	£160,048	£157,952	£155,882	£153,840
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£88,304	£105,947	£125,066	£180,153	£247,489	£294,881	£319,541	£390,598	£477,455	£583,627	£713,409
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£84,853	£94,546	£104,220	£128,322	£152,306	£166,641	£166,316	£165,506	£164,701	£163,899	£163,101
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£86,172	£98,795	£111,802	£146,070	£182,995	£206,511	£212,773	£229,273	£247,053	£266,211	£286,856
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£87,067	£101,757	£117,218	£159,520	£207,599	£239,545	£252,132	£286,572	£325,715	£370,205	£420,772
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£86,373	£99,456	£113,000	£148,990	£188,240	£213,477	£221,013	£241,036	£262,874	£286,690	£312,663

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£85,719	£97,322	£109,148	£139,714	£171,769	£191,745	£195,425	£204,936	£214,909	£225,369	£236,337
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£88,362	£106,146	£125,443	£181,178	£249,537	£297,776	£323,115	£396,300	£486,061	£596,152	£731,179
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£84,215	£92,535	£100,710	£120,532	£139,503	£150,492	£147,875	£141,528	£135,455	£129,641	£124,078
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£84,319	£92,861	£101,275	£121,767	£141,505	£152,997	£150,720	£145,173	£139,831	£134,685	£129,729
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£86,876	£101,118	£116,042	£156,543	£202,058	£232,027	£243,113	£273,199	£307,009	£345,004	£387,700
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£86,164	£98,769	£111,754	£145,955	£182,790	£206,239	£212,453	£228,819	£246,445	£265,430	£285,876
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£88,130	£105,351	£123,936	£177,099	£241,427	£286,338	£309,026	£373,924	£452,451	£547,469	£662,442
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£87,731	£103,992	£121,377	£170,286	£228,097	£267,719	£286,239	£338,340	£399,925	£472,720	£558,764
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£85,325	£96,051	£106,879	£134,404	£162,589	£179,824	£181,539	£185,897	£190,360	£194,930	£199,610
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£87,480	£103,143	£119,790	£166,133	£220,107	£256,669	£272,807	£317,732	£370,055	£430,995	£501,970
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£88,297	£105,922	£125,018	£180,024	£247,233	£294,518	£319,094	£389,886	£476,383	£582,069	£711,201
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£87,654	£103,730	£120,886	£168,995	£225,602	£264,259	£282,026	£331,847	£390,469	£459,446	£540,609
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£88,082	£105,185	£123,623	£176,257	£239,765	£284,005	£306,160	£369,406	£445,718	£537,794	£648,892

Notes for Katherine's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Katherine has built up a pot of £80,000.00.
- She's currently 50 and in the first year (of the table above), she will contribute £5,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Deferred members - Member G: Ben

Projected pension account in today's money				Before Charges										
Member G: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£1,016	£1,048	£1,081	£1,168	£1,262	£1,363	£1,473	£1,543	£1,591	£1,720	£1,858
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£1,019	£1,059	£1,100	£1,210	£1,331	£1,463	£1,610	£1,704	£1,770	£1,947	£2,141
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Cash Fund	0.250%	0.015%	2.00%	£995	£985	£976	£952	£929	£907	£885	£872	£864	£843	£822
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Ethical Fund	0.930%	0.258%	5.91%	£1,033	£1,103	£1,178	£1,387	£1,634	£1,924	£2,266	£2,500	£2,669	£3,144	£3,703
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£997	£992	£986	£973	£960	£947	£934	£926	£921	£909	£896
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£1,012	£1,038	£1,064	£1,131	£1,203	£1,279	£1,361	£1,412	£1,447	£1,539	£1,637
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£1,040	£1,123	£1,214	£1,473	£1,788	£2,171	£2,635	£2,960	£3,198	£3,882	£4,712
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£1,000	£999	£999	£998	£997	£996	£995	£995	£994	£993	£992
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£1,001	£1,004	£1,007	£1,015	£1,022	£1,030	£1,037	£1,042	£1,045	£1,053	£1,060
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£1,025	£1,078	£1,133	£1,285	£1,456	£1,650	£1,871	£2,017	£2,120	£2,403	£2,724
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£1,033	£1,104	£1,179	£1,390	£1,638	£1,932	£2,277	£2,513	£2,684	£3,165	£3,731
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£1,024	£1,075	£1,128	£1,271	£1,433	£1,616	£1,822	£1,958	£2,055	£2,317	£2,612

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£1,016	£1,048	£1,081	£1,168	£1,262	£1,363	£1,473	£1,543	£1,591	£1,720	£1,858
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£995	£985	£976	£952	£929	£907	£885	£872	£864	£843	£822
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£995	£985	£976	£952	£929	£907	£885	£872	£864	£843	£822
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£1,028	£1,087	£1,149	£1,321	£1,518	£1,744	£2,004	£2,178	£2,303	£2,646	£3,041
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£1,022	£1,067	£1,114	£1,241	£1,383	£1,541	£1,717	£1,832	£1,913	£2,131	£2,374
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£1,043	£1,136	£1,237	£1,530	£1,892	£2,340	£2,893	£3,287	£3,579	£4,426	£5,474
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£1,043	£1,133	£1,232	£1,518	£1,871	£2,305	£2,840	£3,219	£3,499	£4,311	£5,312
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£1,013	£1,041	£1,069	£1,142	£1,220	£1,304	£1,394	£1,450	£1,489	£1,592	£1,701
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£1,034	£1,106	£1,183	£1,399	£1,655	£1,957	£2,315	£2,560	£2,738	£3,239	£3,831
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£1,041	£1,129	£1,225	£1,500	£1,837	£2,249	£2,755	£3,111	£3,374	£4,132	£5,060
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£1,042	£1,131	£1,228	£1,508	£1,852	£2,275	£2,794	£3,160	£3,431	£4,214	£5,175

Notes for Ben's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Ben is 40 and has built up a pot of £1,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member G: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£1,011	£1,032	£1,054	£1,112	£1,172	£1,236	£1,303	£1,345	£1,373	£1,448	£1,527
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£1,031	£1,096	£1,165	£1,358	£1,582	£1,843	£2,148	£2,354	£2,503	£2,916	£3,398
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£1,011	£1,032	£1,054	£1,111	£1,171	£1,234	£1,301	£1,342	£1,371	£1,445	£1,523
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£1,041	£1,127	£1,221	£1,492	£1,822	£2,225	£2,718	£3,064	£3,319	£4,054	£4,952
Atlas Cash Fund	0.250%	0.015%	1.73%	£993	£978	£963	£928	£894	£861	£829	£811	£799	£769	£741
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,002	£1,007	£1,012	£1,025	£1,037	£1,050	£1,063	£1,071	£1,076	£1,089	£1,102
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£1,040	£1,124	£1,215	£1,476	£1,793	£2,178	£2,645	£2,973	£3,213	£3,903	£4,742
Atlas Ethical Fund	0.930%	0.258%	4.72%	£1,022	£1,066	£1,113	£1,239	£1,379	£1,536	£1,709	£1,823	£1,903	£2,118	£2,358
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,041	£1,128	£1,222	£1,494	£1,826	£2,233	£2,729	£3,078	£3,336	£4,078	£4,985
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£991	£974	£957	£915	£876	£838	£802	£781	£767	£734	£702
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£1,009	£1,026	£1,044	£1,089	£1,137	£1,186	£1,238	£1,270	£1,292	£1,348	£1,407
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£1,037	£1,114	£1,198	£1,434	£1,717	£2,056	£2,463	£2,744	£2,949	£3,531	£4,229
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£997	£992	£987	£974	£961	£949	£936	£929	£924	£912	£900
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,041	£1,128	£1,222	£1,494	£1,826	£2,233	£2,729	£3,078	£3,336	£4,078	£4,985
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£999	£997	£995	£990	£985	£981	£976	£973	£971	£966	£962
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£1,015	£1,046	£1,078	£1,161	£1,251	£1,348	£1,453	£1,519	£1,565	£1,687	£1,818
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£1,026	£1,080	£1,137	£1,292	£1,468	£1,669	£1,897	£2,048	£2,156	£2,450	£2,785
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£1,017	£1,053	£1,091	£1,189	£1,297	£1,415	£1,543	£1,625	£1,683	£1,835	£2,001
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£1,010	£1,029	£1,049	£1,100	£1,153	£1,209	£1,268	£1,305	£1,330	£1,395	£1,463

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£1,042	£1,130	£1,226	£1,504	£1,845	£2,263	£2,775	£3,137	£3,404	£4,175	£5,121
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£991	£974	£957	£916	£877	£839	£803	£782	£769	£736	£704
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£993	£978	£963	£928	£894	£861	£829	£811	£799	£769	£741
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£1,024	£1,073	£1,124	£1,263	£1,419	£1,595	£1,792	£1,922	£2,014	£2,263	£2,543
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£1,015	£1,046	£1,077	£1,160	£1,249	£1,346	£1,449	£1,515	£1,561	£1,681	£1,811
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£1,039	£1,121	£1,210	£1,464	£1,772	£2,144	£2,594	£2,908	£3,139	£3,798	£4,595
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£1,034	£1,106	£1,182	£1,397	£1,651	£1,952	£2,307	£2,551	£2,727	£3,224	£3,811
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£1,005	£1,014	£1,024	£1,049	£1,074	£1,100	£1,126	£1,142	£1,153	£1,181	£1,209
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£1,031	£1,096	£1,165	£1,356	£1,580	£1,840	£2,143	£2,348	£2,496	£2,907	£3,386
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£1,041	£1,128	£1,222	£1,493	£1,824	£2,229	£2,723	£3,071	£3,327	£4,066	£4,968
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£1,033	£1,103	£1,177	£1,385	£1,629	£1,917	£2,255	£2,487	£2,654	£3,123	£3,674
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£1,038	£1,119	£1,207	£1,456	£1,757	£2,119	£2,557	£2,862	£3,086	£3,723	£4,492

Notes for Ben's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Ben is 40 and has built up a pot of £1,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member H: Laura

Projected pension account in today's money				Before Charges										
Member H: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£508	£524	£540	£584	£631	£682	£736	£796	£860	£901	£929
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£510	£529	£550	£605	£665	£732	£805	£885	£974	£1,031	£1,071
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Cash Fund	0.250%	0.015%	2.00%	£498	£493	£488	£476	£465	£453	£442	£432	£421	£415	£411
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Ethical Fund	0.930%	0.258%	5.91%	£517	£552	£589	£694	£817	£962	£1,133	£1,335	£1,572	£1,734	£1,851
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£499	£496	£493	£487	£480	£473	£467	£461	£454	£451	£448
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£506	£519	£532	£566	£601	£640	£680	£723	£769	£798	£818
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£520	£562	£607	£737	£894	£1,085	£1,317	£1,599	£1,941	£2,180	£2,356
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£500	£500	£500	£499	£499	£498	£498	£497	£497	£496	£496
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£501	£502	£504	£507	£511	£515	£519	£522	£526	£529	£530
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£513	£539	£567	£642	£728	£825	£935	£1,060	£1,202	£1,295	£1,362
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£517	£552	£589	£695	£819	£966	£1,139	£1,342	£1,582	£1,747	£1,865
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£512	£537	£564	£636	£717	£808	£911	£1,027	£1,158	£1,245	£1,306
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£508	£524	£540	£584	£631	£682	£736	£796	£860	£901	£929

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£498	£493	£488	£476	£465	£453	£442	£432	£421	£415	£411
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£498	£493	£488	£476	£465	£453	£442	£432	£421	£415	£411
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£514	£543	£575	£660	£759	£872	£1,002	£1,151	£1,323	£1,438	£1,521
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£511	£534	£557	£621	£692	£770	£858	£956	£1,066	£1,137	£1,187
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£522	£568	£618	£765	£946	£1,170	£1,447	£1,789	£2,213	£2,514	£2,737
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£521	£567	£616	£759	£935	£1,152	£1,420	£1,750	£2,156	£2,443	£2,656
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£507	£520	£534	£571	£610	£652	£697	£745	£796	£828	£850
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£517	£553	£591	£700	£827	£979	£1,157	£1,369	£1,619	£1,791	£1,915
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£521	£565	£612	£750	£918	£1,125	£1,377	£1,687	£2,066	£2,333	£2,530
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£521	£566	£614	£754	£926	£1,137	£1,397	£1,716	£2,107	£2,383	£2,587

Notes for Laura's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Laura is 30 and has built up a pot of £500.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member H: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£505	£516	£527	£556	£586	£618	£651	£687	£724	£747	£763
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£516	£548	£583	£679	£791	£922	£1,074	£1,251	£1,458	£1,598	£1,699
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£505	£516	£527	£555	£585	£617	£650	£685	£722	£745	£761
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£520	£564	£611	£746	£911	£1,113	£1,359	£1,660	£2,027	£2,286	£2,476
Atlas Cash Fund	0.250%	0.015%	1.73%	£496	£489	£482	£464	£447	£430	£415	£399	£385	£376	£370
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£501	£504	£506	£512	£519	£525	£531	£538	£545	£548	£551
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£520	£562	£607	£738	£896	£1,089	£1,323	£1,607	£1,952	£2,193	£2,371
Atlas Ethical Fund	0.930%	0.258%	4.72%	£511	£533	£557	£620	£690	£768	£855	£951	£1,059	£1,130	£1,179
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£520	£564	£611	£747	£913	£1,116	£1,365	£1,668	£2,039	£2,300	£2,492
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£496	£487	£478	£458	£438	£419	£401	£384	£367	£357	£351
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£504	£513	£522	£545	£568	£593	£619	£646	£674	£692	£703
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£518	£557	£599	£717	£859	£1,028	£1,231	£1,474	£1,766	£1,967	£2,114
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£499	£496	£493	£487	£481	£474	£468	£462	£456	£452	£450
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£520	£564	£611	£747	£913	£1,116	£1,365	£1,668	£2,039	£2,300	£2,492
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£500	£499	£498	£495	£493	£490	£488	£486	£483	£482	£481
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£508	£523	£539	£581	£626	£674	£726	£783	£843	£882	£909
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£513	£540	£568	£646	£734	£834	£948	£1,078	£1,225	£1,323	£1,393
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£509	£527	£545	£595	£649	£707	£771	£841	£918	£967	£1,001
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£505	£514	£524	£550	£577	£605	£634	£665	£697	£717	£731
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£521	£565	£613	£752	£923	£1,131	£1,388	£1,702	£2,088	£2,360	£2,560

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£496	£487	£479	£458	£438	£420	£402	£384	£368	£358	£352
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£496	£489	£482	£464	£447	£430	£415	£399	£385	£376	£370
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£512	£536	£562	£631	£710	£797	£896	£1,007	£1,132	£1,214	£1,272
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£507	£523	£539	£580	£625	£673	£725	£780	£841	£879	£905
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£519	£561	£605	£732	£886	£1,072	£1,297	£1,569	£1,899	£2,129	£2,298
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£517	£553	£591	£699	£826	£976	£1,154	£1,364	£1,612	£1,782	£1,905
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£502	£507	£512	£524	£537	£550	£563	£576	£590	£599	£604
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£515	£548	£582	£678	£790	£920	£1,072	£1,248	£1,453	£1,593	£1,693
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£520	£564	£611	£746	£912	£1,114	£1,362	£1,664	£2,033	£2,293	£2,484
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£517	£551	£588	£692	£815	£958	£1,128	£1,327	£1,561	£1,721	£1,837
Capita Passive Global Equity Fund	0.510%	0.000%	3.59%	£505	£516	£527	£556	£586	£618	£651	£687	£724	£747	£763

Notes for Laura's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Laura is 30 and has built up a pot of £500.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member I: Eoin

Projected pension account in today's money				Before Charges										
Member I: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£1,270	£1,309	£1,351	£1,459	£1,577	£1,704	£1,785	£1,841	£1,989	£2,150	£2,323
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£1,274	£1,323	£1,375	£1,512	£1,663	£1,829	£1,937	£2,012	£2,213	£2,434	£2,677
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Cash Fund	0.250%	0.015%	2.00%	£1,244	£1,232	£1,220	£1,190	£1,162	£1,134	£1,117	£1,106	£1,079	£1,053	£1,028
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Ethical Fund	0.930%	0.258%	5.91%	£1,292	£1,379	£1,472	£1,734	£2,042	£2,405	£2,653	£2,833	£3,337	£3,930	£4,628
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£1,247	£1,240	£1,233	£1,216	£1,200	£1,183	£1,174	£1,167	£1,152	£1,136	£1,120
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£1,265	£1,297	£1,329	£1,414	£1,504	£1,599	£1,659	£1,701	£1,809	£1,923	£2,046
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£1,299	£1,404	£1,517	£1,842	£2,235	£2,713	£3,048	£3,293	£3,998	£4,852	£5,890
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£1,250	£1,249	£1,249	£1,248	£1,246	£1,245	£1,244	£1,244	£1,243	£1,241	£1,240
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£1,252	£1,255	£1,259	£1,268	£1,278	£1,287	£1,293	£1,297	£1,306	£1,316	£1,325
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£1,282	£1,348	£1,417	£1,606	£1,820	£2,063	£2,224	£2,338	£2,650	£3,004	£3,405
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£1,292	£1,380	£1,474	£1,737	£2,048	£2,414	£2,665	£2,846	£3,356	£3,956	£4,664
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£1,280	£1,343	£1,409	£1,589	£1,792	£2,020	£2,171	£2,278	£2,568	£2,896	£3,265
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£1,270	£1,309	£1,351	£1,459	£1,577	£1,704	£1,785	£1,841	£1,989	£2,150	£2,323

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£1,244	£1,232	£1,220	£1,190	£1,162	£1,134	£1,117	£1,106	£1,079	£1,053	£1,028
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£1,244	£1,232	£1,220	£1,190	£1,162	£1,134	£1,117	£1,106	£1,079	£1,053	£1,028
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£1,285	£1,359	£1,436	£1,651	£1,897	£2,180	£2,369	£2,505	£2,879	£3,308	£3,801
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£1,277	£1,334	£1,393	£1,552	£1,729	£1,926	£2,055	£2,146	£2,391	£2,664	£2,968
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£1,304	£1,420	£1,546	£1,912	£2,365	£2,924	£3,322	£3,617	£4,473	£5,532	£6,842
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£1,303	£1,417	£1,540	£1,898	£2,338	£2,881	£3,265	£3,550	£4,374	£5,389	£6,640
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£1,267	£1,301	£1,336	£1,427	£1,525	£1,630	£1,696	£1,742	£1,862	£1,989	£2,126
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£1,293	£1,382	£1,478	£1,749	£2,068	£2,447	£2,706	£2,894	£3,423	£4,048	£4,788
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£1,302	£1,412	£1,531	£1,875	£2,296	£2,812	£3,175	£3,443	£4,217	£5,164	£6,325
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£1,302	£1,414	£1,535	£1,885	£2,315	£2,844	£3,217	£3,492	£4,289	£5,267	£6,469

Notes for Eoin's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Eoin is 45 and has built up a pot of £1,250.00
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%
- These costs and charges are based on the year to 31/03/2023



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member I: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£1,263	£1,290	£1,318	£1,389	£1,465	£1,545	£1,594	£1,628	£1,717	£1,810	£1,908
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£1,289	£1,370	£1,457	£1,697	£1,978	£2,304	£2,526	£2,685	£3,129	£3,646	£4,248
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£1,263	£1,290	£1,317	£1,389	£1,463	£1,542	£1,592	£1,626	£1,713	£1,806	£1,903
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£1,301	£1,409	£1,527	£1,865	£2,277	£2,782	£3,136	£3,397	£4,149	£5,068	£6,190
Atlas Cash Fund	0.250%	0.015%	1.73%	£1,241	£1,222	£1,204	£1,160	£1,117	£1,076	£1,052	£1,036	£998	£962	£926
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,253	£1,259	£1,265	£1,281	£1,297	£1,312	£1,322	£1,328	£1,345	£1,361	£1,378
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£1,300	£1,405	£1,518	£1,845	£2,241	£2,722	£3,059	£3,307	£4,017	£4,879	£5,927
Atlas Ethical Fund	0.930%	0.258%	4.72%	£1,277	£1,333	£1,391	£1,549	£1,724	£1,919	£2,047	£2,137	£2,379	£2,648	£2,948
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,301	£1,410	£1,528	£1,868	£2,283	£2,791	£3,148	£3,411	£4,170	£5,097	£6,231
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£1,239	£1,217	£1,196	£1,144	£1,095	£1,048	£1,020	£1,002	£959	£918	£878
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£1,261	£1,282	£1,304	£1,361	£1,421	£1,483	£1,521	£1,547	£1,615	£1,685	£1,759
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£1,296	£1,393	£1,497	£1,793	£2,147	£2,571	£2,864	£3,078	£3,686	£4,414	£5,286
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£1,247	£1,240	£1,234	£1,217	£1,202	£1,186	£1,176	£1,170	£1,155	£1,140	£1,125
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£1,301	£1,410	£1,528	£1,868	£2,283	£2,791	£3,148	£3,411	£4,170	£5,097	£6,231
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£1,249	£1,246	£1,244	£1,238	£1,232	£1,226	£1,222	£1,220	£1,214	£1,208	£1,202
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£1,269	£1,307	£1,347	£1,451	£1,564	£1,685	£1,762	£1,816	£1,957	£2,108	£2,272
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£1,282	£1,350	£1,421	£1,615	£1,835	£2,086	£2,253	£2,371	£2,695	£3,063	£3,481
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£1,272	£1,317	£1,363	£1,487	£1,621	£1,768	£1,863	£1,929	£2,103	£2,294	£2,502
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£1,262	£1,286	£1,311	£1,375	£1,442	£1,512	£1,555	£1,585	£1,662	£1,743	£1,828
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£1,302	£1,413	£1,533	£1,880	£2,306	£2,829	£3,197	£3,469	£4,255	£5,219	£6,401

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£1,239	£1,218	£1,196	£1,145	£1,096	£1,049	£1,022	£1,004	£961	£920	£880
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£1,241	£1,222	£1,204	£1,160	£1,117	£1,076	£1,052	£1,036	£998	£961	£926
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£1,280	£1,341	£1,405	£1,579	£1,774	£1,993	£2,138	£2,240	£2,517	£2,829	£3,179
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£1,269	£1,307	£1,346	£1,450	£1,562	£1,682	£1,759	£1,812	£1,951	£2,101	£2,263
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£1,299	£1,401	£1,513	£1,830	£2,214	£2,680	£3,004	£3,242	£3,923	£4,747	£5,744
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£1,293	£1,382	£1,478	£1,746	£2,064	£2,440	£2,698	£2,884	£3,409	£4,030	£4,763
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£1,256	£1,268	£1,280	£1,311	£1,342	£1,374	£1,394	£1,407	£1,441	£1,476	£1,511
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£1,289	£1,370	£1,456	£1,696	£1,975	£2,300	£2,520	£2,679	£3,120	£3,634	£4,232
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£1,301	£1,410	£1,527	£1,866	£2,280	£2,786	£3,142	£3,404	£4,159	£5,082	£6,210
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£1,291	£1,378	£1,471	£1,731	£2,036	£2,396	£2,642	£2,819	£3,317	£3,903	£4,593
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£1,298	£1,399	£1,508	£1,820	£2,196	£2,649	£2,965	£3,197	£3,857	£4,654	£5,615

Notes for Eoin's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Eoin is 45 and has built up a pot of £1,250.00
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%
- These costs and charges are based on the year to 31/03/2023



Capita section

Member J: Rory

Projected pension account in today's money				Before Charges										
Member J: Rory				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£25,390	£26,189	£27,013	£29,188	£31,539	£34,078	£36,822	£39,787	£42,991	£45,036	£46,453
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£25,480	£26,469	£27,497	£30,242	£33,263	£36,584	£40,238	£44,256	£48,676	£51,536	£53,536
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Cash Fund	0.250%	0.015%	2.00%	£24,878	£24,636	£24,396	£23,807	£23,232	£22,671	£22,123	£21,589	£21,067	£20,761	£20,559
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Ethical Fund	0.930%	0.258%	5.91%	£25,832	£27,579	£29,445	£34,679	£40,845	£48,106	£56,659	£66,732	£78,596	£86,704	£92,569
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£24,932	£24,796	£24,660	£24,325	£23,995	£23,669	£23,347	£23,030	£22,717	£22,532	£22,409
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£25,310	£25,941	£26,588	£28,276	£30,072	£31,982	£34,013	£36,173	£38,470	£39,917	£40,913
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£25,988	£28,082	£30,345	£36,833	£44,708	£54,266	£65,869	£79,952	£97,046	£109,010	£117,794
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£24,995	£24,985	£24,976	£24,951	£24,927	£24,903	£24,878	£24,854	£24,830	£24,815	£24,806
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£25,037	£25,110	£25,183	£25,368	£25,554	£25,742	£25,931	£26,121	£26,313	£26,429	£26,506
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£25,634	£26,951	£28,336	£32,117	£36,402	£41,259	£46,764	£53,004	£60,076	£64,764	£68,092
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£25,837	£27,595	£29,472	£34,745	£40,961	£48,288	£56,927	£67,111	£79,117	£87,328	£93,270
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£25,607	£26,867	£28,188	£31,782	£35,834	£40,404	£45,556	£51,364	£57,914	£62,238	£65,298
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£25,390	£26,189	£27,013	£29,188	£31,539	£34,078	£36,822	£39,787	£42,991	£45,036	£46,453

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£24,878	£24,636	£24,396	£23,807	£23,232	£22,671	£22,123	£21,589	£21,067	£20,761	£20,559
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£24,878	£24,636	£24,396	£23,807	£23,232	£22,671	£22,123	£21,589	£21,067	£20,761	£20,559
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£25,705	£27,175	£28,729	£33,014	£37,938	£43,596	£50,099	£57,571	£66,158	£71,914	£76,026
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£25,546	£26,675	£27,854	£31,033	£34,576	£38,522	£42,920	£47,819	£53,278	£56,847	£59,359
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£26,085	£28,400	£30,919	£38,239	£47,293	£58,490	£72,337	£89,464	£110,645	£125,691	£136,841
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£26,066	£28,336	£30,803	£37,954	£46,765	£57,621	£70,997	£87,478	£107,785	£122,167	£132,806
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£25,334	£26,016	£26,716	£28,550	£30,509	£32,604	£34,841	£37,233	£39,789	£41,406	£42,520
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£25,854	£27,649	£29,570	£34,975	£41,369	£48,931	£57,875	£68,454	£80,967	£89,548	£95,768
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£26,034	£28,233	£30,617	£37,495	£45,919	£56,235	£68,869	£84,341	£103,290	£116,645	£126,495
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£26,049	£28,280	£30,703	£37,706	£46,307	£56,871	£69,843	£85,775	£105,341	£119,163	£129,371

Notes for Rory's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Rory is 30 and has built up a pot of £25,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member J: Rory				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£25,266	£25,806	£26,358	£27,789	£29,299	£30,890	£32,568	£34,337	£36,202	£37,369	£38,168
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£25,776	£27,402	£29,130	£33,943	£39,551	£46,086	£53,700	£62,573	£72,911	£79,916	£84,957
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£25,264	£25,801	£26,349	£27,771	£29,269	£30,849	£32,513	£34,268	£36,117	£37,274	£38,066
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£26,020	£28,187	£30,534	£37,293	£45,549	£55,632	£67,946	£82,987	£101,358	£114,279	£123,795
Atlas Cash Fund	0.250%	0.015%	1.73%	£24,813	£24,444	£24,080	£23,195	£22,341	£21,520	£20,728	£19,965	£19,231	£18,803	£18,524
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£25,061	£25,183	£25,306	£25,616	£25,930	£26,248	£26,570	£26,895	£27,225	£27,425	£27,559
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£25,992	£28,095	£30,369	£36,891	£44,814	£54,439	£66,130	£80,333	£97,585	£109,668	£118,543
Atlas Ethical Fund	0.930%	0.258%	4.72%	£25,542	£26,661	£27,830	£30,980	£34,486	£38,390	£42,735	£47,572	£52,957	£56,476	£58,951
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£26,024	£28,201	£30,559	£37,355	£45,661	£55,815	£68,227	£83,398	£101,943	£114,996	£124,613
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£24,780	£24,347	£23,920	£22,887	£21,899	£20,953	£20,048	£19,183	£18,354	£17,875	£17,562
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£25,214	£25,648	£26,090	£27,227	£28,414	£29,653	£30,945	£32,294	£33,702	£34,576	£35,172
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£25,918	£27,855	£29,938	£35,851	£42,931	£51,411	£61,564	£73,724	£88,285	£98,368	£105,722
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£24,934	£24,803	£24,672	£24,349	£24,030	£23,715	£23,405	£23,098	£22,795	£22,616	£22,497
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£26,024	£28,201	£30,559	£37,355	£45,661	£55,815	£68,227	£83,398	£101,943	£114,996	£124,613
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£24,976	£24,927	£24,878	£24,757	£24,637	£24,517	£24,397	£24,279	£24,160	£24,090	£24,043
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£25,376	£26,146	£26,939	£29,028	£31,279	£33,704	£36,318	£39,134	£42,169	£44,102	£45,439
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£25,648	£26,996	£28,415	£32,296	£36,707	£41,721	£47,420	£53,897	£61,259	£66,151	£69,627
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£25,437	£26,335	£27,265	£29,735	£32,429	£35,367	£38,571	£42,066	£45,877	£48,327	£50,033
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£25,239	£25,723	£26,217	£27,493	£28,831	£30,234	£31,705	£33,248	£34,866	£35,875	£36,563
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£26,042	£28,258	£30,662	£37,607	£46,125	£56,573	£69,386	£85,102	£104,377	£117,980	£128,019

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£24,782	£24,351	£23,927	£22,900	£21,917	£20,977	£20,077	£19,215	£18,390	£17,913	£17,601
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£24,813	£24,444	£24,080	£23,194	£22,340	£21,518	£20,726	£19,964	£19,229	£18,801	£18,521
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£25,590	£26,813	£28,094	£31,571	£35,478	£39,868	£44,802	£50,347	£56,578	£60,680	£63,579
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£25,374	£26,138	£26,926	£29,000	£31,234	£33,640	£36,231	£39,022	£42,028	£43,942	£45,266
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£25,972	£28,029	£30,250	£36,603	£44,290	£53,591	£64,846	£78,464	£94,942	£106,446	£114,880
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£25,850	£27,639	£29,551	£34,929	£41,287	£48,802	£57,685	£68,185	£80,596	£89,103	£95,266
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£25,119	£25,358	£25,600	£26,215	£26,844	£27,489	£28,148	£28,824	£29,516	£29,939	£30,225
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£25,774	£27,394	£29,117	£33,912	£39,496	£46,000	£53,576	£62,398	£72,674	£79,635	£84,642
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£26,022	£28,194	£30,546	£37,323	£45,603	£55,720	£68,082	£83,186	£101,641	£114,625	£124,190
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£25,827	£27,563	£29,416	£34,613	£40,727	£47,922	£56,387	£66,348	£78,069	£86,073	£91,860
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£25,957	£27,982	£30,164	£36,396	£43,915	£52,986	£63,932	£77,139	£93,075	£104,176	£112,302

Notes for Rory's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Rory is 30 and has built up a pot of £25,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Member K: Tammy

Projected pension account in today's money				Before Charges										
Member K: Tammy				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	4.10%	£81,249	£83,805	£86,442	£93,403	£100,924	£105,724	£109,050	£117,832	£127,320	£137,572	£148,650
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Active Multi Asset Fund	0.600%	0.287%	4.47%	£81,538	£84,702	£87,989	£96,776	£106,440	£112,696	£117,070	£128,761	£141,619	£155,762	£171,316
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Cash Fund	0.250%	0.015%	2.00%	£79,610	£78,835	£78,068	£76,182	£74,342	£73,259	£72,546	£70,794	£69,084	£67,416	£65,787
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Ethical Fund	0.930%	0.258%	5.91%	£82,661	£88,253	£94,223	£110,974	£130,703	£144,187	£153,940	£181,308	£213,542	£251,506	£296,220
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Flexible Access Retirement Fund	0.560%	0.061%	2.22%	£79,781	£79,346	£78,913	£77,841	£76,784	£76,156	£75,741	£74,712	£73,697	£72,696	£71,708
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.77%	£80,991	£83,011	£85,080	£90,484	£96,230	£99,851	£102,341	£108,840	£115,752	£123,103	£130,921
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.55%	£83,161	£89,863	£97,104	£117,865	£143,065	£160,702	£173,653	£210,780	£255,845	£310,546	£376,941
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.48%	£79,984	£79,953	£79,922	£79,844	£79,766	£79,719	£79,688	£79,611	£79,533	£79,455	£79,378
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Level Annuity Target Fund	0.250%	0.000%	2.65%	£80,117	£80,352	£80,587	£81,178	£81,774	£82,134	£82,374	£82,979	£83,588	£84,201	£84,819
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	5.10%	£82,029	£86,244	£90,674	£102,773	£116,486	£125,577	£132,028	£149,645	£169,612	£192,243	£217,893
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.93%	£82,677	£88,303	£94,312	£111,184	£131,074	£144,678	£154,523	£182,166	£214,755	£253,174	£298,466
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.99%	£81,943	£85,973	£90,201	£101,702	£114,670	£123,232	£129,292	£145,778	£164,366	£185,324	£208,955
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£81,249	£83,805	£86,442	£93,403	£100,924	£105,724	£109,050	£117,832	£127,320	£137,572	£148,650

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.008%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	2.00%	£79,610	£78,835	£78,068	£76,182	£74,342	£73,259	£72,546	£70,794	£69,084	£67,416	£65,787
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	2.00%	£79,610	£78,835	£78,068	£76,182	£74,342	£73,259	£72,546	£70,794	£69,084	£67,416	£65,787
Atlas Passive Multi Asset Fund	0.470%	0.000%	5.39%	£82,256	£86,959	£91,932	£105,644	£121,401	£131,962	£139,509	£160,317	£184,228	£211,706	£243,283
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.74%	£81,748	£85,360	£89,132	£99,306	£110,642	£118,056	£123,272	£137,343	£153,021	£170,488	£189,949
Atlas Shariah Compliant Fund	0.450%	0.017%	6.95%	£83,473	£90,878	£98,941	£122,366	£151,337	£171,915	£187,167	£231,480	£286,284	£354,064	£437,892
Atlas Sustainable Equity Fund	0.545%	0.339%	6.87%	£83,411	£90,675	£98,571	£121,453	£149,647	£169,615	£184,386	£227,190	£279,929	£344,912	£424,979
Atlas UK Direct Property Fund	0.750%	0.133%	3.87%	£81,069	£83,251	£85,491	£91,359	£97,630	£101,597	£104,331	£111,493	£119,146	£127,324	£136,063
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	6.00%	£82,732	£88,478	£94,624	£111,921	£132,379	£146,408	£156,578	£185,200	£219,053	£259,096	£306,457
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Capita Active Global Equity Fund	0.720%	0.130%	6.74%	£83,309	£90,344	£97,973	£119,984	£146,940	£165,940	£179,952	£220,381	£269,892	£330,527	£404,784
Capita Passive Global Equity Fund	0.300%	0.077%	6.80%	£83,356	£90,497	£98,249	£120,660	£148,184	£167,627	£181,986	£223,499	£274,481	£337,092	£413,986

Notes for Tammy's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Tammy is 50 and has built up a pot of £80,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member K: Tammy				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.59%	£80,851	£82,579	£84,345	£88,926	£93,756	£96,779	£98,848	£104,217	£109,878	£115,845	£122,137
Atlas Active Emerging Markets Equity Fund	1.170%	0.147%	5.68%	£82,484	£87,687	£93,217	£108,619	£126,564	£138,725	£147,475	£171,841	£200,232	£233,314	£271,862
Atlas Active Multi Asset Fund	0.600%	0.287%	3.58%	£80,845	£82,563	£84,317	£88,867	£93,662	£96,662	£98,716	£104,043	£109,657	£115,574	£121,810
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.018%	6.68%	£83,264	£90,198	£97,709	£119,339	£145,756	£164,336	£178,021	£217,429	£265,560	£324,346	£396,144
Atlas Cash Fund	0.250%	0.015%	1.73%	£79,403	£78,221	£77,057	£74,223	£71,492	£69,903	£68,862	£66,329	£63,889	£61,539	£59,275
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£80,195	£80,587	£80,980	£81,973	£82,977	£83,586	£83,994	£85,024	£86,065	£87,120	£88,188
Atlas Emerging Markets Index Tracker Fund	0.400%	0.033%	6.57%	£83,174	£89,905	£97,181	£118,052	£143,406	£161,161	£174,204	£211,617	£257,064	£312,272	£379,337
Atlas Ethical Fund	0.930%	0.258%	4.72%	£81,734	£85,316	£89,055	£99,135	£110,356	£117,690	£122,847	£136,752	£152,231	£169,462	£188,644
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.000%	6.70%	£83,278	£90,243	£97,790	£119,535	£146,116	£164,824	£178,608	£218,325	£266,874	£326,219	£398,761
Atlas Flexible Access Retirement Fund	0.560%	0.061%	1.60%	£79,297	£77,909	£76,545	£73,240	£70,077	£68,245	£67,051	£64,155	£61,385	£58,734	£56,197
Atlas Flexible Pre-Retirement Fund	0.350%	0.042%	3.38%	£80,686	£82,075	£83,487	£87,127	£90,925	£93,283	£94,889	£99,025	£103,342	£107,847	£112,549
Atlas Global Equity Index Tracker Fund	0.270%	0.018%	6.26%	£82,936	£89,137	£95,801	£114,722	£137,380	£153,070	£164,514	£197,006	£235,916	£282,512	£338,310
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	2.23%	£79,789	£79,369	£78,952	£77,917	£76,897	£76,291	£75,889	£74,895	£73,914	£72,945	£71,990
Atlas Japan Equity Index Tracker Fund	0.300%	0.000%	6.70%	£83,278	£90,243	£97,790	£119,535	£146,116	£164,824	£178,608	£218,325	£266,874	£326,219	£398,761
Atlas Level Annuity Target Fund	0.250%	0.000%	2.40%	£79,922	£79,766	£79,611	£79,223	£78,837	£78,607	£78,453	£78,071	£77,691	£77,313	£76,937
Atlas Multi Asset Absolute Return Fund	0.750%	0.307%	4.04%	£81,204	£83,667	£86,204	£92,889	£100,092	£104,679	£107,854	£116,218	£125,230	£134,942	£145,406
Atlas Multi Asset Portfolio 1	0.554%	0.217%	5.16%	£82,075	£86,388	£90,927	£103,347	£117,464	£126,843	£133,508	£151,745	£172,472	£196,030	£222,806
Atlas Multi Asset Portfolio 2	0.506%	0.191%	4.29%	£81,400	£84,273	£87,248	£95,152	£103,773	£109,316	£113,175	£123,428	£134,611	£146,806	£160,107
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£80,764	£82,314	£83,893	£87,976	£92,258	£94,926	£96,748	£101,457	£106,394	£111,572	£117,002
Atlas North American Equity Index Tracker Fund	0.220%	0.008%	6.77%	£83,334	£90,425	£98,120	£120,344	£147,601	£166,836	£181,033	£222,036	£272,327	£334,008	£409,660

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.145%	1.60%	£79,301	£77,922	£76,567	£73,281	£70,136	£68,314	£67,126	£64,245	£61,488	£58,849	£56,323
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.016%	1.73%	£79,402	£78,220	£77,056	£74,220	£71,489	£69,899	£68,858	£66,324	£63,884	£61,533	£59,268
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.92%	£81,889	£85,801	£89,900	£101,026	£113,529	£121,761	£127,579	£143,367	£161,110	£181,048	£203,454
Atlas Retirement Income Drawdown Fund	0.590%	0.117%	4.03%	£81,196	£83,643	£86,163	£92,800	£99,948	£104,499	£107,648	£115,940	£124,871	£134,490	£144,850
Atlas Shariah Compliant Fund	0.450%	0.017%	6.48%	£83,109	£89,694	£96,801	£117,130	£141,728	£158,901	£171,492	£207,506	£251,084	£303,814	£367,617
Atlas Sustainable Equity Fund	0.545%	0.339%	5.99%	£82,721	£88,443	£94,562	£111,774	£132,119	£146,063	£156,167	£184,593	£218,193	£257,908	£304,853
Atlas UK Direct Property Fund	0.750%	0.133%	2.99%	£80,380	£81,147	£81,921	£83,887	£85,901	£87,133	£87,963	£90,075	£92,238	£94,452	£96,720
Atlas UK Equity Index Tracker Fund	0.300%	0.027%	5.67%	£82,477	£87,662	£93,174	£108,518	£126,388	£138,494	£147,202	£171,442	£199,675	£232,557	£270,854
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.009%	6.69%	£83,271	£90,220	£97,748	£119,434	£145,930	£164,572	£178,305	£217,862	£266,195	£325,251	£397,408
Capita Active Global Equity Fund	0.720%	0.130%	5.89%	£82,646	£88,202	£94,132	£110,761	£130,327	£143,689	£153,350	£180,439	£212,315	£249,821	£293,952
Capita Passive Global Equity Fund	0.300%	0.077%	6.42%	£83,062	£89,541	£96,526	£116,467	£140,527	£157,287	£169,556	£204,583	£246,846	£297,840	£359,367

Notes for Tammy's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Tammy is 50 and has built up a pot of £80,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.



DRAWDOWN EXAMPLE: Member L: Nasser

Projected pension account in today's money				Before Charges										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	31	32	50
Atlas Multi Asset Portfolio 3	0.467%	0.154%	4.10%	£97,586	£92,644	£87,546	£74,089	£59,548	£43,837	£26,860	£8,517	£4,674	£772	-£80,867
Projected pension account in today's money				After all charges + costs deducted										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	27	28	29	30
Atlas Multi Asset Portfolio 3	0.467%	0.154%	3.48%	£96,991	£90,886	£84,663	£68,580	£51,714	£34,027	£15,480	£7,810	£3,921	-£6	-£3,970

Notes for Nasser's projected drawdown figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Nasser starts off with a pension account of £100,000
- He's currently 68 and we have assumed that he will take a drawdown income of £4,000 a year which increases in line with inflation.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2023.
- You can see from the tables above that the drawdown income will run out when Nasser's pension account has reduced to zero. So, if we take into account all costs and charges deducted, this will be after 26 years of retirement – i.e. when Nasser is 94.

