

### Transaction costs and charges.

#### **SERIES 4: This series applies to you if you are a member of the Vertiv section of Atlas.**

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.

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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.

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 his 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.

We have also shown these different illustrations for deferred members (those who have left Atlas); these members (**Ben, Laura and Eoin**) no longer contribute into their pension account, but the same adjustments apply.

The columns that are highlighted show the investment period up until each member's 68<sup>th</sup> 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 H - 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](mailto: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.

## 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	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£22,963	£32,912	£42,890	£67,962	£93,218	£118,659	£134,014	£134,406	£135,393	£136,386	£137,387
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£23,704	£35,773	£48,777	£85,871	£130,581	£184,468	£221,975	£239,188	£288,289	£347,470	£418,799
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£23,282	£34,119	£45,331	£75,090	£107,494	£142,776	£165,433	£171,163	£186,372	£202,931	£220,962
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas Cash Fund	0.120%	0.018%	1.50%	£22,736	£32,069	£41,222	£63,333	£84,386	£104,432	£115,997	£113,744	£108,303	£103,122	£98,189
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£22,914	£32,727	£42,522	£66,924	£91,207	£115,373	£129,815	£129,562	£128,931	£128,304	£127,679
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£23,724	£35,851	£48,944	£86,415	£131,791	£186,739	£225,126	£243,040	£294,311	£356,398	£431,583
Atlas Ethical Fund	0.790%	0.206%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£23,037	£33,186	£43,439	£69,531	£96,291	£123,736	£140,540	£141,970	£145,607	£149,339	£153,165
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£23,100	£33,425	£43,920	£70,920	£99,045	£128,341	£146,501	£148,912	£155,115	£161,576	£168,306
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£23,546	£35,148	£47,461	£81,655	£121,342	£167,404	£198,522	£210,712	£244,562	£283,850	£329,450
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£22,813	£32,353	£41,780	£64,862	£87,264	£109,008	£121,746	£120,301	£116,764	£113,331	£109,998
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£22,853	£32,500	£42,070	£65,662	£88,786	£111,451	£124,834	£123,837	£121,380	£118,972	£116,611
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£23,250	£33,997	£45,083	£74,346	£105,966	£140,131	£161,938	£167,033	£180,483	£195,016	£210,719

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Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£23,404	£34,592	£46,305	£78,053	£113,661	£153,600	£179,859	£188,308	£211,209	£236,896	£265,706
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£23,262	£34,043	£45,176	£74,624	£106,536	£141,116	£163,238	£168,568	£182,667	£197,946	£214,502
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£23,122	£33,507	£44,087	£71,405	£100,013	£129,972	£148,621	£151,389	£158,536	£166,020	£173,858
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£22,736	£32,069	£41,222	£63,333	£84,386	£104,432	£115,997	£113,744	£108,303	£103,122	£98,189
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£22,736	£32,069	£41,222	£63,333	£84,386	£104,432	£115,997	£113,744	£108,303	£103,122	£98,189
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£23,305	£34,210	£45,518	£75,654	£108,656	£144,799	£168,114	£174,338	£190,923	£209,087	£228,978
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£23,236	£33,944	£44,974	£74,023	£105,305	£138,993	£160,436	£165,262	£177,970	£191,655	£206,392
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£23,535	£35,101	£47,364	£81,348	£120,680	£166,200	£196,882	£208,734	£241,579	£279,592	£323,587
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£23,548	£35,155	£47,477	£81,706	£121,453	£167,606	£198,797	£211,043	£245,063	£284,566	£330,437
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£23,092	£33,395	£43,860	£70,745	£98,696	£127,754	£145,739	£148,023	£153,891	£159,991	£166,332
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£23,527	£35,070	£47,299	£81,144	£120,240	£165,403	£195,798	£207,427	£239,612	£276,791	£319,738
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£23,535	£35,101	£47,364	£81,348	£120,680	£166,200	£196,882	£208,734	£241,579	£279,592	£323,587

### 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 £18,000.00.
- He's currently 45 and in the first year (of the table above), he will contribute £5,000 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 31/03/2022.



## Series 4

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	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£22,882	£32,610	£42,288	£66,269	£89,948	£113,328	£127,214	£126,569	£124,972	£123,395	£121,838
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£23,463	£34,819	£46,777	£79,511	£116,747	£159,104	£187,265	£197,170	£224,285	£255,129	£290,215
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£23,147	£33,605	£44,284	£71,983	£101,171	£131,930	£151,175	£154,377	£162,683	£171,436	£180,660
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£23,509	£35,003	£47,158	£80,702	£119,291	£163,684	£193,464	£204,616	£235,392	£270,797	£311,526
Atlas Cash Fund	0.120%	0.018%	1.36%	£22,709	£31,970	£41,027	£62,803	£83,398	£102,875	£114,051	£111,533	£105,480	£99,755	£94,341
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£22,897	£32,663	£42,394	£66,567	£90,520	£114,255	£128,393	£127,925	£126,762	£125,610	£124,468
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£23,670	£35,636	£48,488	£84,934	£128,504	£180,590	£216,609	£232,643	£278,114	£332,472	£397,455
Atlas Ethical Fund	0.790%	0.206%	4.50%	£23,330	£34,304	£45,712	£76,242	£109,876	£146,930	£170,946	£177,697	£195,763	£215,666	£237,593
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£23,510	£35,005	£47,163	£80,716	£119,320	£163,737	£193,536	£204,703	£235,522	£270,980	£311,777
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£22,941	£32,829	£42,724	£67,494	£92,309	£117,170	£132,108	£132,205	£132,449	£132,693	£132,937
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£23,068	£33,304	£43,676	£70,214	£97,640	£125,986	£143,448	£145,352	£150,224	£155,259	£160,464
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£23,511	£35,008	£47,169	£80,736	£119,365	£163,818	£193,645	£204,834	£235,718	£271,259	£312,159
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£22,783	£32,244	£41,565	£64,269	£86,144	£107,219	£119,493	£117,728	£113,428	£109,284	£105,292
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£23,509	£35,001	£47,154	£80,690	£119,264	£163,636	£193,398	£204,537	£235,274	£270,629	£311,297
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£22,827	£32,405	£41,881	£65,140	£87,793	£109,856	£122,816	£121,525	£118,358	£115,273	£112,268
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£23,025	£33,145	£43,356	£69,292	£95,820	£122,954	£139,531	£140,798	£144,015	£147,306	£150,672

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Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£23,319	£34,264	£45,630	£75,991	£109,355	£146,018	£169,734	£176,258	£193,687	£212,839	£233,886
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£23,183	£33,741	£44,561	£72,797	£102,814	£134,724	£154,828	£158,662	£168,668	£179,304	£190,612
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£23,049	£33,234	£43,535	£69,806	£96,833	£124,639	£141,705	£143,324	£147,453	£151,701	£156,071
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£23,509	£35,003	£47,158	£80,702	£119,291	£163,684	£193,464	£204,617	£235,392	£270,797	£311,527
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£22,711	£31,978	£41,044	£62,849	£83,484	£103,010	£114,219	£111,724	£105,723	£100,044	£94,670
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£22,711	£31,977	£41,041	£62,843	£83,471	£102,991	£114,194	£111,696	£105,688	£100,002	£94,623
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£23,246	£33,982	£45,052	£74,253	£105,776	£139,805	£161,507	£166,525	£179,761	£194,049	£209,474
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£23,155	£33,635	£44,346	£72,164	£101,535	£132,548	£151,981	£155,322	£163,999	£173,160	£182,834
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£23,452	£34,779	£46,693	£79,252	£116,196	£158,117	£185,934	£195,574	£221,920	£251,814	£285,734
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£23,429	£34,689	£46,507	£78,674	£114,972	£155,932	£182,990	£192,050	£216,712	£244,541	£275,943
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£22,946	£32,845	£42,757	£67,586	£92,488	£117,463	£132,484	£132,639	£133,028	£133,418	£133,809
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£23,509	£35,002	£47,157	£80,698	£119,281	£163,667	£193,440	£204,588	£235,349	£270,736	£311,443
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£23,510	£35,004	£47,161	£80,712	£119,313	£163,724	£193,517	£204,681	£235,489	£270,933	£311,713

### 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 £18,000.00.
- He's currently 45 and in the first year (of the table above), he will contribute £5,000 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 31/03/2022.



## 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	68 <sup>th</sup> birthday 33	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£11,482	£16,456	£21,445	£33,981	£46,609	£59,330	£72,144	£85,052	£92,842	£93,114	£93,798
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£11,852	£17,886	£24,388	£42,936	£65,290	£92,234	£124,709	£163,850	£191,093	£205,912	£248,182
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£11,641	£17,059	£22,665	£37,545	£53,747	£71,388	£90,597	£111,512	£124,944	£129,271	£140,757
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas Cash Fund	0.120%	0.018%	1.50%	£11,368	£16,035	£20,611	£31,666	£42,193	£52,216	£61,760	£70,847	£76,089	£74,611	£71,042
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£11,457	£16,364	£21,261	£33,462	£45,604	£57,686	£69,710	£81,675	£88,827	£88,653	£88,222
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£11,862	£17,926	£24,472	£43,207	£65,895	£93,370	£126,640	£166,928	£195,074	£210,597	£255,023
Atlas Ethical Fund	0.790%	0.206%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£11,518	£16,593	£21,720	£34,765	£48,145	£61,868	£75,943	£90,378	£99,216	£100,225	£102,793
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£11,550	£16,713	£21,960	£35,460	£49,522	£64,171	£79,429	£95,322	£105,175	£106,906	£111,358
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£11,773	£17,574	£23,731	£40,827	£60,671	£83,702	£110,433	£141,459	£162,418	£172,391	£200,085
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£11,407	£16,177	£20,890	£32,431	£43,632	£54,504	£65,056	£75,298	£81,298	£80,333	£77,971
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£11,426	£16,250	£21,035	£32,831	£44,393	£55,726	£66,833	£77,721	£84,149	£83,477	£81,821
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£11,625	£16,999	£22,541	£37,173	£52,983	£70,066	£88,524	£108,469	£121,199	£125,012	£135,079
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£11,702	£17,296	£23,153	£39,026	£56,831	£76,800	£99,198	£124,320	£140,837	£147,453	£165,386

## Series 4

Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£11,631	£17,021	£22,588	£37,312	£53,268	£70,558	£89,295	£109,598	£122,587	£126,590	£137,178
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£11,561	£16,754	£22,043	£35,703	£50,007	£64,986	£80,672	£97,099	£107,325	£109,324	£114,485
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£11,368	£16,035	£20,611	£31,666	£42,193	£52,216	£61,760	£70,847	£76,089	£74,611	£71,042
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£11,368	£16,035	£20,611	£31,666	£42,193	£52,216	£61,760	£70,847	£76,089	£74,611	£71,042
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£11,653	£17,105	£22,759	£37,827	£54,328	£72,399	£92,190	£113,863	£127,844	£132,577	£145,190
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£11,618	£16,972	£22,487	£37,011	£52,653	£69,496	£87,635	£107,169	£119,603	£123,201	£132,674
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£11,767	£17,550	£23,682	£40,674	£60,340	£83,100	£109,442	£139,929	£160,477	£170,138	£196,909
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£11,774	£17,578	£23,739	£40,853	£60,726	£83,803	£110,600	£141,716	£162,744	£172,770	£200,620
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£11,546	£16,698	£21,930	£35,372	£49,348	£63,877	£78,982	£94,686	£104,406	£106,042	£110,245
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£11,763	£17,535	£23,649	£40,572	£60,120	£82,701	£108,787	£138,919	£159,199	£168,654	£194,823
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£11,767	£17,550	£23,682	£40,674	£60,340	£83,100	£109,442	£139,929	£160,477	£170,138	£196,909

### 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 £9,000.00.
- She's currently 35 and in the first year (of the table above), she will contribute £2,500 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 31/03/2022.



## Series 4

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	68 <sup>th</sup> birthday 33	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£11,441	£16,305	£21,144	£33,135	£44,974	£56,664	£68,206	£79,603	£86,372	£85,934	£84,850
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£11,731	£17,410	£23,388	£39,756	£58,374	£79,552	£103,643	£131,047	£149,266	£157,161	£178,775
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£11,574	£16,802	£22,142	£35,991	£50,586	£65,965	£82,172	£99,251	£109,937	£112,265	£118,306
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£11,755	£17,501	£23,579	£40,351	£59,646	£81,842	£107,377	£136,753	£156,459	£165,478	£190,367
Atlas Cash Fund	0.120%	0.018%	1.36%	£11,354	£15,985	£20,513	£31,402	£41,699	£51,438	£60,648	£69,358	£74,355	£72,714	£68,768
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£11,448	£16,332	£21,197	£33,284	£45,260	£57,128	£68,887	£80,540	£87,481	£87,162	£86,370
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£11,835	£17,818	£24,244	£42,467	£64,252	£90,295	£121,428	£158,647	£184,384	£198,032	£236,739
Atlas Ethical Fund	0.790%	0.206%	4.50%	£11,665	£17,152	£22,856	£38,121	£54,938	£73,465	£93,875	£116,361	£130,935	£136,105	£149,943
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£11,755	£17,502	£23,581	£40,358	£59,660	£81,869	£107,420	£136,819	£156,543	£165,575	£190,503
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£11,471	£16,414	£21,362	£33,747	£46,154	£58,585	£71,038	£83,514	£91,011	£91,078	£91,246
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£11,534	£16,652	£21,838	£35,107	£48,820	£62,993	£77,641	£92,780	£102,106	£103,461	£106,929
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£11,755	£17,504	£23,585	£40,368	£59,682	£81,909	£107,486	£136,920	£156,670	£165,723	£190,710
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£11,392	£16,122	£20,782	£32,134	£43,072	£53,610	£63,763	£73,545	£79,241	£78,071	£75,219
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£11,754	£17,500	£23,577	£40,345	£59,632	£81,818	£107,338	£136,692	£156,382	£165,389	£190,242
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£11,413	£16,202	£20,941	£32,570	£43,897	£54,928	£65,671	£76,135	£82,282	£81,417	£79,295
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£11,513	£16,572	£21,678	£34,646	£47,910	£61,477	£75,354	£89,548	£98,220	£99,112	£101,376
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£11,660	£17,132	£22,815	£37,996	£54,678	£73,009	£93,153	£115,289	£129,608	£134,590	£147,899
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£11,592	£16,871	£22,281	£36,399	£51,407	£67,362	£84,323	£102,354	£113,713	£116,529	£123,878

## Series 4

Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£11,525	£16,617	£21,767	£34,903	£48,416	£62,319	£76,623	£91,338	£100,370	£101,517	£104,441
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£11,755	£17,501	£23,579	£40,351	£59,646	£81,842	£107,377	£136,753	£156,459	£165,478	£190,367
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£11,356	£15,989	£20,522	£31,425	£41,742	£51,505	£60,744	£69,486	£74,505	£72,877	£68,963
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£11,355	£15,989	£20,521	£31,421	£41,736	£51,495	£60,730	£69,468	£74,483	£72,854	£68,935
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£11,623	£16,991	£22,526	£37,127	£52,888	£69,902	£88,269	£108,096	£120,740	£124,491	£134,387
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£11,578	£16,818	£22,173	£36,082	£50,768	£66,274	£82,646	£99,934	£110,766	£113,201	£119,525
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£11,726	£17,390	£23,347	£39,626	£58,098	£79,059	£102,843	£129,831	£147,738	£155,398	£176,332
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£11,715	£17,345	£23,253	£39,337	£57,486	£77,966	£101,075	£127,152	£144,379	£151,528	£170,986
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£11,473	£16,423	£21,378	£33,793	£46,244	£58,732	£71,256	£83,817	£91,371	£91,478	£91,746
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£11,755	£17,501	£23,578	£40,349	£59,641	£81,833	£107,363	£136,731	£156,431	£165,446	£190,322
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£11,755	£17,502	£23,581	£40,356	£59,656	£81,862	£107,409	£136,802	£156,521	£165,550	£190,468

### 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 £9,000.00.
- She's currently 35 and in the first year (of the table above), she will contribute £2,500 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 31/03/2022.



## 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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£28,704	£41,140	£53,612	£84,952	£116,522	£135,576	£135,973	£136,971	£137,976	£138,988	£140,008
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£29,631	£44,716	£60,971	£107,339	£163,226	£202,124	£217,798	£262,508	£316,396	£381,347	£459,630
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£29,102	£42,648	£56,664	£93,863	£134,367	£160,377	£165,932	£180,676	£196,729	£214,209	£233,242
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas Cash Fund	0.120%	0.018%	1.50%	£28,420	£40,087	£51,527	£79,166	£105,483	£120,664	£118,321	£112,661	£107,272	£102,140	£97,254
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£28,642	£40,909	£53,152	£83,655	£114,009	£132,151	£131,893	£131,251	£130,612	£129,976	£129,343
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£29,655	£44,814	£61,179	£108,018	£164,739	£204,363	£220,625	£267,167	£323,528	£391,779	£474,427
Atlas Ethical Fund	0.790%	0.206%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£28,796	£41,483	£54,299	£86,913	£120,363	£140,843	£142,276	£145,922	£149,661	£153,496	£157,429
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£28,875	£41,781	£54,900	£88,650	£123,806	£145,599	£147,995	£154,159	£160,580	£167,269	£174,236
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£29,433	£43,934	£59,326	£102,069	£151,677	£185,190	£196,561	£228,138	£264,788	£307,326	£356,697
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£28,516	£40,442	£52,226	£81,077	£109,080	£125,485	£123,996	£120,350	£116,811	£113,377	£110,043
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£28,566	£40,625	£52,587	£82,077	£110,982	£128,049	£127,027	£124,507	£122,036	£119,615	£117,242

## Series 4

Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£29,063	£42,497	£56,353	£92,932	£132,457	£157,683	£162,645	£175,741	£189,893	£205,184	£221,706
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£29,255	£43,240	£57,881	£97,566	£142,076	£171,341	£179,390	£201,206	£225,676	£253,122	£283,906
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£29,077	£42,553	£56,469	£93,280	£133,170	£158,687	£163,869	£177,575	£192,428	£208,523	£225,964
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£28,902	£41,884	£55,108	£89,256	£125,016	£147,278	£150,020	£157,103	£164,519	£172,286	£180,419
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£28,420	£40,087	£51,527	£79,166	£105,483	£120,664	£118,321	£112,661	£107,272	£102,140	£97,254
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£28,420	£40,087	£51,527	£79,166	£105,483	£120,664	£118,321	£112,661	£107,272	£102,140	£97,254
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£29,132	£42,762	£56,897	£94,567	£135,821	£162,433	£168,446	£184,471	£202,021	£221,240	£242,287
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£29,045	£42,430	£56,218	£92,529	£131,631	£156,522	£161,229	£173,627	£186,979	£201,356	£216,840
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£29,418	£43,876	£59,205	£101,685	£150,849	£183,988	£195,063	£225,757	£261,281	£302,394	£349,977
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£29,435	£43,944	£59,347	£102,133	£151,816	£185,392	£196,812	£228,538	£265,377	£308,156	£357,829
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£28,865	£41,744	£54,825	£88,431	£123,370	£144,994	£147,266	£153,103	£159,172	£165,481	£172,041
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£29,408	£43,837	£59,124	£101,430	£150,300	£183,191	£194,071	£224,184	£258,969	£299,151	£345,568
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£29,418	£43,876	£59,205	£101,685	£150,849	£183,988	£195,063	£225,757	£261,281	£302,394	£349,977

### 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 £22,500.00
- He's currently 50 and in the first year (of the table above), he will contribute £6,250 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 31/03/2022



Series 4

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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£28,603	£40,762	£52,860	£82,836	£112,435	£130,014	£129,356	£127,723	£126,112	£124,520	£122,949
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£29,328	£43,524	£58,471	£99,389	£145,934	£176,879	£186,235	£211,847	£240,980	£274,120	£311,818
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£28,934	£42,006	£55,355	£89,978	£126,464	£149,291	£152,454	£160,656	£169,300	£178,409	£188,008
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£29,387	£43,753	£58,948	£100,878	£149,114	£181,472	£191,933	£220,801	£254,011	£292,216	£336,167
Atlas Cash Fund	0.120%	0.018%	1.36%	£28,386	£39,962	£51,283	£78,504	£104,248	£119,018	£116,391	£110,074	£104,100	£98,450	£93,107
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£28,621	£40,829	£52,993	£83,209	£113,150	£130,984	£130,506	£129,320	£128,145	£126,980	£125,826
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£29,588	£44,545	£60,609	£106,167	£160,630	£198,292	£212,970	£254,596	£304,358	£363,846	£434,961
Atlas Ethical Fund	0.790%	0.206%	4.50%	£29,162	£42,881	£57,141	£95,303	£137,345	£164,596	£171,095	£188,491	£207,654	£228,766	£252,025
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£29,388	£43,756	£58,953	£100,895	£149,150	£181,525	£191,999	£220,905	£254,163	£292,428	£336,454
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£28,676	£41,036	£53,405	£84,367	£115,386	£134,025	£134,123	£134,370	£134,618	£134,866	£135,114
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£28,835	£41,630	£54,596	£87,767	£122,050	£143,169	£145,070	£149,932	£154,958	£160,152	£165,520
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£29,389	£43,760	£58,961	£100,921	£149,206	£181,605	£192,099	£221,063	£254,394	£292,751	£336,891
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£28,479	£40,305	£51,956	£80,336	£107,679	£123,604	£121,777	£117,329	£113,044	£108,914	£104,936
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£29,386	£43,751	£58,943	£100,862	£149,080	£181,423	£191,873	£220,706	£253,872	£292,021	£335,904
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£28,534	£40,506	£52,352	£81,426	£109,742	£126,376	£125,048	£121,788	£118,614	£115,522	£112,511

Series 4

Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£28,782	£41,431	£54,195	£86,614	£119,775	£140,033	£141,304	£144,533	£147,836	£151,214	£154,669
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£29,149	£42,830	£57,037	£94,989	£136,694	£163,671	£169,962	£186,769	£205,237	£225,531	£247,833
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£28,979	£42,177	£55,701	£90,997	£128,518	£152,157	£155,925	£165,758	£176,211	£187,323	£199,136
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£28,811	£41,542	£54,419	£87,257	£121,041	£141,777	£143,397	£147,528	£151,777	£156,150	£160,648
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£29,387	£43,753	£58,948	£100,878	£149,114	£181,472	£191,933	£220,801	£254,011	£292,216	£336,168
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£28,389	£39,973	£51,304	£78,562	£104,355	£119,161	£116,558	£110,297	£104,373	£98,767	£93,462
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£28,388	£39,972	£51,301	£78,553	£104,339	£119,140	£116,534	£110,265	£104,333	£98,721	£93,410
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£29,058	£42,478	£56,314	£92,817	£132,220	£157,351	£162,239	£175,135	£189,055	£204,083	£220,305
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£28,944	£42,044	£55,432	£90,205	£126,919	£149,925	£153,221	£161,781	£170,818	£180,361	£190,437
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£29,315	£43,474	£58,367	£99,065	£145,245	£175,888	£185,008	£209,930	£238,209	£270,297	£306,707
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£29,287	£43,362	£58,133	£98,343	£143,715	£173,690	£182,289	£205,698	£232,112	£261,918	£295,552
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£28,682	£41,057	£53,446	£84,483	£115,610	£134,331	£134,488	£134,882	£135,278	£135,674	£136,072
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£29,387	£43,752	£58,946	£100,872	£149,102	£181,454	£191,911	£220,766	£253,960	£292,145	£336,071
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£29,387	£43,755	£58,952	£100,890	£149,141	£181,511	£191,982	£220,878	£254,124	£292,374	£336,381

Notes for Jofra's projected figures

Series 4

- 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 £22,500.00
- He's currently 50 and in the first year (of the table above), he will contribute £6,250 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 31/03/2022



**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 <sup>th</sup> birthday 50
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£2,469	£7,416	£12,379	£24,848	£37,409	£50,063	£62,809	£75,648	£88,582	£101,611	£127,956
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£2,510	£7,819	£13,541	£29,861	£49,532	£73,241	£101,817	£136,259	£177,771	£227,805	£360,795
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£2,486	£7,588	£12,866	£26,875	£42,128	£58,737	£76,822	£96,514	£117,955	£141,301	£194,402
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas Cash Fund	0.120%	0.018%	1.50%	£2,456	£7,296	£12,041	£23,507	£34,424	£44,819	£54,716	£64,140	£73,113	£81,657	£97,538
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£2,466	£7,390	£12,305	£24,549	£36,735	£48,860	£60,927	£72,935	£84,885	£96,776	£120,386
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£2,511	£7,830	£13,573	£30,010	£49,914	£74,016	£103,204	£138,548	£181,349	£233,179	£371,948
Atlas Ethical Fund	0.790%	0.206%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£2,473	£7,456	£12,489	£25,298	£38,436	£51,910	£65,729	£79,902	£94,439	£109,348	£140,322
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£2,476	£7,489	£12,585	£25,695	£39,350	£53,575	£68,392	£83,826	£99,902	£116,649	£152,264

Series 4

Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£2,501	£7,732	£13,285	£28,704	£46,599	£67,370	£91,478	£119,458	£151,933	£189,625	£284,148
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£2,460	£7,336	£12,155	£23,952	£35,403	£46,517	£57,304	£67,774	£77,936	£87,799	£106,664
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£2,462	£7,357	£12,213	£24,184	£35,918	£47,419	£58,691	£69,740	£80,570	£91,185	£111,787
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£2,485	£7,571	£12,817	£26,665	£41,629	£57,798	£75,268	£94,146	£114,543	£136,583	£186,130
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£2,493	£7,654	£13,058	£27,704	£44,131	£62,556	£83,222	£106,402	£132,400	£161,560	£230,950
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£2,485	£7,577	£12,835	£26,743	£41,815	£58,148	£75,846	£95,025	£115,808	£138,330	£189,181
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£2,477	£7,501	£12,619	£25,833	£39,671	£54,162	£69,338	£85,229	£101,871	£119,299	£156,662
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£2,456	£7,296	£12,041	£23,507	£34,424	£44,819	£54,716	£64,140	£73,113	£81,657	£97,538
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£2,456	£7,296	£12,041	£23,507	£34,424	£44,819	£54,716	£64,140	£73,113	£81,657	£97,538
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£2,488	£7,601	£12,903	£27,033	£42,507	£59,454	£78,013	£98,337	£120,595	£144,971	£200,899
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£2,484	£7,563	£12,795	£26,574	£41,413	£57,392	£74,600	£93,132	£113,089	£134,580	£182,647
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£2,500	£7,726	£13,266	£28,619	£46,388	£66,953	£90,753	£118,299	£150,180	£187,077	£279,202
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£2,501	£7,733	£13,288	£28,718	£46,635	£67,440	£91,599	£119,652	£152,228	£190,054	£284,983
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£2,476	£7,485	£12,573	£25,645	£39,235	£53,363	£68,051	£83,322	£99,198	£115,703	£150,703
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£2,500	£7,721	£13,253	£28,562	£46,247	£66,676	£90,274	£117,535	£149,025	£185,400	£275,961
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£2,500	£7,726	£13,266	£28,619	£46,388	£66,953	£90,753	£118,299	£150,180	£187,077	£279,202

Notes for Anya's projected figures

Series 4

- 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 £2,500 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 31/03/2022.



## Series 4

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 <sup>th</sup> birthday 50
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£2,464	£7,373	£12,257	£24,360	£36,310	£48,110	£59,760	£71,263	£82,622	£93,837	£115,844
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£2,496	£7,686	£13,151	£28,110	£45,126	£64,483	£86,502	£111,548	£140,039	£172,449	£251,251
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£2,479	£7,515	£12,658	£25,997	£40,053	£54,866	£70,476	£86,926	£104,261	£122,528	£162,064
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£2,499	£7,712	£13,225	£28,440	£45,943	£66,079	£89,243	£115,891	£146,547	£181,814	£269,060
Atlas Cash Fund	0.120%	0.018%	1.36%	£2,454	£7,281	£12,002	£23,352	£34,086	£44,238	£53,839	£62,919	£71,506	£79,626	£94,570
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£2,465	£7,381	£12,279	£24,446	£36,503	£48,450	£60,289	£72,020	£83,644	£95,163	£117,888
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£2,508	£7,800	£13,485	£29,605	£48,876	£71,914	£99,454	£132,378	£171,736	£218,787	£342,276
Atlas Ethical Fund	0.790%	0.206%	4.50%	£2,489	£7,614	£12,941	£27,198	£42,904	£60,208	£79,270	£100,271	£123,406	£148,894	£207,907
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£2,499	£7,712	£13,226	£28,444	£45,953	£66,097	£89,275	£115,942	£146,623	£181,924	£269,270
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£2,467	£7,405	£12,345	£24,714	£37,105	£49,518	£61,955	£74,414	£86,897	£99,402	£124,483
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£2,474	£7,472	£12,537	£25,493	£38,884	£52,724	£67,028	£81,811	£97,090	£112,881	£146,069
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£2,499	£7,713	£13,228	£28,450	£45,967	£66,125	£89,323	£116,018	£146,739	£182,091	£269,591
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£2,458	£7,321	£12,111	£23,780	£35,022	£45,854	£56,290	£66,345	£76,033	£85,367	£103,024
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£2,499	£7,712	£13,225	£28,437	£45,935	£66,062	£89,214	£115,845	£146,478	£181,714	£268,867
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£2,461	£7,344	£12,175	£24,033	£35,582	£46,830	£57,785	£68,454	£78,845	£88,965	£108,421
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£2,472	£7,450	£12,472	£25,230	£38,279	£51,626	£65,278	£79,242	£93,525	£108,134	£138,362
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£2,488	£7,608	£12,925	£27,128	£42,735	£59,886	£78,732	£99,442	£122,200	£147,208	£204,888
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£2,481	£7,534	£12,713	£26,228	£40,595	£55,868	£72,104	£89,364	£107,713	£127,218	£169,998
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£2,473	£7,462	£12,508	£25,377	£38,616	£52,237	£66,250	£80,666	£95,498	£110,758	£142,607

## Series 4

Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£2,499	£7,712	£13,225	£28,440	£45,943	£66,079	£89,243	£115,891	£146,548	£181,815	£269,060
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£2,454	£7,282	£12,005	£23,366	£34,116	£44,288	£53,915	£63,024	£71,644	£79,801	£94,824
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£2,454	£7,282	£12,005	£23,364	£34,111	£44,281	£53,904	£63,009	£71,624	£79,776	£94,787
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£2,484	£7,568	£12,810	£26,639	£41,567	£57,681	£75,077	£93,855	£114,125	£136,007	£185,127
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£2,479	£7,519	£12,670	£26,048	£40,174	£55,088	£70,836	£87,463	£105,019	£123,556	£163,795
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£2,496	£7,681	£13,134	£28,038	£44,949	£64,138	£85,913	£110,620	£138,655	£170,467	£247,525
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£2,495	£7,668	£13,098	£27,877	£44,555	£63,374	£84,609	£108,572	£135,612	£166,124	£239,405
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£2,468	£7,407	£12,352	£24,740	£37,165	£49,626	£62,123	£74,657	£87,228	£99,836	£125,162
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£2,499	£7,712	£13,225	£28,439	£45,940	£66,073	£89,232	£115,874	£146,522	£181,778	£268,990
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£2,499	£7,712	£13,226	£28,443	£45,950	£66,092	£89,267	£115,929	£146,604	£181,896	£269,217

### 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 £2,500 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 31/03/2022.



## Deferred members - Member E: Ben

Projected pension account in today's money				Before Charges										
Member E: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£6,009	£6,026	£6,044	£6,088	£6,133	£6,178	£6,205	£6,223	£6,269	£6,315	£6,361
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£6,228	£6,711	£7,232	£8,716	£10,506	£12,662	£14,163	£15,261	£18,394	£22,170	£26,722
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£6,103	£6,314	£6,533	£7,114	£7,746	£8,434	£8,876	£9,183	£9,999	£10,888	£11,855
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas Cash Fund	0.120%	0.018%	1.50%	£5,941	£5,826	£5,713	£5,440	£5,179	£4,932	£4,789	£4,696	£4,471	£4,257	£4,054
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£5,994	£5,982	£5,971	£5,942	£5,913	£5,884	£5,867	£5,855	£5,827	£5,798	£5,770
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£6,234	£6,730	£7,266	£8,799	£10,655	£12,902	£14,472	£15,624	£18,920	£22,911	£27,745
Atlas Ethical Fund	0.790%	0.206%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£6,030	£6,092	£6,154	£6,311	£6,473	£6,639	£6,741	£6,809	£6,984	£7,163	£7,346
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£6,049	£6,149	£6,250	£6,510	£6,781	£7,064	£7,239	£7,358	£7,665	£7,984	£8,316
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£6,181	£6,561	£6,964	£8,083	£9,381	£10,888	£11,906	£12,637	£14,667	£17,024	£19,758
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£5,964	£5,894	£5,824	£5,652	£5,486	£5,325	£5,230	£5,168	£5,016	£4,869	£4,726
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£5,976	£5,928	£5,881	£5,764	£5,650	£5,538	£5,472	£5,428	£5,320	£5,215	£5,111
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£6,094	£6,285	£6,483	£7,005	£7,569	£8,179	£8,568	£8,837	£9,549	£10,318	£11,149
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£6,139	£6,428	£6,730	£7,548	£8,466	£9,496	£10,173	£10,651	£11,946	£13,399	£15,028
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£6,097	£6,296	£6,502	£7,046	£7,635	£8,274	£8,682	£8,966	£9,715	£10,528	£11,409

## Series 4

Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£6,056	£6,168	£6,283	£6,580	£6,890	£7,216	£7,418	£7,556	£7,913	£8,287	£8,678
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£5,941	£5,826	£5,713	£5,440	£5,179	£4,932	£4,789	£4,696	£4,471	£4,257	£4,054
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£5,941	£5,826	£5,713	£5,440	£5,179	£4,932	£4,789	£4,696	£4,471	£4,257	£4,054
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£6,110	£6,336	£6,571	£7,196	£7,880	£8,630	£9,114	£9,451	£10,350	£11,335	£12,413
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£6,090	£6,273	£6,461	£6,958	£7,493	£8,069	£8,436	£8,690	£9,358	£10,078	£10,853
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£6,178	£6,550	£6,944	£8,037	£9,301	£10,765	£11,752	£12,459	£14,419	£16,688	£19,314
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£6,182	£6,563	£6,967	£8,090	£9,394	£10,909	£11,932	£12,667	£14,709	£17,080	£19,833
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£6,047	£6,142	£6,238	£6,485	£6,742	£7,009	£7,175	£7,287	£7,576	£7,876	£8,189
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£6,176	£6,542	£6,931	£8,006	£9,249	£10,684	£11,650	£12,341	£14,256	£16,468	£19,024
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£6,178	£6,550	£6,944	£8,037	£9,301	£10,765	£11,752	£12,459	£14,419	£16,688	£19,314

### 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 45 and has built up a pot of £6,000.00.
- 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 31/03/2022.



## Series 4

Projected pension account in today's money				After all charges + costs deducted										
Member E: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£5,985	£5,954	£5,924	£5,850	£5,776	£5,703	£5,660	£5,631	£5,560	£5,490	£5,420
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£6,157	£6,482	£6,825	£7,764	£8,831	£10,046	£10,853	£11,428	£12,999	£14,787	£16,820
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£6,063	£6,192	£6,323	£6,663	£7,021	£7,399	£7,636	£7,797	£8,217	£8,659	£9,125
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£6,171	£6,526	£6,902	£7,941	£9,135	£10,509	£11,431	£12,089	£13,908	£16,000	£18,406
Atlas Cash Fund	0.120%	0.018%	1.36%	£5,933	£5,802	£5,674	£5,366	£5,075	£4,800	£4,642	£4,539	£4,293	£4,060	£3,840
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£5,989	£5,967	£5,945	£5,891	£5,838	£5,785	£5,753	£5,732	£5,680	£5,629	£5,577
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£6,218	£6,678	£7,173	£8,575	£10,251	£12,254	£13,640	£14,649	£17,513	£20,935	£25,027
Atlas Ethical Fund	0.790%	0.206%	4.50%	£6,117	£6,359	£6,610	£7,282	£8,022	£8,838	£9,367	£9,737	£10,727	£11,817	£13,019
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£6,171	£6,527	£6,903	£7,943	£9,138	£10,514	£11,437	£12,097	£13,918	£16,014	£18,425
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£6,002	£6,007	£6,011	£6,022	£6,033	£6,044	£6,051	£6,055	£6,067	£6,078	£6,089
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£6,040	£6,120	£6,201	£6,409	£6,624	£6,846	£6,983	£7,075	£7,312	£7,558	£7,811
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£6,171	£6,527	£6,905	£7,946	£9,144	£10,522	£11,447	£12,109	£13,935	£16,036	£18,454
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£5,956	£5,868	£5,781	£5,570	£5,366	£5,170	£5,056	£4,981	£4,799	£4,624	£4,455
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£6,170	£6,526	£6,902	£7,939	£9,132	£10,504	£11,424	£12,082	£13,898	£15,987	£18,389
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£5,968	£5,906	£5,844	£5,691	£5,543	£5,398	£5,314	£5,258	£5,121	£4,987	£4,857
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£6,027	£6,082	£6,137	£6,277	£6,421	£6,567	£6,657	£6,718	£6,871	£7,028	£7,189
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£6,114	£6,349	£6,593	£7,245	£7,962	£8,749	£9,258	£9,614	£10,565	£11,609	£12,757
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£6,074	£6,224	£6,378	£6,781	£7,208	£7,663	£7,949	£8,146	£8,660	£9,206	£9,786
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£6,034	£6,103	£6,173	£6,351	£6,534	£6,722	£6,837	£6,915	£7,115	£7,320	£7,530
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£6,171	£6,526	£6,902	£7,941	£9,135	£10,509	£11,431	£12,090	£13,908	£16,000	£18,406

## Series 4

Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£5,934	£5,805	£5,678	£5,373	£5,084	£4,811	£4,654	£4,553	£4,308	£4,077	£3,858
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£5,934	£5,804	£5,677	£5,372	£5,083	£4,809	£4,652	£4,551	£4,306	£4,074	£3,855
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£6,092	£6,282	£6,477	£6,992	£7,547	£8,147	£8,530	£8,795	£9,494	£10,249	£11,063
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£6,066	£6,199	£6,335	£6,689	£7,063	£7,457	£7,705	£7,874	£8,314	£8,778	£9,269
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£6,154	£6,473	£6,808	£7,725	£8,766	£9,947	£10,730	£11,287	£12,807	£14,532	£16,490
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£6,147	£6,451	£6,770	£7,640	£8,621	£9,728	£10,459	£10,977	£12,387	£13,977	£15,772
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£6,004	£6,011	£6,018	£6,035	£6,053	£6,071	£6,081	£6,088	£6,106	£6,124	£6,142
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£6,170	£6,526	£6,902	£7,940	£9,134	£10,507	£11,428	£12,087	£13,904	£15,995	£18,400
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£6,171	£6,527	£6,903	£7,942	£9,138	£10,513	£11,436	£12,095	£13,916	£16,010	£18,420

### 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 45 and has built up a pot of £6,000.00.
- 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 31/03/2022.



## Member F: Laura

Projected pension account in today's money				Before Charges										
Member F: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	68 <sup>th</sup> birthday 33	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£3,004	£3,013	£3,022	£3,044	£3,067	£3,089	£3,112	£3,135	£3,148	£3,158	£3,181
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£3,114	£3,356	£3,616	£4,358	£5,253	£6,331	£7,631	£9,197	£10,287	£11,085	£13,361
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£3,052	£3,157	£3,267	£3,557	£3,873	£4,217	£4,592	£5,000	£5,262	£5,444	£5,928
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas Cash Fund	0.120%	0.018%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,236	£2,171	£2,129	£2,027
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£2,997	£2,991	£2,985	£2,971	£2,956	£2,942	£2,928	£2,913	£2,905	£2,899	£2,885
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£3,117	£3,365	£3,633	£4,399	£5,327	£6,451	£7,812	£9,460	£10,611	£11,456	£13,872
Atlas Ethical Fund	0.790%	0.206%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£3,015	£3,046	£3,077	£3,156	£3,237	£3,320	£3,405	£3,492	£3,545	£3,581	£3,673
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£3,025	£3,074	£3,125	£3,255	£3,391	£3,532	£3,679	£3,832	£3,927	£3,992	£4,158
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£3,091	£3,281	£3,482	£4,041	£4,691	£5,444	£6,319	£7,334	£8,019	£8,512	£9,879
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£2,982	£2,947	£2,912	£2,826	£2,743	£2,662	£2,584	£2,508	£2,464	£2,434	£2,363
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£2,988	£2,964	£2,940	£2,882	£2,825	£2,769	£2,714	£2,660	£2,628	£2,607	£2,556
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£3,047	£3,143	£3,242	£3,503	£3,785	£4,089	£4,419	£4,774	£5,002	£5,159	£5,574
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£3,070	£3,214	£3,365	£3,774	£4,233	£4,748	£5,325	£5,973	£6,399	£6,699	£7,514
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£3,049	£3,148	£3,251	£3,523	£3,817	£4,137	£4,483	£4,858	£5,098	£5,264	£5,704
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£3,028	£3,084	£3,142	£3,290	£3,445	£3,608	£3,778	£3,957	£4,068	£4,143	£4,339

Series 4

Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,236	£2,171	£2,129	£2,027
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,236	£2,171	£2,129	£2,027
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£3,055	£3,168	£3,285	£3,598	£3,940	£4,315	£4,726	£5,175	£5,465	£5,667	£6,207
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£3,045	£3,136	£3,231	£3,479	£3,747	£4,035	£4,345	£4,679	£4,892	£5,039	£5,426
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£3,089	£3,275	£3,472	£4,018	£4,651	£5,383	£6,229	£7,210	£7,870	£8,344	£9,657
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£3,091	£3,281	£3,484	£4,045	£4,697	£5,454	£6,334	£7,355	£8,045	£8,540	£9,917
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£3,023	£3,071	£3,119	£3,243	£3,371	£3,505	£3,644	£3,788	£3,877	£3,938	£4,094
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£7,128	£7,773	£8,234	£9,512
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£3,089	£3,275	£3,472	£4,018	£4,651	£5,383	£6,229	£7,210	£7,870	£8,344	£9,657

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 35 and has built up a pot of £3,000.00.
- 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 31/03/2022.



## Series 4

Projected pension account in today's money				After all charges + costs deducted										
Member F: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	68 <sup>th</sup> birthday 33	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£2,992	£2,977	£2,962	£2,925	£2,888	£2,851	£2,815	£2,780	£2,759	£2,745	£2,710
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£3,078	£3,241	£3,413	£3,882	£4,416	£5,023	£5,714	£6,500	£7,022	£7,393	£8,410
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£3,032	£3,096	£3,161	£3,332	£3,511	£3,700	£3,899	£4,108	£4,240	£4,329	£4,562
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£3,085	£3,263	£3,451	£3,970	£4,567	£5,254	£6,045	£6,954	£7,564	£8,000	£9,203
Atlas Cash Fund	0.120%	0.018%	1.36%	£2,967	£2,901	£2,837	£2,683	£2,538	£2,400	£2,270	£2,146	£2,076	£2,030	£1,920
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£2,995	£2,984	£2,973	£2,946	£2,919	£2,892	£2,866	£2,840	£2,825	£2,814	£2,789
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£3,109	£3,339	£3,586	£4,287	£5,125	£6,127	£7,325	£8,756	£9,746	£10,468	£12,514
Atlas Ethical Fund	0.790%	0.206%	4.50%	£3,059	£3,179	£3,305	£3,641	£4,011	£4,419	£4,868	£5,363	£5,684	£5,909	£6,509
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£3,085	£3,263	£3,452	£3,971	£4,569	£5,257	£6,049	£6,959	£7,570	£8,007	£9,212
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£3,001	£3,003	£3,006	£3,011	£3,017	£3,022	£3,028	£3,033	£3,037	£3,039	£3,044
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£3,020	£3,060	£3,101	£3,204	£3,312	£3,423	£3,538	£3,656	£3,729	£3,779	£3,905
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£3,085	£3,264	£3,452	£3,973	£4,572	£5,261	£6,054	£6,967	£7,580	£8,018	£9,227
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£2,978	£2,934	£2,890	£2,785	£2,683	£2,585	£2,491	£2,400	£2,347	£2,312	£2,228
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£3,085	£3,263	£3,451	£3,969	£4,566	£5,252	£6,041	£6,949	£7,558	£7,993	£9,194
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£2,984	£2,953	£2,922	£2,846	£2,771	£2,699	£2,629	£2,560	£2,520	£2,494	£2,429
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£3,014	£3,041	£3,069	£3,139	£3,210	£3,284	£3,359	£3,436	£3,482	£3,514	£3,594
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£3,057	£3,175	£3,297	£3,623	£3,981	£4,374	£4,807	£5,282	£5,590	£5,805	£6,379
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£3,037	£3,112	£3,189	£3,390	£3,604	£3,831	£4,073	£4,330	£4,492	£4,603	£4,893
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£3,017	£3,052	£3,086	£3,175	£3,267	£3,361	£3,458	£3,557	£3,618	£3,660	£3,765
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£3,085	£3,263	£3,451	£3,970	£4,567	£5,254	£6,045	£6,954	£7,564	£8,000	£9,203

Series 4

Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£2,967	£2,902	£2,839	£2,686	£2,542	£2,406	£2,276	£2,154	£2,084	£2,038	£1,929
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£2,967	£2,902	£2,839	£2,686	£2,541	£2,405	£2,275	£2,153	£2,083	£2,037	£1,928
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£3,046	£3,141	£3,238	£3,496	£3,774	£4,074	£4,398	£4,747	£4,970	£5,124	£5,532
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£3,033	£3,099	£3,168	£3,345	£3,531	£3,729	£3,937	£4,157	£4,295	£4,389	£4,634
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£3,077	£3,236	£3,404	£3,863	£4,383	£4,973	£5,643	£6,404	£6,908	£7,266	£8,245
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£3,073	£3,226	£3,385	£3,820	£4,310	£4,864	£5,489	£6,193	£6,659	£6,989	£7,886
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£3,002	£3,005	£3,009	£3,018	£3,026	£3,035	£3,044	£3,053	£3,059	£3,062	£3,071
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£3,085	£3,263	£3,451	£3,970	£4,567	£5,254	£6,043	£6,952	£7,562	£7,997	£9,200
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£3,085	£3,263	£3,452	£3,971	£4,569	£5,256	£6,048	£6,958	£7,569	£8,005	£9,210

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 35 and has built up a pot of £3,000.00.
- 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 31/03/2022.



## Member G: Eoin

Projected pension account in today's money				Before Charges										
Member G: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.65%	£7,511	£7,533	£7,555	£7,610	£7,666	£7,700	£7,723	£7,779	£7,836	£7,894	£7,952
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	6.40%	£7,785	£8,389	£9,040	£10,895	£13,132	£14,689	£15,828	£19,077	£22,993	£27,713	£33,402
Atlas Active Multi Asset Fund	0.450%	0.230%	4.26%	£7,629	£7,893	£8,166	£8,892	£9,682	£10,189	£10,542	£11,479	£12,499	£13,610	£14,819
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas Cash Fund	0.120%	0.018%	1.50%	£7,427	£7,283	£7,141	£6,800	£6,474	£6,287	£6,165	£5,870	£5,589	£5,322	£5,067
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.40%	£7,493	£7,478	£7,463	£7,427	£7,391	£7,369	£7,355	£7,319	£7,284	£7,248	£7,213
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.50%	£7,793	£8,413	£9,082	£10,998	£13,318	£14,939	£16,128	£19,530	£23,650	£28,639	£34,681
Atlas Ethical Fund	0.790%	0.206%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£7,538	£7,615	£7,692	£7,889	£8,091	£8,215	£8,299	£8,511	£8,730	£8,953	£9,183
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.34%	£7,561	£7,686	£7,812	£8,138	£8,477	£8,687	£8,830	£9,198	£9,581	£9,980	£10,395
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.60%	£7,727	£8,201	£8,705	£10,103	£11,726	£12,823	£13,610	£15,797	£18,334	£21,280	£24,698
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.89%	£7,455	£7,367	£7,279	£7,065	£6,858	£6,736	£6,656	£6,460	£6,270	£6,086	£5,907
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas Level Annuity Target Fund	0.130%	0.000%	2.09%	£7,470	£7,410	£7,351	£7,205	£7,062	£6,978	£6,922	£6,785	£6,650	£6,518	£6,389
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	4.10%	£7,617	£7,857	£8,104	£8,756	£9,462	£9,912	£10,223	£11,047	£11,936	£12,897	£13,936
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.88%	£7,674	£8,035	£8,412	£9,435	£10,583	£11,337	£11,870	£13,313	£14,932	£16,748	£18,785
Atlas Multi Asset Portfolio 2	0.202%	0.197%	4.16%	£7,621	£7,870	£8,127	£8,807	£9,544	£10,015	£10,342	£11,207	£12,144	£13,160	£14,261
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.45%	£7,570	£7,710	£7,854	£8,225	£8,613	£8,855	£9,020	£9,446	£9,891	£10,358	£10,847

## Series 4

Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.50%	£7,427	£7,283	£7,141	£6,800	£6,474	£6,287	£6,165	£5,870	£5,589	£5,322	£5,067
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.50%	£7,427	£7,283	£7,141	£6,800	£6,474	£6,287	£6,165	£5,870	£5,589	£5,322	£5,067
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.38%	£7,638	£7,920	£8,214	£8,995	£9,851	£10,403	£10,788	£11,814	£12,938	£14,169	£15,517
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	4.03%	£7,612	£7,841	£8,077	£8,698	£9,367	£9,792	£10,087	£10,862	£11,698	£12,597	£13,566
Atlas Shariah Compliant Fund	0.400%	0.016%	5.54%	£7,722	£8,187	£8,680	£10,046	£11,627	£12,692	£13,456	£15,574	£18,024	£20,860	£24,143
Atlas Sustainable Equity Fund	0.292%	0.311%	5.61%	£7,728	£8,204	£8,709	£10,113	£11,743	£12,845	£13,636	£15,834	£18,386	£21,350	£24,792
Atlas UK Direct Property Fund	0.700%	0.040%	3.30%	£7,559	£7,677	£7,797	£8,106	£8,428	£8,627	£8,762	£9,109	£9,470	£9,845	£10,236
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.50%	£7,720	£8,178	£8,664	£10,008	£11,561	£12,606	£13,355	£15,427	£17,820	£20,586	£23,780
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.54%	£7,722	£8,187	£8,680	£10,046	£11,627	£12,692	£13,456	£15,574	£18,024	£20,860	£24,143

### 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 50 and has built up a pot of £7,500.00.
- 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 31/03/2022.



Series 4

Projected pension account in today's money				After all charges + costs deducted										
Member G: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.410%	0.000%	2.24%	£7,481	£7,443	£7,405	£7,312	£7,220	£7,165	£7,129	£7,039	£6,950	£6,862	£6,775
Atlas Active Emerging Markets Equity Fund	1.030%	0.194%	5.18%	£7,696	£8,103	£8,531	£9,705	£11,039	£11,927	£12,557	£14,284	£16,249	£18,483	£21,025
Atlas Active Multi Asset Fund	0.450%	0.230%	3.58%	£7,579	£7,740	£7,904	£8,329	£8,777	£9,057	£9,249	£9,747	£10,271	£10,824	£11,406
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.087%	0.000%	5.41%	£7,713	£8,158	£8,628	£9,926	£11,419	£12,420	£13,136	£15,112	£17,385	£20,000	£23,008
Atlas Cash Fund	0.120%	0.018%	1.36%	£7,417	£7,253	£7,093	£6,708	£6,344	£6,135	£6,000	£5,674	£5,366	£5,075	£4,799
Atlas Corporate Bond Index Tracker Fund	0.087%	0.000%	2.31%	£7,486	£7,459	£7,432	£7,364	£7,297	£7,257	£7,231	£7,165	£7,100	£7,036	£6,972
Atlas Emerging Markets Index Tracker Fund	0.250%	0.024%	6.23%	£7,773	£8,348	£8,966	£10,718	£12,813	£14,262	£15,318	£18,312	£21,891	£26,169	£31,284
Atlas Ethical Fund	0.790%	0.206%	4.50%	£7,647	£7,949	£8,263	£9,103	£10,028	£10,628	£11,048	£12,171	£13,408	£14,771	£16,273
Atlas Europe (ex UK) Equity Index Tracker Fund	0.087%	-0.003%	5.42%	£7,713	£8,158	£8,629	£9,928	£11,423	£12,426	£13,143	£15,122	£17,398	£20,017	£23,031
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£7,503	£7,508	£7,514	£7,528	£7,542	£7,550	£7,555	£7,569	£7,583	£7,597	£7,611
Atlas Flexible Pre-Retirement Fund	0.137%	0.025%	3.18%	£7,550	£7,650	£7,751	£8,011	£8,280	£8,445	£8,557	£8,844	£9,141	£9,447	£9,764
Atlas Global Equity Index Tracker Fund	0.170%	0.010%	5.42%	£7,714	£8,159	£8,631	£9,932	£11,430	£12,435	£13,153	£15,136	£17,418	£20,045	£23,067
Atlas Inflation-Linked Annuity Target Fund	0.150%	0.000%	1.74%	£7,444	£7,334	£7,226	£6,962	£6,708	£6,560	£6,463	£6,227	£5,999	£5,780	£5,569
Atlas Japan Equity Index Tracker Fund	0.087%	0.002%	5.41%	£7,713	£8,157	£8,627	£9,923	£11,415	£12,415	£13,130	£15,103	£17,373	£19,983	£22,986
Atlas Level Annuity Target Fund	0.130%	0.000%	1.96%	£7,460	£7,382	£7,305	£7,114	£6,929	£6,820	£6,748	£6,572	£6,401	£6,234	£6,072
Atlas Multi Asset Absolute Return Fund	0.820%	0.316%	2.96%	£7,534	£7,602	£7,671	£7,847	£8,026	£8,135	£8,209	£8,397	£8,589	£8,785	£8,986
Atlas Multi Asset Portfolio 1	0.202%	0.227%	4.45%	£7,643	£7,937	£8,242	£9,057	£9,952	£10,531	£10,936	£12,018	£13,206	£14,512	£15,947
Atlas Multi Asset Portfolio 2	0.202%	0.197%	3.76%	£7,592	£7,780	£7,973	£8,476	£9,010	£9,347	£9,578	£10,183	£10,825	£11,507	£12,233
Atlas Multi Asset Portfolio 3	0.207%	0.159%	3.08%	£7,543	£7,629	£7,716	£7,938	£8,167	£8,307	£8,402	£8,644	£8,893	£9,150	£9,413
Atlas North American Equity Index Tracker Fund	0.087%	0.000%	5.41%	£7,713	£8,158	£8,628	£9,926	£11,419	£12,420	£13,136	£15,112	£17,385	£20,000	£23,008

## Series 4

Atlas Over 15 Years Gilts Index Tracker Fund	0.087%	0.039%	1.37%	£7,418	£7,256	£7,097	£6,716	£6,355	£6,148	£6,014	£5,691	£5,385	£5,096	£4,822
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.087%	0.040%	1.37%	£7,418	£7,255	£7,097	£6,715	£6,354	£6,146	£6,012	£5,688	£5,382	£5,093	£4,819
Atlas Passive Multi Asset Fund	0.300%	0.000%	4.08%	£7,616	£7,852	£8,096	£8,740	£9,434	£9,877	£10,184	£10,994	£11,868	£12,811	£13,829
Atlas Retirement Income Drawdown Fund	0.400%	0.010%	3.62%	£7,582	£7,749	£7,919	£8,361	£8,828	£9,121	£9,322	£9,842	£10,392	£10,973	£11,586
Atlas Shariah Compliant Fund	0.400%	0.016%	5.12%	£7,692	£8,091	£8,510	£9,657	£10,958	£11,821	£12,434	£14,108	£16,009	£18,165	£20,612
Atlas Sustainable Equity Fund	0.292%	0.311%	5.01%	£7,683	£8,064	£8,463	£9,550	£10,776	£11,586	£12,160	£13,721	£15,483	£17,472	£19,715
Atlas UK Direct Property Fund	0.700%	0.040%	2.56%	£7,504	£7,513	£7,522	£7,544	£7,566	£7,579	£7,588	£7,611	£7,633	£7,655	£7,678
Atlas UK Equity Index Tracker Fund	0.070%	0.018%	5.41%	£7,713	£8,158	£8,628	£9,925	£11,417	£12,418	£13,134	£15,109	£17,380	£19,994	£23,000
Atlas World (ex UK) Equity Index Tracker Fund	0.125%	0.000%	5.42%	£7,713	£8,158	£8,629	£9,928	£11,422	£12,424	£13,141	£15,119	£17,395	£20,013	£23,025

### 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 50 and has built up a pot of £7,500.00.
- 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 31/03/2022.



## DRAWDOWN EXAMPLE: Member H: 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	0.207%	0.159%	3.45%	£96,963	£90,804	£84,531	£68,332	£51,368	£33,604	£15,001	-£4,481	-£8,486	-£12,529	-£92,048
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	0.207%	0.159%	3.08%	£96,612	£89,779	£82,868	£65,241	£47,108	£28,452	£9,258	£1,427	-£2,523	-£6,494	-£10,488

### 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 31/03/2022.
- 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 27 years of retirement – i.e. when Nasser is 95.

