

### Transaction costs and charges.

#### **Series 6: This series applies to you if you are a member of the Evergreen Garden Care 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.

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.

## Series 6

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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£9,958	£17,893	£25,850	£45,846	£65,988	£78,144	£78,373	£78,948	£79,528	£80,111	£80,699
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£10,244	£19,222	£28,897	£56,494	£89,757	£112,908	£121,664	£146,639	£176,741	£213,023	£256,753
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£10,081	£18,455	£27,118	£50,113	£75,151	£91,229	£94,389	£102,776	£111,908	£121,851	£132,678
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas Cash Fund	0.340%	0.018%	1.50%	£9,871	£17,499	£24,979	£43,051	£60,258	£70,184	£68,821	£65,529	£62,394	£59,410	£56,567
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£9,939	£17,806	£25,658	£45,221	£64,688	£76,323	£76,174	£75,803	£75,434	£75,067	£74,701
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£10,252	£19,259	£28,983	£56,814	£90,516	£114,061	£123,137	£149,113	£180,570	£218,662	£264,791
Atlas Ethical Fund	0.940%	0.206%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£9,987	£18,021	£26,136	£46,789	£67,970	£80,939	£81,762	£83,857	£86,006	£88,210	£90,470
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£10,011	£18,132	£26,386	£47,622	£69,742	£83,454	£84,827	£88,361	£92,041	£95,875	£99,868
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£10,183	£18,933	£28,219	£54,008	£83,940	£104,160	£110,556	£128,316	£148,930	£172,855	£200,624
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£9,900	£17,632	£25,271	£43,976	£62,131	£72,766	£71,903	£69,789	£67,737	£65,745	£63,812
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£9,916	£17,700	£25,422	£44,459	£63,119	£74,136	£73,544	£72,085	£70,655	£69,253	£67,879

## Series 6

Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£10,069	£18,398	£26,990	£49,669	£74,175	£89,816	£92,642	£100,102	£108,163	£116,873	£126,284
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£10,128	£18,675	£27,623	£51,875	£79,076	£96,960	£101,516	£113,861	£127,709	£143,240	£160,660
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£10,073	£18,419	£27,038	£49,835	£74,540	£90,343	£93,293	£101,096	£109,552	£118,715	£128,645
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£10,019	£18,170	£26,473	£47,912	£70,364	£84,340	£85,911	£89,967	£94,214	£98,661	£103,319
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£9,871	£17,499	£24,979	£43,051	£60,258	£70,184	£68,821	£65,529	£62,394	£59,410	£56,567
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£9,871	£17,499	£24,979	£43,051	£60,258	£70,184	£68,821	£65,529	£62,394	£59,410	£56,567
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£10,090	£18,497	£27,215	£50,449	£75,892	£92,306	£95,723	£104,830	£114,803	£125,724	£137,685
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£10,064	£18,374	£26,934	£49,477	£73,753	£89,207	£91,890	£98,955	£106,565	£114,759	£123,584
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£10,179	£18,911	£28,169	£53,827	£83,522	£103,537	£109,769	£127,042	£147,032	£170,169	£196,945
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£10,184	£18,936	£28,228	£54,039	£84,010	£104,265	£110,688	£128,530	£149,249	£173,307	£201,244
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£10,008	£18,118	£26,355	£47,517	£69,517	£83,134	£84,437	£87,784	£91,264	£94,881	£98,642
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£10,175	£18,897	£28,136	£53,706	£83,244	£103,124	£109,248	£126,200	£145,781	£168,401	£194,530
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£10,179	£18,911	£28,169	£53,827	£83,522	£103,537	£109,769	£127,042	£147,032	£170,169	£196,945

### 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 £6,000.00.
- He's currently 50 and in the first year (of the table above), he will contribute £4,000 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 6

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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£9,916	£17,700	£25,422	£44,459	£63,119	£74,136	£73,544	£72,085	£70,655	£69,253	£67,879
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£10,139	£18,727	£27,742	£52,299	£80,034	£98,370	£103,278	£116,645	£131,743	£148,795	£168,054
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£10,018	£18,163	£26,457	£47,859	£70,250	£84,178	£85,712	£89,672	£93,814	£98,148	£102,682
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£10,154	£18,794	£27,899	£52,855	£81,297	£100,235	£105,615	£120,363	£137,171	£156,326	£178,156
Atlas Cash Fund	0.340%	0.018%	1.14%	£9,843	£17,378	£24,714	£42,222	£58,600	£67,916	£66,129	£61,864	£57,874	£54,142	£50,650
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£9,918	£17,709	£25,441	£44,520	£63,244	£74,310	£73,753	£72,378	£71,029	£69,705	£68,405
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£10,217	£19,094	£28,595	£55,379	£87,127	£108,934	£116,602	£138,215	£163,834	£194,203	£230,200
Atlas Ethical Fund	0.940%	0.206%	4.35%	£10,088	£18,488	£27,194	£50,377	£75,733	£92,074	£95,436	£104,386	£114,176	£124,884	£136,597
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£10,154	£18,795	£27,901	£52,863	£81,315	£100,262	£105,649	£120,417	£137,250	£156,436	£178,304
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£9,942	£17,819	£25,687	£45,314	£64,882	£76,595	£76,502	£76,269	£76,038	£75,807	£75,577
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£9,984	£18,007	£26,106	£46,688	£67,758	£80,639	£81,398	£83,326	£85,300	£87,321	£89,390
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£10,159	£18,821	£27,961	£53,077	£81,803	£100,983	£106,555	£121,867	£139,379	£159,408	£182,315
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£9,876	£17,525	£25,035	£43,227	£60,612	£70,672	£69,402	£66,326	£63,387	£60,578	£57,894
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£10,154	£18,793	£27,897	£52,848	£81,281	£100,210	£105,584	£120,314	£137,099	£156,226	£178,021
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£9,892	£17,593	£25,185	£43,701	£61,571	£71,993	£70,978	£68,503	£66,114	£63,809	£61,584

## Series 6

Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£9,971	£17,949	£25,977	£46,261	£66,859	£79,370	£79,857	£81,088	£82,339	£83,609	£84,898
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£10,081	£18,452	£27,113	£50,095	£75,110	£91,170	£94,316	£102,664	£111,750	£121,641	£132,407
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£10,028	£18,210	£26,562	£48,214	£71,011	£85,266	£87,044	£91,654	£96,508	£101,618	£107,000
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£9,977	£17,976	£26,036	£46,457	£67,270	£79,950	£80,561	£82,108	£83,686	£85,293	£86,932
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£10,154	£18,794	£27,899	£52,855	£81,297	£100,235	£105,615	£120,364	£137,172	£156,327	£178,157
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£9,846	£17,390	£24,740	£42,300	£58,756	£68,128	£66,380	£62,203	£58,289	£54,622	£51,185
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£9,846	£17,389	£24,738	£42,296	£58,748	£68,117	£66,367	£62,186	£58,268	£54,597	£51,158
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£10,056	£18,340	£26,858	£49,217	£73,185	£88,387	£90,879	£97,421	£104,434	£111,952	£120,011
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£10,021	£18,177	£26,489	£47,966	£70,480	£84,506	£86,114	£90,269	£94,624	£99,189	£103,974
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£10,135	£18,708	£27,699	£52,147	£79,690	£97,863	£102,644	£115,642	£130,286	£146,785	£165,373
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£10,123	£18,649	£27,564	£51,669	£78,614	£96,281	£100,667	£112,527	£125,785	£140,604	£157,169
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£9,937	£17,798	£25,639	£45,159	£64,560	£76,144	£75,958	£75,496	£75,037	£74,581	£74,127
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£10,152	£18,788	£27,884	£52,802	£81,177	£100,057	£105,391	£120,006	£136,648	£155,598	£177,175
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£10,154	£18,795	£27,900	£52,861	£81,311	£100,255	£105,640	£120,404	£137,230	£156,408	£178,267

### 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 £6,000.00.
- He's currently 50 and in the first year (of the table above), he will contribute £4,000 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	68 <sup>th</sup> birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£4,979	£8,946	£12,925	£22,923	£32,994	£43,139	£53,359	£59,526	£59,701	£60,139	£60,580
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£5,122	£9,611	£14,448	£28,247	£44,878	£64,924	£89,084	£105,900	£114,112	£137,537	£165,772
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£5,041	£9,227	£13,559	£25,057	£37,575	£51,207	£66,049	£75,580	£78,198	£85,146	£92,712
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas Cash Fund	0.340%	0.018%	1.50%	£4,935	£8,750	£12,490	£21,525	£30,129	£38,321	£46,121	£50,620	£49,638	£47,263	£45,002
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£4,970	£8,903	£12,829	£22,610	£32,344	£42,030	£51,669	£57,430	£57,318	£57,039	£56,762
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£5,126	£9,629	£14,491	£28,407	£45,258	£65,664	£90,375	£107,638	£116,203	£140,717	£170,402
Atlas Ethical Fund	0.940%	0.206%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£4,993	£9,010	£13,068	£23,394	£33,985	£44,847	£55,988	£62,808	£63,447	£65,073	£66,741
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£5,005	£9,066	£13,193	£23,811	£34,871	£46,392	£58,392	£65,831	£66,915	£69,702	£72,605
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£5,092	£9,466	£14,110	£27,004	£41,970	£59,340	£79,501	£93,120	£98,838	£114,716	£133,145
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£4,950	£8,816	£12,636	£21,988	£31,065	£39,876	£48,427	£53,437	£52,803	£51,250	£49,743
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£4,958	£8,850	£12,711	£22,230	£31,559	£40,704	£49,667	£54,959	£54,521	£53,439	£52,379

## Series 6

Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£5,034	£9,199	£13,495	£24,835	£37,088	£50,327	£64,633	£73,764	£76,085	£82,211	£88,831
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£5,064	£9,337	£13,811	£25,937	£39,538	£54,793	£71,903	£83,152	£87,059	£97,647	£109,522
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£5,037	£9,210	£13,519	£24,918	£37,270	£50,655	£65,160	£74,439	£76,869	£83,299	£90,266
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£5,010	£9,085	£13,236	£23,956	£35,182	£46,938	£59,248	£66,912	£68,158	£71,376	£74,745
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£4,935	£8,750	£12,490	£21,525	£30,129	£38,321	£46,121	£50,620	£49,638	£47,263	£45,002
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£4,935	£8,750	£12,490	£21,525	£30,129	£38,321	£46,121	£50,620	£49,638	£47,263	£45,002
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£5,045	£9,249	£13,608	£25,224	£37,946	£51,878	£67,136	£76,979	£79,828	£87,423	£95,740
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£5,032	£9,187	£13,467	£24,738	£36,877	£49,948	£64,025	£72,986	£75,181	£80,962	£87,188
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£5,089	£9,456	£14,085	£26,913	£41,761	£58,945	£78,832	£92,237	£97,789	£113,177	£130,986
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£5,092	£9,468	£14,114	£27,019	£42,005	£59,406	£79,613	£93,268	£99,014	£114,975	£133,508
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£5,004	£9,059	£13,177	£23,758	£34,759	£46,195	£58,085	£65,444	£66,469	£69,104	£71,843
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£5,088	£9,448	£14,068	£26,853	£41,622	£58,683	£78,390	£91,654	£97,097	£112,163	£129,567
Atlas World (ex UK) Equity Index Tracker Fund	0.560%	0.000%	2.65%	£4,979	£8,946	£12,925	£22,923	£32,994	£43,139	£53,359	£59,526	£59,701	£60,139	£60,580

### 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 £3,000.00.
- She's currently 40 and in the first year (of the table above), she will contribute £2,000 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 31/03/2022.



## Series 6

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	68 <sup>th</sup> birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£4,958	£8,850	£12,711	£22,230	£31,559	£40,704	£49,667	£54,959	£54,521	£53,439	£52,379
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£5,070	£9,363	£13,871	£26,150	£40,017	£55,680	£73,369	£85,064	£89,308	£100,867	£113,923
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£5,009	£9,082	£13,229	£23,930	£35,125	£46,838	£59,091	£66,713	£67,929	£71,067	£74,350
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£5,077	£9,397	£13,949	£26,428	£40,649	£56,855	£75,325	£87,623	£92,326	£105,219	£119,912
Atlas Cash Fund	0.340%	0.018%	1.14%	£4,922	£8,689	£12,357	£21,111	£29,300	£36,961	£44,128	£48,205	£46,936	£43,909	£41,078
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£4,959	£8,854	£12,721	£22,260	£31,622	£40,809	£49,825	£55,154	£54,740	£53,720	£52,718
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£5,108	£9,547	£14,298	£27,689	£43,563	£62,380	£84,684	£100,005	£107,044	£126,885	£150,404
Atlas Ethical Fund	0.940%	0.206%	4.35%	£5,044	£9,244	£13,597	£25,188	£37,866	£51,734	£66,901	£76,676	£79,476	£86,930	£95,082
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£5,077	£9,398	£13,950	£26,432	£40,658	£56,872	£75,353	£87,660	£92,370	£105,283	£120,000
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£4,971	£8,910	£12,844	£22,657	£32,441	£42,195	£51,920	£57,741	£57,671	£57,496	£57,321
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£4,992	£9,004	£13,053	£23,344	£33,879	£44,664	£55,704	£62,453	£63,041	£64,534	£66,063
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£5,080	£9,411	£13,980	£26,539	£40,901	£57,328	£76,115	£88,660	£93,552	£106,995	£122,370
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£4,938	£8,762	£12,518	£21,613	£30,306	£38,614	£46,553	£51,147	£50,228	£48,002	£45,875
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£5,077	£9,397	£13,948	£26,424	£40,640	£56,840	£75,299	£87,589	£92,286	£105,161	£119,832
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£4,946	£8,796	£12,592	£21,850	£30,786	£39,409	£47,732	£52,586	£51,845	£50,037	£48,292
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£4,985	£8,975	£12,988	£23,131	£33,429	£43,887	£54,506	£60,956	£61,330	£62,276	£63,236

## Series 6

Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£5,040	£9,226	£13,556	£25,047	£37,555	£51,170	£65,990	£75,504	£78,109	£85,023	£92,548
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£5,014	£9,105	£13,281	£24,107	£35,506	£47,508	£60,147	£68,049	£69,468	£73,147	£77,020
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£4,988	£8,988	£13,018	£23,228	£33,635	£44,242	£55,052	£61,638	£62,109	£63,302	£64,518
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£5,077	£9,397	£13,949	£26,428	£40,649	£56,855	£75,325	£87,623	£92,327	£105,219	£119,913
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£4,923	£8,695	£12,370	£21,150	£29,378	£37,088	£44,313	£48,428	£47,185	£44,216	£41,434
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£4,923	£8,694	£12,369	£21,148	£29,374	£37,081	£44,303	£48,416	£47,173	£44,201	£41,416
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£5,028	£9,170	£13,429	£24,608	£36,593	£49,440	£63,211	£71,946	£73,975	£79,300	£85,008
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£5,010	£9,089	£13,245	£23,983	£35,240	£47,040	£59,409	£67,115	£68,392	£71,692	£75,150
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£5,068	£9,354	£13,850	£26,073	£39,845	£55,361	£72,841	£84,375	£88,496	£99,703	£112,329
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£5,061	£9,325	£13,782	£25,834	£39,307	£54,366	£71,200	£82,238	£85,984	£96,115	£107,438
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£4,969	£8,899	£12,820	£22,579	£32,280	£41,921	£51,504	£57,226	£57,087	£56,739	£56,394
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£5,076	£9,394	£13,942	£26,401	£40,588	£56,743	£75,137	£87,377	£92,036	£104,799	£119,332
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£5,077	£9,398	£13,950	£26,431	£40,655	£56,868	£75,346	£87,651	£92,359	£105,266	£119,978

### 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 £3,000.00.
- She's currently 40 and in the first year (of the table above), she will contribute £2,000 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 31/03/2022.



## 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	68 <sup>th</sup> birthday 13	15	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£12,448	£22,366	£32,312	£57,307	£72,392	£72,604	£73,137	£73,673	£74,214	£74,759	£75,307
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£12,805	£24,028	£36,121	£70,618	£94,628	£101,966	£122,898	£148,127	£178,534	£215,184	£259,358
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£12,601	£23,068	£33,898	£62,641	£81,099	£83,908	£91,364	£99,482	£108,321	£117,945	£128,425
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162
Atlas Cash Fund	0.340%	0.018%	1.50%	£12,338	£21,874	£31,224	£53,813	£66,845	£65,547	£62,411	£59,426	£56,583	£53,876	£51,299
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£12,424	£22,258	£32,073	£56,526	£71,141	£71,002	£70,656	£70,312	£69,970	£69,629	£69,290
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£12,814	£24,073	£36,228	£71,017	£95,321	£102,906	£124,615	£150,903	£182,737	£221,287	£267,968
Atlas Ethical Fund	0.940%	0.206%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£12,483	£22,526	£32,670	£58,486	£74,291	£75,047	£76,970	£78,942	£80,965	£83,040	£85,168
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£12,514	£22,665	£32,983	£59,527	£75,982	£77,232	£80,449	£83,800	£87,291	£90,927	£94,714
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£12,729	£23,666	£35,274	£67,510	£89,287	£94,770	£109,994	£127,664	£148,173	£171,977	£199,605
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£12,376	£22,040	£31,589	£54,970	£68,667	£67,852	£65,857	£63,921	£62,041	£60,217	£58,446
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162

Series 6

Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£12,395	£22,125	£31,778	£55,574	£69,625	£69,069	£67,699	£66,355	£65,039	£63,748	£62,484
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£12,586	£22,998	£33,737	£62,087	£80,181	£82,704	£89,363	£96,559	£104,334	£112,736	£121,814
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£12,660	£23,343	£34,528	£64,843	£84,775	£88,757	£99,551	£111,658	£125,238	£140,469	£157,552
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£12,592	£23,024	£33,797	£62,294	£80,524	£83,153	£90,108	£97,645	£105,812	£114,662	£124,253
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£12,524	£22,713	£33,091	£59,890	£76,573	£77,999	£81,682	£85,538	£89,576	£93,805	£98,233
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£12,338	£21,874	£31,224	£53,813	£66,845	£65,547	£62,411	£59,426	£56,583	£53,876	£51,299
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£12,338	£21,874	£31,224	£53,813	£66,845	£65,547	£62,411	£59,426	£56,583	£53,876	£51,299
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£12,613	£23,121	£34,019	£63,061	£81,796	£84,824	£92,894	£101,731	£111,409	£122,008	£133,615
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£12,579	£22,967	£33,667	£61,846	£79,783	£82,183	£88,502	£95,308	£102,636	£110,529	£119,028
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£12,723	£23,639	£35,211	£67,283	£88,901	£94,252	£109,083	£126,248	£146,113	£169,105	£195,714
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£12,730	£23,670	£35,285	£67,548	£89,352	£94,856	£110,147	£127,902	£148,519	£172,460	£200,260
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£12,510	£22,647	£32,944	£59,396	£75,768	£76,955	£80,006	£83,177	£86,474	£89,902	£93,465
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£12,719	£23,621	£35,170	£67,133	£88,644	£93,909	£108,480	£125,312	£144,756	£167,217	£193,162
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£12,723	£23,639	£35,211	£67,283	£88,901	£94,252	£109,083	£126,248	£146,113	£169,105	£195,714

Notes for Jofra's projected figures

Series 6

- 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 £7,500.00.
- He's currently 55 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.



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	68 <sup>th</sup> birthday 13	15	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£12,395	£22,125	£31,778	£55,574	£69,625	£69,069	£67,699	£66,355	£65,039	£63,748	£62,484
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£12,674	£23,408	£34,678	£65,374	£85,667	£89,941	£101,582	£114,730	£129,581	£146,353	£165,296
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£12,522	£22,704	£33,071	£59,824	£76,465	£77,859	£81,456	£85,219	£89,155	£93,274	£97,582
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£12,692	£23,493	£34,873	£66,069	£86,841	£91,502	£104,280	£118,841	£135,437	£154,350	£175,903
Atlas Cash Fund	0.340%	0.018%	1.14%	£12,304	£21,723	£30,893	£52,778	£65,225	£63,508	£59,413	£55,581	£51,997	£48,643	£45,506
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£12,397	£22,136	£31,802	£55,650	£69,746	£69,223	£67,932	£66,666	£65,424	£64,204	£63,007
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£12,771	£23,867	£35,744	£69,223	£92,220	£98,711	£117,008	£138,697	£164,406	£194,880	£231,003
Atlas Ethical Fund	0.940%	0.206%	4.35%	£12,610	£23,110	£33,993	£62,971	£81,646	£84,627	£92,564	£101,245	£110,740	£121,126	£132,486
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£12,692	£23,494	£34,876	£66,079	£86,857	£91,524	£104,319	£118,901	£135,522	£154,467	£176,059
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£12,428	£22,274	£32,109	£56,643	£71,328	£71,241	£71,025	£70,810	£70,595	£70,381	£70,167
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£12,480	£22,509	£32,633	£58,361	£74,089	£74,786	£76,558	£78,372	£80,228	£82,129	£84,074

Series 6

Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£12,699	£23,526	£34,951	£66,346	£87,310	£92,127	£105,366	£120,507	£137,823	£157,628	£180,279
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£12,345	£21,906	£31,294	£54,034	£67,191	£65,984	£63,060	£60,265	£57,594	£55,042	£52,603
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£12,692	£23,492	£34,871	£66,060	£86,825	£91,481	£104,244	£118,787	£135,359	£154,243	£175,761
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£12,365	£21,991	£31,481	£54,626	£68,124	£67,164	£64,822	£62,561	£60,380	£58,274	£56,243
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£12,464	£22,437	£32,471	£57,827	£73,228	£73,677	£74,813	£75,967	£77,139	£78,328	£79,536
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£12,601	£23,065	£33,891	£62,618	£81,061	£83,858	£91,280	£99,359	£108,153	£117,725	£128,145
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£12,535	£22,762	£33,203	£60,267	£77,189	£78,798	£82,972	£87,366	£91,992	£96,864	£101,994
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£12,471	£22,470	£32,545	£58,071	£73,622	£74,184	£75,609	£77,062	£78,543	£80,051	£81,589
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£12,692	£23,493	£34,873	£66,069	£86,841	£91,502	£104,280	£118,842	£135,437	£154,350	£175,904
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£12,307	£21,737	£30,924	£52,875	£65,377	£63,699	£59,691	£55,936	£52,416	£49,118	£46,028
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£12,307	£21,736	£30,923	£52,870	£65,369	£63,690	£59,677	£55,918	£52,395	£49,094	£46,001
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£12,570	£22,925	£33,572	£61,521	£79,247	£81,481	£87,347	£93,635	£100,375	£107,601	£115,347
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£12,526	£22,722	£33,111	£59,958	£76,684	£78,143	£81,913	£85,865	£90,007	£94,349	£98,901
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£12,669	£23,385	£34,624	£65,184	£85,347	£89,516	£100,851	£113,623	£128,011	£144,222	£162,485
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£12,654	£23,312	£34,455	£64,586	£84,343	£88,185	£98,575	£110,188	£123,170	£137,681	£153,902
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£12,422	£22,247	£32,049	£56,449	£71,017	£70,844	£70,413	£69,985	£69,559	£69,136	£68,716
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£12,691	£23,485	£34,855	£66,003	£86,729	£91,353	£104,021	£118,446	£134,872	£153,575	£174,872
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£12,692	£23,494	£34,875	£66,077	£86,853	£91,519	£104,309	£118,886	£135,500	£154,437	£176,020

Notes for Jofra's projected figures

## Series 6

- 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 £7,500.00.
- He's currently 55 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 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	0.560%	0.000%	2.65%	£1,975	£5,933	£9,903	£19,879	£29,927	£40,050	£50,247	£60,519	£70,866	£81,289	£102,365
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£2,008	£6,256	£10,833	£23,889	£39,626	£58,593	£81,453	£109,007	£142,217	£182,244	£288,636
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£1,989	£6,070	£10,293	£21,500	£33,703	£46,990	£61,458	£77,211	£94,364	£113,041	£155,521
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Cash Fund	0.340%	0.018%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£1,973	£5,912	£9,844	£19,640	£29,388	£39,088	£48,742	£58,348	£67,908	£77,421	£96,308
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£2,009	£6,264	£10,859	£24,008	£39,931	£59,213	£82,563	£110,839	£145,079	£186,543	£297,558
Atlas Ethical Fund	0.940%	0.206%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£1,978	£5,964	£9,991	£20,239	£30,748	£41,528	£52,583	£63,922	£75,551	£87,478	£112,257
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£1,981	£5,992	£10,068	£20,556	£31,480	£42,860	£54,713	£67,060	£79,922	£93,319	£121,811
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£2,001	£6,186	£10,628	£22,963	£37,279	£53,896	£73,182	£95,566	£121,546	£151,700	£227,319
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£1,968	£5,869	£9,724	£19,162	£28,322	£37,213	£45,843	£54,219	£62,349	£70,239	£85,331
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£1,970	£5,886	£9,771	£19,348	£28,734	£37,935	£46,953	£55,792	£64,456	£72,948	£89,430
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£1,988	£6,056	£10,253	£21,332	£33,303	£46,238	£60,215	£75,316	£91,635	£109,267	£148,904
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£1,994	£6,123	£10,446	£22,163	£35,305	£50,045	£66,578	£85,121	£105,920	£129,248	£184,760

Series 6

Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£1,988	£6,062	£10,268	£21,395	£33,452	£46,518	£60,677	£76,020	£92,647	£110,664	£151,345
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£1,982	£6,001	£10,095	£20,666	£31,737	£43,330	£55,470	£68,184	£81,497	£95,439	£125,329
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£1,990	£6,080	£10,322	£21,626	£34,006	£47,563	£62,410	£78,670	£96,476	£115,977	£160,719
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£1,987	£6,050	£10,236	£21,259	£33,130	£45,914	£59,680	£74,506	£90,471	£107,664	£146,117
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£2,000	£6,181	£10,613	£22,895	£37,110	£53,562	£72,603	£94,640	£120,144	£149,662	£223,362
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£2,001	£6,187	£10,630	£22,974	£37,308	£53,952	£73,279	£95,722	£121,782	£152,043	£227,986
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£1,981	£5,988	£10,059	£20,516	£31,388	£42,690	£54,441	£66,658	£79,359	£92,563	£120,562
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£2,000	£6,181	£10,613	£22,895	£37,110	£53,562	£72,603	£94,640	£120,144	£149,662	£223,362

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 £2,000 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 31/03/2022.



## Series 6

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	0.560%	0.000%	2.09%	£1,970	£5,886	£9,771	£19,348	£28,734	£37,935	£46,953	£55,792	£64,456	£72,948	£89,430
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£1,996	£6,136	£10,483	£22,323	£35,695	£50,798	£67,856	£87,122	£108,881	£133,457	£192,563
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£1,982	£5,999	£10,090	£20,646	£31,690	£43,244	£55,331	£67,977	£81,207	£95,049	£124,679
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£1,997	£6,152	£10,530	£22,531	£36,208	£51,795	£69,558	£89,802	£112,872	£139,164	£203,276
Atlas Cash Fund	0.340%	0.018%	1.14%	£1,961	£5,807	£9,551	£18,485	£26,844	£34,664	£41,979	£48,822	£55,224	£61,213	£72,058
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£1,970	£5,888	£9,777	£19,371	£28,786	£38,026	£47,094	£55,993	£64,726	£73,296	£89,960
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£2,005	£6,225	£10,742	£23,474	£38,567	£56,457	£77,663	£102,800	£132,597	£167,917	£259,410
Atlas Ethical Fund	0.940%	0.206%	4.35%	£1,990	£6,078	£10,316	£21,599	£33,941	£47,440	£62,205	£78,354	£96,019	£115,340	£159,588
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£1,997	£6,153	£10,531	£22,534	£36,215	£51,809	£69,583	£89,840	£112,930	£139,248	£203,434
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£1,973	£5,915	£9,853	£19,675	£29,468	£39,232	£48,965	£58,669	£68,344	£77,989	£97,192
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£1,978	£5,961	£9,982	£20,200	£30,661	£41,369	£52,331	£63,553	£75,041	£86,800	£111,162
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£1,998	£6,159	£10,549	£22,614	£36,413	£52,195	£70,245	£90,888	£114,498	£141,501	£207,704
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£1,965	£5,843	£9,651	£18,873	£27,688	£36,111	£44,162	£51,855	£59,208	£66,234	£79,368
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£1,997	£6,152	£10,530	£22,529	£36,201	£51,782	£69,535	£89,766	£112,819	£139,088	£203,132
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£1,967	£5,859	£9,697	£19,056	£28,089	£36,806	£45,220	£53,340	£61,177	£68,741	£83,087
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£1,976	£5,947	£9,942	£20,037	£30,289	£40,698	£51,267	£62,000	£72,898	£83,964	£106,611
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£1,989	£6,070	£10,291	£21,493	£33,686	£46,958	£61,406	£77,131	£94,249	£112,882	£155,240
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£1,983	£6,011	£10,122	£20,781	£32,003	£43,821	£56,264	£69,365	£83,161	£97,688	£129,089

Series 6

Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£1,977	£5,953	£9,960	£20,112	£30,459	£41,004	£51,753	£62,707	£73,872	£85,252	£108,671
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£1,997	£6,152	£10,530	£22,531	£36,208	£51,795	£69,558	£89,802	£112,872	£139,165	£203,277
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£1,962	£5,809	£9,559	£18,516	£26,909	£34,775	£42,145	£49,052	£55,524	£61,589	£72,599
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£1,962	£5,809	£9,558	£18,514	£26,906	£34,769	£42,137	£49,040	£55,509	£61,570	£72,571
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£1,986	£6,042	£10,213	£21,161	£32,897	£45,478	£58,965	£73,422	£88,920	£105,534	£142,436
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£1,982	£6,003	£10,100	£20,687	£31,785	£43,418	£55,612	£68,395	£81,794	£95,840	£125,998
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£1,995	£6,132	£10,470	£22,266	£35,555	£50,527	£67,396	£86,400	£107,811	£131,933	£189,729
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£1,994	£6,117	£10,429	£22,086	£35,117	£49,682	£65,964	£84,165	£104,509	£127,250	£181,086
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£1,972	£5,910	£9,838	£19,616	£29,334	£38,994	£48,594	£58,137	£67,621	£77,048	£95,729
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£1,997	£6,151	£10,526	£22,512	£36,159	£51,699	£69,395	£89,544	£112,487	£138,612	£202,233
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£1,997	£6,153	£10,531	£22,534	£36,214	£51,805	£69,576	£89,831	£112,916	£139,227	£203,394

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 £2,000 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 31/03/2022.



## 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	25	68 <sup>th</sup> birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£2,003	£2,009	£2,015	£2,029	£2,044	£2,059	£2,074	£2,084	£2,090	£2,105	£2,120
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£2,076	£2,237	£2,411	£2,905	£3,502	£4,221	£5,087	£5,690	£6,131	£7,390	£8,907
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£2,034	£2,105	£2,178	£2,371	£2,582	£2,811	£3,061	£3,221	£3,333	£3,629	£3,952
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas Cash Fund	0.340%	0.018%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,565	£1,520	£1,490	£1,419	£1,351
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£1,998	£1,994	£1,990	£1,981	£1,971	£1,961	£1,952	£1,946	£1,942	£1,933	£1,923
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£2,078	£2,243	£2,422	£2,933	£3,552	£4,301	£5,208	£5,842	£6,307	£7,637	£9,248
Atlas Ethical Fund	0.940%	0.206%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£2,010	£2,031	£2,051	£2,104	£2,158	£2,213	£2,270	£2,304	£2,328	£2,388	£2,449
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£2,016	£2,050	£2,083	£2,170	£2,260	£2,355	£2,453	£2,513	£2,555	£2,661	£2,772
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£2,060	£2,187	£2,321	£2,694	£3,127	£3,629	£4,212	£4,606	£4,889	£5,675	£6,586
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£1,988	£1,965	£1,941	£1,884	£1,829	£1,775	£1,723	£1,692	£1,672	£1,623	£1,575
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£1,992	£1,976	£1,960	£1,921	£1,883	£1,846	£1,809	£1,788	£1,773	£1,738	£1,704
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£2,031	£2,095	£2,161	£2,335	£2,523	£2,726	£2,946	£3,086	£3,183	£3,439	£3,716
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£2,046	£2,143	£2,243	£2,516	£2,822	£3,165	£3,550	£3,803	£3,982	£4,466	£5,009
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£2,032	£2,099	£2,167	£2,349	£2,545	£2,758	£2,989	£3,136	£3,238	£3,509	£3,803

## Series 6

Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£2,019	£2,056	£2,094	£2,193	£2,297	£2,405	£2,519	£2,589	£2,638	£2,762	£2,893
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,565	£1,520	£1,490	£1,419	£1,351
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,565	£1,520	£1,490	£1,419	£1,351
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£2,037	£2,112	£2,190	£2,399	£2,627	£2,877	£3,150	£3,327	£3,450	£3,778	£4,138
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£2,030	£2,091	£2,154	£2,319	£2,498	£2,690	£2,897	£3,028	£3,119	£3,359	£3,618
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£2,059	£2,183	£2,315	£2,679	£3,100	£3,588	£4,153	£4,534	£4,806	£5,563	£6,438
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£2,061	£2,188	£2,322	£2,697	£3,131	£3,636	£4,222	£4,619	£4,903	£5,693	£6,611
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£2,016	£2,047	£2,079	£2,162	£2,247	£2,336	£2,429	£2,486	£2,525	£2,625	£2,730
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£4,114	£4,486	£4,752	£5,489	£6,341
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£2,059	£2,183	£2,315	£2,679	£3,100	£3,588	£4,153	£4,534	£4,806	£5,563	£6,438

### 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 £2,000.00.
- 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 6

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	25	68 <sup>th</sup> birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£1,992	£1,976	£1,960	£1,921	£1,883	£1,846	£1,809	£1,788	£1,773	£1,738	£1,704
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£2,049	£2,152	£2,259	£2,551	£2,881	£3,254	£3,676	£3,954	£4,151	£4,689	£5,296
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£2,018	£2,055	£2,092	£2,189	£2,290	£2,396	£2,507	£2,575	£2,622	£2,744	£2,870
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£2,053	£2,163	£2,279	£2,598	£2,960	£3,374	£3,845	£4,158	£4,382	£4,994	£5,691
Atlas Cash Fund	0.340%	0.018%	1.14%	£1,974	£1,922	£1,871	£1,750	£1,637	£1,532	£1,433	£1,377	£1,341	£1,254	£1,173
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£1,992	£1,978	£1,963	£1,926	£1,890	£1,855	£1,820	£1,800	£1,786	£1,753	£1,721
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£2,069	£2,215	£2,371	£2,810	£3,331	£3,948	£4,680	£5,183	£5,548	£6,576	£7,795
Atlas Ethical Fund	0.940%	0.206%	4.35%	£2,036	£2,111	£2,188	£2,393	£2,617	£2,863	£3,131	£3,304	£3,425	£3,746	£4,097
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£2,053	£2,163	£2,280	£2,598	£2,961	£3,375	£3,847	£4,161	£4,385	£4,998	£5,697
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£1,999	£1,996	£1,994	£1,988	£1,982	£1,976	£1,970	£1,966	£1,964	£1,958	£1,952
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£2,009	£2,028	£2,047	£2,096	£2,146	£2,196	£2,248	£2,280	£2,302	£2,356	£2,412
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£2,054	£2,168	£2,287	£2,616	£2,992	£3,422	£3,914	£4,242	£4,476	£5,119	£5,855
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£1,982	£1,946	£1,911	£1,827	£1,746	£1,668	£1,594	£1,552	£1,524	£1,456	£1,392
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£2,053	£2,163	£2,279	£2,597	£2,959	£3,372	£3,843	£4,156	£4,379	£4,989	£5,686
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£1,986	£1,958	£1,930	£1,863	£1,798	£1,735	£1,675	£1,640	£1,616	£1,560	£1,506
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£2,006	£2,018	£2,031	£2,062	£2,094	£2,126	£2,159	£2,179	£2,192	£2,226	£2,260
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£2,034	£2,104	£2,177	£2,370	£2,579	£2,808	£3,056	£3,216	£3,327	£3,621	£3,942
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£2,021	£2,063	£2,106	£2,217	£2,335	£2,459	£2,589	£2,670	£2,726	£2,870	£3,022
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£2,008	£2,023	£2,038	£2,078	£2,117	£2,158	£2,200	£2,225	£2,242	£2,285	£2,329
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£2,053	£2,163	£2,279	£2,598	£2,960	£3,374	£3,845	£4,158	£4,382	£4,994	£5,691

## Series 6

Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£1,974	£1,924	£1,874	£1,756	£1,646	£1,542	£1,445	£1,390	£1,354	£1,269	£1,189
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£1,974	£1,923	£1,874	£1,756	£1,645	£1,542	£1,445	£1,389	£1,354	£1,268	£1,188
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£2,028	£2,085	£2,144	£2,298	£2,464	£2,641	£2,831	£2,952	£3,035	£3,254	£3,488
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£2,019	£2,057	£2,096	£2,198	£2,304	£2,415	£2,531	£2,604	£2,653	£2,781	£2,916
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£2,048	£2,148	£2,253	£2,539	£2,860	£3,222	£3,630	£3,900	£4,090	£4,608	£5,191
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£2,045	£2,138	£2,236	£2,499	£2,793	£3,123	£3,490	£3,732	£3,902	£4,361	£4,875
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£1,998	£1,993	£1,988	£1,976	£1,964	£1,952	£1,940	£1,933	£1,928	£1,916	£1,905
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£2,053	£2,162	£2,277	£2,593	£2,953	£3,362	£3,828	£4,139	£4,359	£4,964	£5,652
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£2,053	£2,163	£2,280	£2,598	£2,961	£3,375	£3,847	£4,161	£4,384	£4,997	£5,695

### 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 £2,000.00.
- 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	35	68 <sup>th</sup> birthday 38	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£1,001	£1,004	£1,007	£1,015	£1,022	£1,030	£1,037	£1,045	£1,053	£1,057	£1,060
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£1,038	£1,119	£1,205	£1,453	£1,751	£2,110	£2,544	£3,066	£3,695	£4,133	£4,454
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£1,017	£1,052	£1,089	£1,186	£1,291	£1,406	£1,531	£1,667	£1,815	£1,910	£1,976
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas Cash Fund	0.340%	0.018%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£710	£689	£676
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£999	£997	£995	£990	£985	£981	£976	£971	£966	£964	£962
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£1,039	£1,122	£1,211	£1,466	£1,776	£2,150	£2,604	£3,153	£3,819	£4,283	£4,624
Atlas Ethical Fund	0.940%	0.206%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£1,005	£1,015	£1,026	£1,052	£1,079	£1,107	£1,135	£1,164	£1,194	£1,212	£1,224
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£1,008	£1,025	£1,042	£1,085	£1,130	£1,177	£1,226	£1,277	£1,331	£1,364	£1,386
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£1,030	£1,094	£1,161	£1,347	£1,564	£1,815	£2,106	£2,445	£2,837	£3,103	£3,293
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£994	£982	£971	£942	£914	£887	£861	£836	£811	£797	£788
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£996	£988	£980	£961	£942	£923	£905	£887	£869	£859	£852
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£1,016	£1,048	£1,081	£1,168	£1,262	£1,363	£1,473	£1,591	£1,720	£1,801	£1,858
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£1,023	£1,071	£1,122	£1,258	£1,411	£1,583	£1,775	£1,991	£2,233	£2,392	£2,505
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£1,016	£1,049	£1,084	£1,174	£1,272	£1,379	£1,494	£1,619	£1,755	£1,841	£1,901
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£1,009	£1,028	£1,047	£1,097	£1,148	£1,203	£1,259	£1,319	£1,381	£1,420	£1,446

## Series 6

Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£710	£689	£676
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£710	£689	£676
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£1,018	£1,056	£1,095	£1,199	£1,313	£1,438	£1,575	£1,725	£1,889	£1,995	£2,069
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£1,015	£1,045	£1,077	£1,160	£1,249	£1,345	£1,448	£1,560	£1,680	£1,756	£1,809
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,403	£2,781	£3,036	£3,219
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£1,030	£1,094	£1,161	£1,348	£1,566	£1,818	£2,111	£2,452	£2,847	£3,114	£3,306
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£1,008	£1,024	£1,040	£1,081	£1,124	£1,168	£1,215	£1,263	£1,313	£1,344	£1,365
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,745	£2,993	£3,171
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,403	£2,781	£3,036	£3,219

### 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 £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 31/03/2022.



## Series 6

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	35	68 <sup>th</sup> birthday 38	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£996	£988	£980	£961	£942	£923	£905	£887	£869	£859	£852
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£1,025	£1,076	£1,129	£1,276	£1,441	£1,627	£1,838	£2,076	£2,344	£2,522	£2,648
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£1,009	£1,027	£1,046	£1,095	£1,145	£1,198	£1,253	£1,311	£1,372	£1,409	£1,435
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£1,026	£1,082	£1,140	£1,299	£1,480	£1,687	£1,922	£2,191	£2,497	£2,700	£2,845
Atlas Cash Fund	0.340%	0.018%	1.14%	£987	£961	£936	£875	£819	£766	£717	£670	£627	£603	£587
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£996	£989	£981	£963	£945	£927	£910	£893	£877	£867	£860
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£1,035	£1,107	£1,185	£1,405	£1,666	£1,974	£2,340	£2,774	£3,288	£3,641	£3,898
Atlas Ethical Fund	0.940%	0.206%	4.35%	£1,018	£1,055	£1,094	£1,196	£1,309	£1,431	£1,566	£1,712	£1,873	£1,976	£2,049
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£1,027	£1,082	£1,140	£1,299	£1,481	£1,688	£1,924	£2,193	£2,499	£2,703	£2,848
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£999	£998	£997	£994	£991	£988	£985	£982	£979	£977	£976
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£1,005	£1,014	£1,024	£1,048	£1,073	£1,098	£1,124	£1,151	£1,178	£1,195	£1,206
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£1,027	£1,084	£1,144	£1,308	£1,496	£1,711	£1,957	£2,238	£2,560	£2,774	£2,927
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£991	£973	£956	£913	£873	£834	£797	£762	£728	£709	£696
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£1,026	£1,082	£1,140	£1,298	£1,480	£1,686	£1,921	£2,189	£2,495	£2,698	£2,843
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£993	£979	£965	£931	£899	£868	£837	£808	£780	£764	£753
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£1,003	£1,009	£1,015	£1,031	£1,047	£1,063	£1,080	£1,096	£1,113	£1,123	£1,130
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£1,017	£1,052	£1,089	£1,185	£1,290	£1,404	£1,528	£1,663	£1,811	£1,905	£1,971
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£1,010	£1,031	£1,053	£1,109	£1,167	£1,229	£1,294	£1,363	£1,435	£1,480	£1,511
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£1,004	£1,011	£1,019	£1,039	£1,059	£1,079	£1,100	£1,121	£1,142	£1,156	£1,164

## Series 6

Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£1,026	£1,082	£1,140	£1,299	£1,480	£1,687	£1,922	£2,191	£2,497	£2,700	£2,845
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£987	£962	£937	£878	£823	£771	£723	£677	£635	£610	£595
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£987	£962	£937	£878	£823	£771	£722	£677	£634	£610	£594
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£1,014	£1,043	£1,072	£1,149	£1,232	£1,321	£1,416	£1,518	£1,627	£1,696	£1,744
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£1,009	£1,029	£1,048	£1,099	£1,152	£1,207	£1,266	£1,327	£1,391	£1,431	£1,458
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£1,024	£1,074	£1,127	£1,269	£1,430	£1,611	£1,815	£2,045	£2,304	£2,475	£2,596
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£1,023	£1,069	£1,118	£1,250	£1,397	£1,561	£1,745	£1,951	£2,181	£2,331	£2,438
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£999	£996	£994	£988	£982	£976	£970	£964	£958	£955	£952
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£1,026	£1,081	£1,139	£1,297	£1,476	£1,681	£1,914	£2,180	£2,482	£2,683	£2,826
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£1,027	£1,082	£1,140	£1,299	£1,481	£1,687	£1,923	£2,192	£2,498	£2,702	£2,848

### 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 £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 31/03/2022.



## 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	20	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.65%	£2,504	£2,511	£2,518	£2,537	£2,555	£2,574	£2,586	£2,593	£2,612	£2,631	£2,651
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	6.40%	£2,595	£2,796	£3,013	£3,632	£4,377	£5,276	£5,901	£6,359	£7,664	£9,238	£11,134
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£2,543	£2,631	£2,722	£2,964	£3,227	£3,514	£3,698	£3,826	£4,166	£4,537	£4,940
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas Cash Fund	0.340%	0.018%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,055	£1,995	£1,957	£1,863	£1,774	£1,689
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.40%	£2,498	£2,493	£2,488	£2,476	£2,464	£2,452	£2,445	£2,440	£2,428	£2,416	£2,404
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.50%	£2,598	£2,804	£3,027	£3,666	£4,439	£5,376	£6,030	£6,510	£7,883	£9,546	£11,560
Atlas Ethical Fund	0.940%	0.206%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas Flexible Access Retirement Fund	0.530%	0.052%	3.02%	£2,513	£2,538	£2,564	£2,630	£2,697	£2,766	£2,809	£2,837	£2,910	£2,984	£3,061
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	3.34%	£2,520	£2,562	£2,604	£2,713	£2,826	£2,943	£3,016	£3,066	£3,194	£3,327	£3,465
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.60%	£2,576	£2,734	£2,902	£3,368	£3,909	£4,537	£4,961	£5,266	£6,111	£7,093	£8,233
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.89%	£2,485	£2,456	£2,426	£2,355	£2,286	£2,219	£2,179	£2,153	£2,090	£2,029	£1,969
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas Level Annuity Target Fund	0.315%	0.000%	2.09%	£2,490	£2,470	£2,450	£2,402	£2,354	£2,307	£2,280	£2,262	£2,217	£2,173	£2,130
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	4.10%	£2,539	£2,619	£2,701	£2,919	£3,154	£3,408	£3,570	£3,682	£3,979	£4,299	£4,645
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.88%	£2,558	£2,678	£2,804	£3,145	£3,528	£3,957	£4,239	£4,438	£4,977	£5,583	£6,262
Atlas Multi Asset Portfolio 2	0.400%	0.197%	4.16%	£2,540	£2,623	£2,709	£2,936	£3,181	£3,447	£3,618	£3,736	£4,048	£4,387	£4,754
Atlas Multi Asset Portfolio 3	0.400%	0.159%	3.45%	£2,523	£2,570	£2,618	£2,742	£2,871	£3,007	£3,091	£3,149	£3,297	£3,453	£3,616

## Series 6

Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,055	£1,995	£1,957	£1,863	£1,774	£1,689
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,055	£1,995	£1,957	£1,863	£1,774	£1,689
Atlas Passive Multi Asset Fund	0.445%	0.000%	4.38%	£2,546	£2,640	£2,738	£2,998	£3,284	£3,596	£3,797	£3,938	£4,313	£4,723	£5,172
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	4.03%	£2,537	£2,614	£2,692	£2,899	£3,122	£3,362	£3,515	£3,621	£3,899	£4,199	£4,522
Atlas Shariah Compliant Fund	0.550%	0.016%	5.54%	£2,574	£2,729	£2,893	£3,349	£3,876	£4,485	£4,896	£5,191	£6,008	£6,953	£8,048
Atlas Sustainable Equity Fund	0.490%	0.311%	5.61%	£2,576	£2,735	£2,903	£3,371	£3,914	£4,545	£4,972	£5,278	£6,129	£7,117	£8,264
Atlas UK Direct Property Fund	0.885%	0.040%	3.30%	£2,520	£2,559	£2,599	£2,702	£2,809	£2,921	£2,989	£3,036	£3,157	£3,282	£3,412
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,452	£4,854	£5,142	£5,940	£6,862	£7,927
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.54%	£2,574	£2,729	£2,893	£3,349	£3,876	£4,485	£4,896	£5,191	£6,008	£6,953	£8,048

### 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 £2,500.00.
- 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 6

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	20	68 <sup>th</sup> birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.560%	0.000%	2.09%	£2,490	£2,470	£2,450	£2,402	£2,354	£2,307	£2,280	£2,262	£2,217	£2,173	£2,130
Atlas Active Emerging Markets Equity Fund	1.180%	0.194%	5.03%	£2,562	£2,689	£2,824	£3,189	£3,602	£4,068	£4,376	£4,595	£5,189	£5,861	£6,620
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£2,523	£2,569	£2,615	£2,736	£2,863	£2,995	£3,077	£3,133	£3,278	£3,429	£3,588
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.285%	0.000%	5.21%	£2,566	£2,704	£2,849	£3,247	£3,700	£4,217	£4,561	£4,806	£5,477	£6,242	£7,114
Atlas Cash Fund	0.340%	0.018%	1.14%	£2,467	£2,402	£2,339	£2,188	£2,047	£1,915	£1,840	£1,791	£1,676	£1,568	£1,467
Atlas Corporate Bond Index Tracker Fund	0.285%	0.000%	2.12%	£2,491	£2,472	£2,453	£2,408	£2,363	£2,319	£2,293	£2,276	£2,233	£2,191	£2,151
Atlas Emerging Markets Index Tracker Fund	0.430%	0.024%	6.05%	£2,586	£2,769	£2,963	£3,513	£4,164	£4,936	£5,466	£5,850	£6,935	£8,220	£9,744
Atlas Ethical Fund	0.940%	0.206%	4.35%	£2,545	£2,638	£2,734	£2,991	£3,271	£3,578	£3,776	£3,914	£4,281	£4,682	£5,122
Atlas Europe (ex UK) Equity Index Tracker Fund	0.285%	-0.003%	5.22%	£2,566	£2,704	£2,849	£3,248	£3,702	£4,219	£4,564	£4,809	£5,481	£6,248	£7,121
Atlas Flexible Access Retirement Fund	0.530%	0.052%	2.44%	£2,498	£2,495	£2,492	£2,485	£2,477	£2,470	£2,465	£2,462	£2,455	£2,447	£2,440
Atlas Flexible Pre-Retirement Fund	0.334%	0.025%	2.98%	£2,512	£2,535	£2,559	£2,620	£2,682	£2,745	£2,784	£2,810	£2,877	£2,945	£3,015
Atlas Global Equity Index Tracker Fund	0.300%	0.010%	5.29%	£2,568	£2,710	£2,859	£3,270	£3,740	£4,277	£4,636	£4,892	£5,595	£6,399	£7,319
Atlas Inflation-Linked Annuity Target Fund	0.315%	0.000%	1.58%	£2,477	£2,433	£2,389	£2,283	£2,182	£2,085	£2,029	£1,993	£1,905	£1,820	£1,740
Atlas Japan Equity Index Tracker Fund	0.285%	0.002%	5.21%	£2,566	£2,704	£2,849	£3,246	£3,699	£4,215	£4,559	£4,803	£5,473	£6,237	£7,107
Atlas Level Annuity Target Fund	0.315%	0.000%	1.78%	£2,482	£2,447	£2,413	£2,329	£2,247	£2,169	£2,123	£2,093	£2,020	£1,950	£1,882
Atlas Multi Asset Absolute Return Fund	0.970%	0.316%	2.81%	£2,508	£2,523	£2,539	£2,578	£2,617	£2,658	£2,682	£2,699	£2,740	£2,783	£2,826
Atlas Multi Asset Portfolio 1	0.400%	0.227%	4.25%	£2,543	£2,631	£2,721	£2,962	£3,224	£3,510	£3,693	£3,820	£4,158	£4,526	£4,927
Atlas Multi Asset Portfolio 2	0.400%	0.197%	3.56%	£2,526	£2,579	£2,632	£2,772	£2,919	£3,073	£3,170	£3,236	£3,407	£3,588	£3,778
Atlas Multi Asset Portfolio 3	0.400%	0.159%	2.89%	£2,510	£2,529	£2,548	£2,597	£2,647	£2,698	£2,729	£2,750	£2,802	£2,856	£2,911
Atlas North American Equity Index Tracker Fund	0.285%	0.000%	5.22%	£2,566	£2,704	£2,849	£3,247	£3,700	£4,217	£4,561	£4,806	£5,477	£6,242	£7,114

## Series 6

Atlas Over 15 Years Gilts Index Tracker Fund	0.285%	0.039%	1.18%	£2,468	£2,404	£2,343	£2,195	£2,057	£1,928	£1,854	£1,806	£1,693	£1,586	£1,486
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.285%	0.040%	1.17%	£2,468	£2,404	£2,343	£2,195	£2,057	£1,927	£1,853	£1,806	£1,692	£1,585	£1,485
Atlas Passive Multi Asset Fund	0.445%	0.000%	3.94%	£2,535	£2,606	£2,680	£2,873	£3,080	£3,301	£3,442	£3,539	£3,794	£4,067	£4,360
Atlas Retirement Income Drawdown Fund	0.550%	0.010%	3.47%	£2,524	£2,572	£2,621	£2,747	£2,880	£3,018	£3,105	£3,164	£3,317	£3,477	£3,645
Atlas Shariah Compliant Fund	0.550%	0.016%	4.97%	£2,560	£2,685	£2,817	£3,173	£3,575	£4,028	£4,327	£4,538	£5,113	£5,760	£6,489
Atlas Sustainable Equity Fund	0.490%	0.311%	4.81%	£2,556	£2,673	£2,795	£3,124	£3,492	£3,903	£4,173	£4,363	£4,877	£5,452	£6,094
Atlas UK Direct Property Fund	0.885%	0.040%	2.38%	£2,497	£2,491	£2,485	£2,470	£2,455	£2,440	£2,431	£2,425	£2,410	£2,395	£2,381
Atlas UK Equity Index Tracker Fund	0.285%	0.018%	5.20%	£2,566	£2,703	£2,847	£3,241	£3,691	£4,203	£4,543	£4,786	£5,449	£6,205	£7,065
Atlas World (ex UK) Equity Index Tracker Fund	0.323%	0.000%	5.22%	£2,566	£2,704	£2,849	£3,248	£3,701	£4,219	£4,563	£4,808	£5,480	£6,246	£7,119

### 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 £2,500.00.
- 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	0.400%	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	0.400%	0.159%	2.89%	£96,427	£89,241	£82,000	£63,655	£44,957	£25,900	£6,477	-£1,396	-£5,355	-£9,330	-£13,319

### 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 26 years of retirement – i.e. when Nasser is 94.

