

### Transaction costs and charges.

#### **SERIES 7: This series applies to you if you are a member of the Nifco UK Ltd 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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£10,946	£20,859	£30,801	£55,785	£80,952	£96,140	£96,422	£97,130	£97,842	£98,560	£99,284
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£11,248	£22,350	£34,313	£68,439	£109,570	£138,197	£148,914	£179,483	£216,328	£260,737	£314,261
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£11,076	£21,490	£32,265	£60,863	£92,002	£111,999	£115,878	£126,174	£137,385	£149,592	£162,884
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas Cash Fund	0.390%	0.018%	1.50%	£10,853	£20,417	£29,796	£52,454	£74,027	£86,473	£84,794	£80,737	£76,875	£73,198	£69,696
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£10,926	£20,762	£30,580	£55,041	£79,382	£93,930	£93,747	£93,290	£92,836	£92,384	£91,934
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£11,256	£22,391	£34,412	£68,818	£110,482	£139,588	£150,695	£182,486	£220,982	£267,600	£324,052
Atlas Ethical Fund	0.990%	0.206%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£10,976	£21,003	£31,132	£56,908	£83,344	£99,530	£100,543	£103,119	£105,761	£108,471	£111,251
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£11,001	£21,128	£31,421	£57,900	£85,482	£102,580	£104,268	£108,611	£113,135	£117,848	£122,756
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£11,183	£22,025	£33,533	£65,490	£102,580	£127,636	£135,473	£157,236	£182,496	£211,813	£245,841
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£10,884	£20,566	£30,133	£53,557	£76,292	£89,611	£88,547	£85,944	£83,417	£80,964	£78,583
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£10,901	£20,643	£30,308	£54,133	£77,486	£91,275	£90,546	£88,749	£86,989	£85,263	£83,571
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£11,063	£21,426	£32,116	£60,335	£90,827	£110,288	£113,758	£122,918	£132,816	£143,511	£155,067

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Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£11,126	£21,736	£32,846	£62,956	£96,729	£118,933	£124,520	£139,664	£156,649	£175,700	£197,068
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£11,068	£21,450	£32,172	£60,533	£91,266	£110,926	£114,548	£124,129	£134,511	£145,762	£157,954
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£11,010	£21,171	£31,520	£58,245	£86,232	£103,654	£105,585	£110,569	£115,789	£121,255	£126,979
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£10,853	£20,417	£29,796	£52,454	£74,027	£86,473	£84,794	£80,737	£76,875	£73,198	£69,696
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£10,853	£20,417	£29,796	£52,454	£74,027	£86,473	£84,794	£80,737	£76,875	£73,198	£69,696
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£11,085	£21,537	£32,376	£61,262	£92,895	£113,302	£117,497	£128,675	£140,916	£154,322	£169,003
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£11,057	£21,399	£32,052	£60,106	£90,318	£109,550	£112,845	£121,522	£130,866	£140,929	£151,766
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£11,179	£22,001	£33,475	£65,274	£102,077	£126,882	£134,520	£155,688	£180,186	£208,539	£241,353
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£11,184	£22,030	£33,543	£65,526	£102,664	£127,762	£135,632	£157,496	£182,884	£212,364	£246,597
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£10,998	£21,112	£31,384	£57,775	£85,211	£102,193	£103,794	£107,908	£112,186	£116,632	£121,255
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£11,175	£21,985	£33,437	£65,131	£101,743	£126,383	£133,890	£154,664	£178,662	£206,384	£238,407
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£11,179	£22,001	£33,475	£65,274	£102,077	£126,882	£134,520	£155,688	£180,186	£208,539	£241,353

### 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 £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.



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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	0.610%	0.000%	2.04%	£10,897	£20,624	£30,264	£53,989	£77,185	£90,855	£90,042	£88,039	£86,081	£84,167	£82,295
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£11,133	£21,775	£32,936	£63,287	£97,484	£120,050	£125,919	£141,879	£159,862	£180,125	£202,955
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£11,005	£21,143	£31,457	£58,025	£85,754	£102,969	£104,744	£109,318	£114,092	£119,074	£124,274
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£11,148	£21,850	£33,116	£63,946	£98,997	£122,291	£128,733	£146,362	£166,404	£189,191	£215,098
Atlas Cash Fund	0.390%	0.018%	1.09%	£10,820	£20,262	£29,447	£51,328	£71,748	£83,338	£81,065	£75,650	£70,596	£65,880	£61,479
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£10,899	£20,633	£30,286	£54,061	£77,336	£91,065	£90,293	£88,394	£86,534	£84,713	£82,931
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£11,215	£22,186	£33,917	£66,931	£105,972	£132,740	£141,949	£167,864	£198,511	£234,752	£277,611
Atlas Ethical Fund	0.990%	0.206%	4.30%	£11,079	£21,507	£32,306	£61,010	£92,331	£112,478	£116,472	£127,091	£138,678	£151,320	£165,116
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£11,149	£21,852	£33,119	£63,955	£99,019	£122,324	£128,774	£146,426	£166,499	£189,323	£215,276
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£10,925	£20,758	£30,569	£55,004	£79,306	£93,823	£93,618	£93,106	£92,597	£92,091	£91,588
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£10,968	£20,968	£31,052	£56,636	£82,762	£98,703	£99,535	£101,646	£103,801	£106,003	£108,251
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£11,154	£21,881	£33,188	£64,208	£99,602	£123,191	£129,865	£148,174	£169,064	£192,900	£220,096
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£10,855	£20,427	£29,817	£52,523	£74,170	£86,670	£85,029	£81,061	£77,278	£73,672	£70,234
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£11,148	£21,849	£33,114	£63,937	£98,977	£122,262	£128,696	£146,302	£166,317	£189,070	£214,935
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£10,871	£20,503	£29,990	£53,087	£75,324	£88,266	£86,937	£83,699	£80,582	£77,582	£74,693
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£10,955	£20,903	£30,903	£56,129	£81,681	£97,171	£97,673	£98,938	£100,220	£101,518	£102,833
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£11,071	£21,467	£32,212	£60,676	£91,584	£111,390	£115,123	£125,012	£135,750	£147,411	£160,074

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Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£11,015	£21,196	£31,578	£58,445	£86,668	£104,279	£106,352	£111,714	£117,346	£123,263	£129,477
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£10,961	£20,933	£30,972	£56,361	£82,175	£97,871	£98,523	£100,172	£101,849	£103,553	£105,287
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£11,148	£21,850	£33,116	£63,946	£98,997	£122,291	£128,733	£146,362	£166,404	£189,191	£215,099
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£10,823	£20,275	£29,476	£51,421	£71,934	£83,594	£81,369	£76,061	£71,100	£66,462	£62,126
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£10,823	£20,275	£29,475	£51,416	£71,925	£83,581	£81,353	£76,040	£71,074	£66,432	£62,093
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£11,045	£21,342	£31,918	£59,635	£89,276	£108,039	£110,978	£118,681	£126,919	£135,729	£145,150
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£11,008	£21,159	£31,493	£58,152	£86,030	£103,364	£105,229	£110,040	£115,070	£120,330	£125,831
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£11,129	£21,754	£32,887	£63,107	£97,073	£119,441	£125,156	£140,670	£158,106	£177,704	£199,731
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£11,116	£21,688	£32,731	£62,541	£95,783	£117,538	£122,776	£136,914	£152,679	£170,260	£189,866
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£10,920	£20,734	£30,514	£54,820	£78,918	£93,279	£92,961	£92,170	£91,386	£90,609	£89,838
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£11,147	£21,843	£33,099	£63,883	£98,853	£122,077	£128,464	£145,931	£165,774	£188,314	£213,919
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£11,149	£21,851	£33,118	£63,953	£99,013	£122,315	£128,763	£146,410	£166,475	£189,290	£215,231

### 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 £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	68 <sup>th</sup> birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£5,473	£10,430	£15,401	£27,892	£40,476	£53,152	£65,920	£73,627	£73,842	£74,384	£74,930
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£5,624	£11,175	£17,157	£34,219	£54,785	£79,572	£109,448	£130,241	£140,341	£169,151	£203,874
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£5,538	£10,745	£16,132	£30,431	£46,001	£62,954	£81,414	£93,268	£96,498	£105,072	£114,408
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas Cash Fund	0.390%	0.018%	1.50%	£5,426	£10,209	£14,898	£26,227	£37,014	£47,284	£57,064	£62,706	£61,488	£58,547	£55,746
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£5,463	£10,381	£15,290	£27,520	£39,691	£51,802	£63,855	£71,058	£70,920	£70,574	£70,231
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£5,628	£11,195	£17,206	£34,409	£55,241	£80,467	£111,016	£132,357	£142,889	£173,032	£209,534
Atlas Ethical Fund	0.990%	0.206%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£5,488	£10,501	£15,566	£28,454	£41,672	£55,229	£69,133	£77,646	£78,436	£80,446	£82,508
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£5,501	£10,564	£15,710	£28,950	£42,741	£57,107	£72,071	£81,346	£82,685	£86,129	£89,717
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£5,592	£11,013	£16,767	£32,745	£51,290	£72,814	£97,796	£114,673	£121,714	£141,267	£163,961
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£5,442	£10,283	£15,067	£26,779	£38,146	£49,179	£59,888	£66,162	£65,376	£63,454	£61,588
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£5,450	£10,322	£15,154	£27,067	£38,743	£50,188	£61,405	£68,029	£67,486	£66,147	£64,834

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Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£5,531	£10,713	£16,058	£30,168	£45,414	£61,887	£79,687	£91,048	£93,912	£101,474	£109,646
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£5,563	£10,868	£16,423	£31,478	£48,364	£67,304	£88,548	£102,514	£107,330	£120,383	£135,024
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£5,534	£10,725	£16,086	£30,266	£45,633	£62,285	£80,329	£91,872	£94,872	£102,808	£111,407
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£5,505	£10,585	£15,760	£29,123	£43,116	£57,770	£73,116	£82,669	£84,208	£88,184	£92,347
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£5,426	£10,209	£14,898	£26,227	£37,014	£47,284	£57,064	£62,706	£61,488	£58,547	£55,746
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£5,426	£10,209	£14,898	£26,227	£37,014	£47,284	£57,064	£62,706	£61,488	£58,547	£55,746
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£5,543	£10,769	£16,188	£30,631	£46,448	£63,769	£82,739	£94,976	£98,492	£107,862	£118,123
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£5,529	£10,699	£16,026	£30,053	£45,159	£61,427	£78,945	£90,097	£92,807	£99,943	£107,628
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£5,589	£11,001	£16,738	£32,637	£51,038	£72,335	£96,983	£113,596	£120,434	£139,385	£161,318
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£5,592	£11,015	£16,771	£32,763	£51,332	£72,894	£97,933	£114,853	£121,929	£141,583	£164,406
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£5,499	£10,556	£15,692	£28,887	£42,606	£56,868	£71,695	£80,872	£82,139	£85,395	£88,780
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£5,588	£10,993	£16,718	£32,566	£50,871	£72,018	£96,445	£112,885	£119,590	£138,146	£159,581
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£5,589	£11,001	£16,738	£32,637	£51,038	£72,335	£96,983	£113,596	£120,434	£139,385	£161,318

### 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 £2,500 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 7

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	0.610%	0.000%	2.04%	£5,448	£10,312	£15,132	£26,994	£38,593	£49,933	£61,022	£67,556	£66,951	£65,462	£64,006
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£5,567	£10,887	£16,468	£31,644	£48,742	£68,008	£89,716	£104,040	£109,127	£122,958	£138,543
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£5,502	£10,572	£15,728	£29,013	£42,877	£57,347	£72,448	£81,824	£83,235	£86,870	£90,663
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£5,574	£10,925	£16,558	£31,973	£49,498	£69,424	£92,078	£107,134	£112,777	£128,220	£145,778
Atlas Cash Fund	0.390%	0.018%	1.09%	£5,410	£10,131	£14,724	£25,664	£35,874	£45,401	£54,293	£59,340	£57,721	£53,865	£50,267
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£5,449	£10,317	£15,143	£27,030	£38,668	£50,060	£61,213	£67,792	£67,218	£65,803	£64,419
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£5,608	£11,093	£16,959	£33,466	£52,986	£76,071	£103,369	£122,086	£130,556	£154,391	£182,578
Atlas Ethical Fund	0.990%	0.206%	4.30%	£5,540	£10,754	£16,153	£30,505	£46,165	£63,254	£81,900	£93,894	£97,228	£106,092	£115,765
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£5,574	£10,926	£16,559	£31,978	£49,509	£69,444	£92,112	£107,178	£112,830	£128,297	£145,884
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£5,462	£10,379	£15,285	£27,502	£39,653	£51,737	£63,756	£70,935	£70,780	£70,393	£70,008
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£5,484	£10,484	£15,526	£28,318	£41,381	£54,721	£68,344	£76,656	£77,302	£78,942	£80,616
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£5,577	£10,940	£16,594	£32,104	£49,801	£69,993	£93,032	£108,387	£114,258	£130,367	£148,747
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£5,427	£10,213	£14,909	£26,262	£37,085	£47,403	£57,240	£62,920	£61,729	£58,848	£56,102
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£5,574	£10,925	£16,557	£31,969	£49,488	£69,405	£92,047	£107,092	£112,728	£128,150	£145,682
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£5,436	£10,252	£14,995	£26,543	£37,662	£48,366	£58,672	£64,670	£63,696	£61,324	£59,041
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£5,478	£10,452	£15,452	£28,064	£40,841	£53,782	£66,892	£74,839	£75,225	£76,200	£77,187

## Series 7

Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£5,536	£10,734	£16,106	£30,338	£45,792	£62,574	£80,797	£92,474	£95,574	£103,783	£112,698
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£5,508	£10,598	£15,789	£29,223	£43,334	£58,156	£73,726	£83,443	£85,101	£89,391	£93,898
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£5,481	£10,467	£15,486	£28,180	£41,088	£54,211	£67,554	£75,667	£76,171	£77,446	£78,742
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£5,574	£10,925	£16,558	£31,973	£49,498	£69,424	£92,078	£107,134	£112,777	£128,221	£145,779
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£5,411	£10,138	£14,738	£25,711	£35,967	£45,555	£54,517	£59,611	£58,024	£54,239	£50,701
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£5,411	£10,137	£14,737	£25,708	£35,962	£45,547	£54,505	£59,597	£58,009	£54,220	£50,679
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£5,523	£10,671	£15,959	£29,817	£44,638	£60,487	£77,436	£88,165	£90,564	£96,850	£103,573
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£5,504	£10,580	£15,747	£29,076	£43,015	£57,591	£72,833	£82,311	£83,796	£87,627	£91,632
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£5,565	£10,877	£16,444	£31,553	£48,536	£67,624	£89,078	£103,207	£108,145	£121,550	£136,617
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£5,558	£10,844	£16,366	£31,270	£47,891	£66,426	£87,096	£100,623	£105,106	£117,210	£130,706
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£5,460	£10,367	£15,257	£27,410	£39,459	£51,406	£63,251	£70,310	£70,070	£69,474	£68,883
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£5,574	£10,922	£16,550	£31,942	£49,426	£69,289	£91,851	£106,836	£112,426	£127,712	£145,077
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£5,574	£10,926	£16,559	£31,976	£49,507	£69,439	£92,103	£107,167	£112,816	£128,277	£145,857

### 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 £2,500 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	68 <sup>th</sup> birthday 13	15	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£13,682	£26,074	£38,502	£69,731	£88,579	£88,838	£89,490	£90,147	£90,808	£91,475	£92,146
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£14,060	£27,938	£42,892	£85,549	£115,238	£124,175	£149,665	£180,389	£217,420	£262,052	£315,847
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£13,844	£26,862	£40,331	£76,079	£99,034	£102,465	£111,569	£121,482	£132,276	£144,029	£156,827
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508
Atlas Cash Fund	0.390%	0.018%	1.50%	£13,566	£25,522	£37,245	£65,567	£81,906	£80,315	£76,473	£72,815	£69,331	£66,015	£62,857
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£13,657	£25,953	£38,225	£68,801	£87,075	£86,905	£86,482	£86,061	£85,642	£85,225	£84,810
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£14,070	£27,989	£43,015	£86,022	£116,067	£125,303	£151,736	£183,746	£222,509	£269,448	£326,290
Atlas Ethical Fund	0.990%	0.206%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£13,720	£26,253	£38,915	£71,135	£90,862	£91,786	£94,138	£96,550	£99,024	£101,562	£104,164
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£13,752	£26,410	£39,276	£72,375	£92,892	£94,421	£98,354	£102,451	£106,718	£111,163	£115,794
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£13,979	£27,532	£41,917	£81,862	£108,847	£115,530	£134,090	£155,631	£180,633	£209,651	£243,331
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£13,606	£25,708	£37,667	£66,946	£84,099	£83,101	£80,658	£78,286	£75,984	£73,750	£71,581
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508

## Series 7

Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£13,626	£25,804	£37,885	£67,667	£85,251	£84,571	£82,893	£81,248	£79,636	£78,056	£76,507
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£13,828	£26,783	£40,145	£75,419	£97,933	£101,014	£109,148	£117,937	£127,434	£137,696	£148,783
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£13,907	£27,170	£41,057	£78,695	£103,441	£108,301	£121,472	£136,245	£152,814	£171,399	£192,244
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£13,834	£26,813	£40,215	£75,666	£98,344	£101,556	£110,050	£119,254	£129,229	£140,038	£151,751
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£13,763	£26,463	£39,400	£72,807	£93,603	£95,346	£99,847	£104,561	£109,497	£114,666	£120,079
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£13,566	£25,522	£37,245	£65,567	£81,906	£80,315	£76,473	£72,815	£69,331	£66,015	£62,857
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£13,566	£25,522	£37,245	£65,567	£81,906	£80,315	£76,473	£72,815	£69,331	£66,015	£62,857
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£13,857	£26,922	£40,470	£76,577	£99,870	£103,567	£113,420	£124,210	£136,027	£148,967	£163,139
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£13,821	£26,748	£40,064	£75,133	£97,456	£100,387	£108,106	£116,419	£125,371	£135,011	£145,393
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£13,973	£27,502	£41,844	£81,593	£108,384	£114,909	£132,990	£153,916	£178,136	£206,166	£238,607
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£13,980	£27,537	£41,929	£81,907	£108,924	£115,634	£134,274	£155,919	£181,053	£210,238	£244,128
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£13,748	£26,390	£39,230	£72,218	£92,636	£94,087	£97,817	£101,694	£105,725	£109,916	£114,273
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£13,969	£27,481	£41,796	£81,414	£108,077	£114,496	£132,262	£152,784	£176,490	£203,874	£235,508
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£13,973	£27,502	£41,844	£81,593	£108,384	£114,909	£132,990	£153,916	£178,136	£206,166	£238,607

### 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 £7,500.00.
- He's currently 55 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 7

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	0.610%	0.000%	2.04%	£13,621	£25,780	£37,830	£67,486	£84,962	£84,201	£82,328	£80,497	£78,707	£76,957	£75,245
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£13,917	£27,218	£41,171	£79,109	£104,142	£109,234	£123,079	£138,680	£156,257	£176,062	£198,378
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£13,756	£26,429	£39,321	£72,531	£93,150	£94,756	£98,894	£103,212	£107,720	£112,424	£117,333
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£13,936	£27,313	£41,395	£79,932	£105,543	£111,103	£126,317	£143,614	£163,280	£185,640	£211,061
Atlas Cash Fund	0.390%	0.018%	1.09%	£13,525	£25,328	£36,809	£64,160	£79,686	£77,512	£72,334	£67,502	£62,993	£58,785	£54,858
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£13,623	£25,792	£37,857	£67,576	£85,106	£84,385	£82,610	£80,872	£79,170	£77,505	£75,874
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£14,019	£27,732	£42,396	£83,664	£111,958	£119,725	£141,583	£167,431	£197,999	£234,147	£276,895
Atlas Ethical Fund	0.990%	0.206%	4.30%	£13,849	£26,884	£40,382	£76,262	£99,342	£102,870	£112,249	£122,482	£133,648	£145,833	£159,128
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£13,936	£27,314	£41,399	£79,944	£105,563	£111,130	£126,364	£143,686	£163,383	£185,780	£211,247
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£13,656	£25,947	£38,212	£68,755	£87,002	£86,811	£86,337	£85,865	£85,396	£84,929	£84,465
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£13,711	£26,210	£38,815	£70,795	£90,307	£91,068	£93,000	£94,972	£96,986	£99,043	£101,143
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£13,943	£27,351	£41,484	£80,260	£106,103	£111,851	£127,620	£145,613	£166,142	£189,566	£216,292
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£13,569	£25,534	£37,272	£65,654	£82,044	£80,491	£76,735	£73,154	£69,740	£66,486	£63,383
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£13,935	£27,312	£41,392	£79,921	£105,525	£111,078	£126,274	£143,549	£163,187	£185,512	£210,890

Series 7

Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£13,589	£25,629	£37,488	£66,359	£83,163	£81,910	£78,860	£75,923	£73,096	£70,374	£67,753
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£13,694	£26,129	£38,629	£70,161	£89,276	£89,737	£90,899	£92,077	£93,270	£94,478	£95,702
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£13,839	£26,834	£40,265	£75,845	£98,643	£101,949	£110,706	£120,216	£130,542	£141,756	£153,933
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£13,769	£26,494	£39,472	£73,057	£94,015	£95,883	£100,717	£105,795	£111,130	£116,733	£122,618
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£13,701	£26,166	£38,714	£70,451	£89,748	£90,346	£91,858	£93,395	£94,959	£96,548	£98,164
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£13,936	£27,313	£41,395	£79,932	£105,543	£111,103	£126,317	£143,615	£163,281	£185,640	£211,061
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£13,528	£25,344	£36,845	£64,276	£79,868	£77,742	£72,671	£67,930	£63,499	£59,357	£55,485
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£13,528	£25,343	£36,843	£64,270	£79,859	£77,730	£72,654	£67,909	£63,473	£59,328	£55,453
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£13,807	£26,677	£39,897	£74,544	£96,475	£99,100	£105,979	£113,335	£121,202	£129,614	£138,611
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£13,760	£26,449	£39,367	£72,690	£93,411	£95,097	£99,444	£103,990	£108,744	£113,715	£118,913
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£13,911	£27,192	£41,109	£78,884	£103,760	£108,725	£122,202	£137,350	£154,374	£173,510	£195,017
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£13,895	£27,110	£40,914	£78,176	£102,562	£107,132	£119,469	£133,226	£148,567	£165,674	£184,751
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£13,649	£25,917	£38,143	£68,524	£86,629	£86,334	£85,599	£84,871	£84,149	£83,433	£82,724
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£13,934	£27,304	£41,374	£79,854	£105,410	£110,924	£126,007	£143,140	£162,603	£184,712	£209,828
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£13,936	£27,314	£41,398	£79,941	£105,558	£111,123	£126,352	£143,668	£163,357	£185,744	£211,200

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 £7,500.00.
- He's currently 55 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	0.610%	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	1.230%	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	0.650%	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	0.335%	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	0.390%	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	0.335%	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	0.480%	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	0.990%	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	0.335%	-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	0.580%	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	0.384%	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

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Atlas Global Equity Index Tracker Fund	0.350%	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	0.365%	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	0.335%	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	0.365%	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	1.020%	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	0.450%	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	0.450%	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	0.450%	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	0.335%	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	0.335%	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	0.335%	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	0.495%	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	0.600%	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	0.600%	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	0.540%	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	0.935%	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	0.335%	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	0.373%	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 7

- 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 7

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	0.610%	0.000%	2.04%	£2,462	£7,352	£12,199	£24,126	£35,788	£47,191	£58,341	£69,242	£79,901	£90,323	£110,476
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£2,494	£7,665	£13,088	£27,835	£44,451	£63,173	£84,268	£108,037	£134,818	£164,994	£237,305
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£2,477	£7,494	£12,597	£25,745	£39,466	£53,787	£68,733	£84,332	£100,612	£117,603	£153,843
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£2,496	£7,685	£13,147	£28,095	£45,090	£64,411	£86,379	£111,355	£139,751	£172,035	£250,472
Atlas Cash Fund	0.390%	0.018%	1.09%	£2,451	£7,253	£11,924	£23,052	£33,436	£43,126	£52,169	£60,608	£68,484	£75,833	£89,091
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£2,462	£7,355	£12,206	£24,155	£35,853	£47,305	£58,516	£69,491	£80,235	£90,752	£111,129
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£2,505	£7,775	£13,411	£29,270	£48,025	£70,203	£96,431	£127,447	£164,126	£207,501	£319,453
Atlas Ethical Fund	0.990%	0.206%	4.30%	£2,487	£7,592	£12,879	£26,933	£42,268	£59,001	£77,259	£97,182	£118,921	£142,642	£196,770
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£2,496	£7,685	£13,148	£28,099	£45,099	£64,429	£86,409	£111,403	£139,822	£172,138	£250,666
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£2,466	£7,389	£12,301	£24,535	£36,702	£48,802	£60,837	£72,805	£84,709	£96,547	£120,029
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£2,472	£7,446	£12,462	£25,189	£38,186	£51,458	£65,012	£78,853	£92,988	£107,423	£137,217
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£2,497	£7,693	£13,171	£28,199	£45,345	£64,909	£87,231	£112,700	£141,760	£174,917	£255,914
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£2,456	£7,298	£12,049	£23,535	£34,486	£44,925	£54,877	£64,365	£73,410	£82,033	£98,091
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£2,496	£7,685	£13,147	£28,092	£45,081	£64,395	£86,351	£111,311	£139,685	£171,941	£250,295
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£2,458	£7,319	£12,107	£23,763	£34,985	£45,789	£56,190	£66,205	£75,846	£85,129	£102,669
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£2,470	£7,428	£12,413	£24,986	£37,723	£50,624	£63,692	£76,930	£90,339	£103,922	£131,618
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£2,486	£7,582	£12,848	£26,800	£41,951	£58,403	£76,268	£95,667	£116,733	£139,609	£191,424
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£2,478	£7,508	£12,638	£25,913	£39,857	£54,504	£69,890	£86,051	£103,028	£120,860	£159,267
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£2,471	£7,437	£12,436	£25,079	£37,935	£51,005	£64,294	£77,806	£91,544	£105,512	£134,152

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Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£2,496	£7,685	£13,147	£28,095	£45,090	£64,411	£86,379	£111,355	£139,751	£172,035	£250,473
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£2,452	£7,257	£11,934	£23,089	£33,517	£43,264	£52,376	£60,893	£68,855	£76,297	£89,757
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£2,452	£7,256	£11,933	£23,087	£33,513	£43,257	£52,365	£60,879	£68,836	£76,273	£89,723
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£2,482	£7,548	£12,751	£26,387	£40,969	£56,563	£73,240	£91,075	£110,147	£130,543	£175,681
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£2,477	£7,498	£12,610	£25,796	£39,584	£54,004	£69,082	£84,849	£101,338	£118,580	£155,465
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£2,494	£7,659	£13,072	£27,764	£44,277	£62,837	£83,697	£107,143	£133,496	£163,115	£233,822
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£2,492	£7,641	£13,020	£27,540	£43,731	£61,787	£81,922	£104,376	£129,415	£157,337	£223,198
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£2,465	£7,382	£12,283	£24,461	£36,535	£48,507	£60,377	£72,146	£83,814	£95,384	£118,229
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£2,496	£7,683	£13,142	£28,070	£45,029	£64,293	£86,177	£111,036	£139,275	£171,354	£249,190
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£2,496	£7,685	£13,148	£28,098	£45,096	£64,425	£86,402	£111,391	£139,804	£172,112	£250,617

### 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	28	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£2,003	£2,009	£2,015	£2,029	£2,044	£2,059	£2,068	£2,074	£2,090	£2,105	£2,120
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£2,076	£2,237	£2,411	£2,905	£3,502	£4,221	£4,721	£5,087	£6,131	£7,390	£8,907
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£2,034	£2,105	£2,178	£2,371	£2,582	£2,811	£2,959	£3,061	£3,333	£3,629	£3,952
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas Cash Fund	0.390%	0.018%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,596	£1,565	£1,490	£1,419	£1,351
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£1,998	£1,994	£1,990	£1,981	£1,971	£1,961	£1,956	£1,952	£1,942	£1,933	£1,923
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£2,078	£2,243	£2,422	£2,933	£3,552	£4,301	£4,824	£5,208	£6,307	£7,637	£9,248
Atlas Ethical Fund	0.990%	0.206%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£2,010	£2,031	£2,051	£2,104	£2,158	£2,213	£2,247	£2,270	£2,328	£2,388	£2,449
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£2,016	£2,050	£2,083	£2,170	£2,260	£2,355	£2,413	£2,453	£2,555	£2,661	£2,772
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£2,060	£2,187	£2,321	£2,694	£3,127	£3,629	£3,969	£4,212	£4,889	£5,675	£6,586
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£1,988	£1,965	£1,941	£1,884	£1,829	£1,775	£1,743	£1,723	£1,672	£1,623	£1,575
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£1,992	£1,976	£1,960	£1,921	£1,883	£1,846	£1,824	£1,809	£1,773	£1,738	£1,704
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£2,031	£2,095	£2,161	£2,335	£2,523	£2,726	£2,856	£2,946	£3,183	£3,439	£3,716
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£2,046	£2,143	£2,243	£2,516	£2,822	£3,165	£3,391	£3,550	£3,982	£4,466	£5,009
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£2,032	£2,099	£2,167	£2,349	£2,545	£2,758	£2,894	£2,989	£3,238	£3,509	£3,803

## Series 7

Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£2,019	£2,056	£2,094	£2,193	£2,297	£2,405	£2,473	£2,519	£2,638	£2,762	£2,893
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,596	£1,565	£1,490	£1,419	£1,351
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£1,980	£1,942	£1,904	£1,813	£1,726	£1,644	£1,596	£1,565	£1,490	£1,419	£1,351
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£2,037	£2,112	£2,190	£2,399	£2,627	£2,877	£3,038	£3,150	£3,450	£3,778	£4,138
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£2,030	£2,091	£2,154	£2,319	£2,498	£2,690	£2,812	£2,897	£3,119	£3,359	£3,618
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£2,059	£2,183	£2,315	£2,679	£3,100	£3,588	£3,917	£4,153	£4,806	£5,563	£6,438
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£2,061	£2,188	£2,322	£2,697	£3,131	£3,636	£3,977	£4,222	£4,903	£5,693	£6,611
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£2,016	£2,047	£2,079	£2,162	£2,247	£2,336	£2,392	£2,429	£2,525	£2,625	£2,730
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£2,059	£2,181	£2,310	£2,669	£3,083	£3,561	£3,883	£4,114	£4,752	£5,489	£6,341
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£2,059	£2,183	£2,315	£2,679	£3,100	£3,588	£3,917	£4,153	£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 45 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 7

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	0.610%	0.000%	2.04%	£1,991	£1,973	£1,956	£1,912	£1,870	£1,828	£1,803	£1,787	£1,748	£1,709	£1,671
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£2,048	£2,148	£2,253	£2,539	£2,861	£3,224	£3,463	£3,632	£4,093	£4,611	£5,196
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£2,017	£2,052	£2,087	£2,178	£2,274	£2,373	£2,435	£2,477	£2,585	£2,698	£2,815
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£2,052	£2,160	£2,274	£2,585	£2,939	£3,342	£3,609	£3,799	£4,320	£4,911	£5,584
Atlas Cash Fund	0.390%	0.018%	1.09%	£1,973	£1,919	£1,866	£1,742	£1,625	£1,517	£1,455	£1,415	£1,321	£1,233	£1,150
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£1,992	£1,975	£1,958	£1,917	£1,876	£1,837	£1,814	£1,798	£1,760	£1,723	£1,687
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£2,068	£2,212	£2,365	£2,797	£3,308	£3,911	£4,325	£4,626	£5,470	£6,469	£7,650
Atlas Ethical Fund	0.990%	0.206%	4.30%	£2,035	£2,107	£2,182	£2,381	£2,598	£2,835	£2,988	£3,094	£3,376	£3,684	£4,019
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£2,052	£2,160	£2,274	£2,586	£2,940	£3,343	£3,611	£3,802	£4,323	£4,916	£5,589
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£1,998	£1,993	£1,989	£1,978	£1,967	£1,957	£1,950	£1,946	£1,935	£1,925	£1,914
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£2,008	£2,025	£2,042	£2,086	£2,130	£2,175	£2,203	£2,221	£2,268	£2,316	£2,366
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£2,053	£2,165	£2,282	£2,604	£2,971	£3,390	£3,669	£3,868	£4,413	£5,035	£5,745
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£1,981	£1,943	£1,907	£1,818	£1,733	£1,652	£1,605	£1,575	£1,501	£1,431	£1,365
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£2,052	£2,160	£2,274	£2,585	£2,938	£3,340	£3,607	£3,797	£4,317	£4,907	£5,578
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£1,985	£1,955	£1,926	£1,854	£1,785	£1,718	£1,680	£1,654	£1,593	£1,533	£1,476
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£2,005	£2,016	£2,026	£2,052	£2,079	£2,106	£2,122	£2,133	£2,161	£2,189	£2,217
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£2,033	£2,101	£2,172	£2,358	£2,561	£2,781	£2,922	£3,020	£3,279	£3,561	£3,867
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£2,020	£2,060	£2,101	£2,207	£2,318	£2,435	£2,508	£2,558	£2,687	£2,822	£2,964
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£2,007	£2,020	£2,033	£2,068	£2,102	£2,137	£2,159	£2,173	£2,209	£2,246	£2,284

## Series 7

Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£2,052	£2,160	£2,274	£2,585	£2,939	£3,342	£3,609	£3,799	£4,320	£4,911	£5,584
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£1,973	£1,921	£1,870	£1,748	£1,634	£1,527	£1,466	£1,427	£1,334	£1,247	£1,166
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£1,973	£1,921	£1,869	£1,747	£1,633	£1,527	£1,466	£1,427	£1,334	£1,247	£1,165
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£2,027	£2,082	£2,139	£2,287	£2,446	£2,616	£2,723	£2,797	£2,992	£3,199	£3,421
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£2,018	£2,054	£2,091	£2,187	£2,287	£2,392	£2,457	£2,501	£2,615	£2,735	£2,860
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£2,047	£2,145	£2,248	£2,527	£2,840	£3,192	£3,424	£3,587	£4,032	£4,532	£5,093
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£2,044	£2,135	£2,230	£2,487	£2,774	£3,093	£3,302	£3,449	£3,846	£4,289	£4,783
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£1,997	£1,990	£1,983	£1,966	£1,949	£1,933	£1,923	£1,916	£1,900	£1,884	£1,868
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£2,052	£2,159	£2,272	£2,581	£2,932	£3,330	£3,595	£3,783	£4,298	£4,882	£5,546
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£2,052	£2,160	£2,274	£2,586	£2,940	£3,343	£3,611	£3,801	£4,322	£4,914	£5,588

### 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 £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	68 <sup>th</sup> birthday 33	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£1,001	£1,004	£1,007	£1,015	£1,022	£1,030	£1,037	£1,045	£1,049	£1,053	£1,060
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£1,038	£1,119	£1,205	£1,453	£1,751	£2,110	£2,544	£3,066	£3,429	£3,695	£4,454
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£1,017	£1,052	£1,089	£1,186	£1,291	£1,406	£1,531	£1,667	£1,754	£1,815	£1,976
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas Cash Fund	0.390%	0.018%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£724	£710	£676
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£999	£997	£995	£990	£985	£981	£976	£971	£968	£966	£962
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£1,039	£1,122	£1,211	£1,466	£1,776	£2,150	£2,604	£3,153	£3,537	£3,819	£4,624
Atlas Ethical Fund	0.990%	0.206%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£1,005	£1,015	£1,026	£1,052	£1,079	£1,107	£1,135	£1,164	£1,182	£1,194	£1,224
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£1,008	£1,025	£1,042	£1,085	£1,130	£1,177	£1,226	£1,277	£1,309	£1,331	£1,386
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£1,030	£1,094	£1,161	£1,347	£1,564	£1,815	£2,106	£2,445	£2,673	£2,837	£3,293
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£994	£982	£971	£942	£914	£887	£861	£836	£821	£811	£788
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£996	£988	£980	£961	£942	£923	£905	£887	£876	£869	£852
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£1,016	£1,048	£1,081	£1,168	£1,262	£1,363	£1,473	£1,591	£1,667	£1,720	£1,858
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£1,023	£1,071	£1,122	£1,258	£1,411	£1,583	£1,775	£1,991	£2,133	£2,233	£2,505
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£1,016	£1,049	£1,084	£1,174	£1,272	£1,379	£1,494	£1,619	£1,699	£1,755	£1,901
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£1,009	£1,028	£1,047	£1,097	£1,148	£1,203	£1,259	£1,319	£1,356	£1,381	£1,446

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Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£724	£710	£676
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£724	£710	£676
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£1,018	£1,056	£1,095	£1,199	£1,313	£1,438	£1,575	£1,725	£1,822	£1,889	£2,069
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£1,015	£1,045	£1,077	£1,160	£1,249	£1,345	£1,448	£1,560	£1,631	£1,680	£1,809
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,403	£2,623	£2,781	£3,219
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£1,030	£1,094	£1,161	£1,348	£1,566	£1,818	£2,111	£2,452	£2,682	£2,847	£3,306
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£1,008	£1,024	£1,040	£1,081	£1,124	£1,168	£1,215	£1,263	£1,292	£1,313	£1,365
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,376	£2,591	£2,745	£3,171
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,403	£2,623	£2,781	£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 35 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 7

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	0.610%	0.000%	2.04%	£996	£987	£978	£956	£935	£914	£894	£874	£862	£854	£835
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£1,024	£1,074	£1,127	£1,270	£1,430	£1,612	£1,816	£2,046	£2,198	£2,306	£2,598
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£1,009	£1,026	£1,044	£1,089	£1,137	£1,186	£1,238	£1,292	£1,326	£1,349	£1,408
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£1,026	£1,080	£1,137	£1,293	£1,470	£1,671	£1,900	£2,160	£2,333	£2,456	£2,792
Atlas Cash Fund	0.390%	0.018%	1.09%	£986	£959	£933	£871	£813	£758	£708	£660	£634	£616	£575
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£996	£987	£979	£958	£938	£918	£899	£880	£869	£862	£844
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£1,034	£1,106	£1,183	£1,398	£1,654	£1,956	£2,313	£2,735	£3,024	£3,234	£3,825
Atlas Ethical Fund	0.990%	0.206%	4.30%	£1,018	£1,054	£1,091	£1,191	£1,299	£1,418	£1,547	£1,688	£1,779	£1,842	£2,010
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£1,026	£1,080	£1,137	£1,293	£1,470	£1,672	£1,901	£2,161	£2,335	£2,458	£2,795
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£999	£997	£995	£989	£984	£978	£973	£968	£964	£962	£957
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£1,004	£1,013	£1,021	£1,043	£1,065	£1,088	£1,111	£1,134	£1,149	£1,158	£1,183
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£1,027	£1,082	£1,141	£1,302	£1,485	£1,695	£1,934	£2,206	£2,388	£2,517	£2,872
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£990	£972	£953	£909	£866	£826	£787	£751	£729	£716	£682
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£1,026	£1,080	£1,137	£1,292	£1,469	£1,670	£1,899	£2,158	£2,331	£2,454	£2,789
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£992	£977	£963	£927	£892	£859	£827	£796	£778	£767	£738
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£1,003	£1,008	£1,013	£1,026	£1,039	£1,053	£1,066	£1,080	£1,089	£1,094	£1,108
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£1,017	£1,051	£1,086	£1,179	£1,280	£1,390	£1,510	£1,640	£1,723	£1,780	£1,933
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£1,010	£1,030	£1,050	£1,103	£1,159	£1,217	£1,279	£1,343	£1,384	£1,411	£1,482
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£1,003	£1,010	£1,017	£1,034	£1,051	£1,069	£1,087	£1,105	£1,116	£1,123	£1,142

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Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£1,026	£1,080	£1,137	£1,293	£1,470	£1,671	£1,900	£2,160	£2,333	£2,456	£2,792
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£987	£960	£935	£874	£817	£764	£714	£667	£641	£624	£583
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£987	£960	£935	£874	£817	£763	£713	£667	£640	£623	£583
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£1,014	£1,041	£1,069	£1,144	£1,223	£1,308	£1,399	£1,496	£1,557	£1,600	£1,711
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£1,009	£1,027	£1,046	£1,094	£1,144	£1,196	£1,250	£1,308	£1,343	£1,367	£1,430
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£1,024	£1,073	£1,124	£1,263	£1,420	£1,596	£1,794	£2,016	£2,162	£2,266	£2,547
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£1,022	£1,068	£1,115	£1,244	£1,387	£1,546	£1,725	£1,923	£2,053	£2,145	£2,391
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£998	£995	£991	£983	£975	£966	£958	£950	£945	£942	£934
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£1,026	£1,079	£1,136	£1,290	£1,466	£1,665	£1,892	£2,149	£2,320	£2,441	£2,773
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£1,026	£1,080	£1,137	£1,293	£1,470	£1,672	£1,901	£2,161	£2,334	£2,457	£2,794

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 £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	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.65%	£2,504	£2,511	£2,518	£2,537	£2,555	£2,567	£2,574	£2,593	£2,612	£2,631	£2,651
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	6.40%	£2,595	£2,796	£3,013	£3,632	£4,377	£4,896	£5,276	£6,359	£7,664	£9,238	£11,134
Atlas Active Multi Asset Fund	0.650%	0.230%	4.26%	£2,543	£2,631	£2,722	£2,964	£3,227	£3,396	£3,514	£3,826	£4,166	£4,537	£4,940
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas Cash Fund	0.390%	0.018%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,096	£2,055	£1,957	£1,863	£1,774	£1,689
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.40%	£2,498	£2,493	£2,488	£2,476	£2,464	£2,456	£2,452	£2,440	£2,428	£2,416	£2,404
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.50%	£2,598	£2,804	£3,027	£3,666	£4,439	£4,980	£5,376	£6,510	£7,883	£9,546	£11,560
Atlas Ethical Fund	0.990%	0.206%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas Flexible Access Retirement Fund	0.580%	0.052%	3.02%	£2,513	£2,538	£2,564	£2,630	£2,697	£2,738	£2,766	£2,837	£2,910	£2,984	£3,061
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	3.34%	£2,520	£2,562	£2,604	£2,713	£2,826	£2,896	£2,943	£3,066	£3,194	£3,327	£3,465
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.60%	£2,576	£2,734	£2,902	£3,368	£3,909	£4,274	£4,537	£5,266	£6,111	£7,093	£8,233
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.89%	£2,485	£2,456	£2,426	£2,355	£2,286	£2,245	£2,219	£2,153	£2,090	£2,029	£1,969
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas Level Annuity Target Fund	0.365%	0.000%	2.09%	£2,490	£2,470	£2,450	£2,402	£2,354	£2,326	£2,307	£2,262	£2,217	£2,173	£2,130
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	4.10%	£2,539	£2,619	£2,701	£2,919	£3,154	£3,304	£3,408	£3,682	£3,979	£4,299	£4,645
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£2,558	£2,678	£2,804	£3,145	£3,528	£3,779	£3,957	£4,438	£4,977	£5,583	£6,262
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£2,540	£2,623	£2,709	£2,936	£3,181	£3,338	£3,447	£3,736	£4,048	£4,387	£4,754
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£2,523	£2,570	£2,618	£2,742	£2,871	£2,952	£3,007	£3,149	£3,297	£3,453	£3,616

## Series 7

Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,096	£2,055	£1,957	£1,863	£1,774	£1,689
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.50%	£2,476	£2,428	£2,380	£2,267	£2,158	£2,096	£2,055	£1,957	£1,863	£1,774	£1,689
Atlas Passive Multi Asset Fund	0.495%	0.000%	4.38%	£2,546	£2,640	£2,738	£2,998	£3,284	£3,468	£3,596	£3,938	£4,313	£4,723	£5,172
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	4.03%	£2,537	£2,614	£2,692	£2,899	£3,122	£3,264	£3,362	£3,621	£3,899	£4,199	£4,522
Atlas Shariah Compliant Fund	0.600%	0.016%	5.54%	£2,574	£2,729	£2,893	£3,349	£3,876	£4,231	£4,485	£5,191	£6,008	£6,953	£8,048
Atlas Sustainable Equity Fund	0.540%	0.311%	5.61%	£2,576	£2,735	£2,903	£3,371	£3,914	£4,282	£4,545	£5,278	£6,129	£7,117	£8,264
Atlas UK Direct Property Fund	0.935%	0.040%	3.30%	£2,520	£2,559	£2,599	£2,702	£2,809	£2,876	£2,921	£3,036	£3,157	£3,282	£3,412
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.50%	£2,573	£2,726	£2,888	£3,336	£3,854	£4,202	£4,452	£5,142	£5,940	£6,862	£7,927
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.54%	£2,574	£2,729	£2,893	£3,349	£3,876	£4,231	£4,485	£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 50 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 7

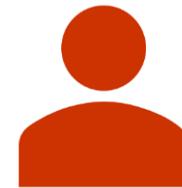
Projected pension account in today's money				After all charges + costs deducted										
Member G: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 <sup>th</sup> birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.610%	0.000%	2.04%	£2,489	£2,466	£2,444	£2,390	£2,337	£2,306	£2,285	£2,234	£2,184	£2,136	£2,088
Atlas Active Emerging Markets Equity Fund	1.230%	0.194%	4.98%	£2,560	£2,686	£2,817	£3,174	£3,576	£3,842	£4,029	£4,540	£5,116	£5,764	£6,495
Atlas Active Multi Asset Fund	0.650%	0.230%	3.38%	£2,521	£2,565	£2,609	£2,723	£2,842	£2,916	£2,966	£3,096	£3,231	£3,372	£3,519
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.335%	0.000%	5.16%	£2,565	£2,700	£2,842	£3,232	£3,674	£3,968	£4,177	£4,749	£5,400	£6,139	£6,980
Atlas Cash Fund	0.390%	0.018%	1.09%	£2,466	£2,398	£2,333	£2,177	£2,032	£1,949	£1,896	£1,769	£1,651	£1,541	£1,438
Atlas Corporate Bond Index Tracker Fund	0.335%	0.000%	2.07%	£2,489	£2,468	£2,447	£2,396	£2,345	£2,316	£2,296	£2,248	£2,201	£2,154	£2,109
Atlas Emerging Markets Index Tracker Fund	0.480%	0.024%	6.00%	£2,585	£2,765	£2,956	£3,496	£4,134	£4,572	£4,889	£5,782	£6,837	£8,086	£9,562
Atlas Ethical Fund	0.990%	0.206%	4.30%	£2,544	£2,634	£2,728	£2,977	£3,248	£3,423	£3,544	£3,867	£4,220	£4,604	£5,024
Atlas Europe (ex UK) Equity Index Tracker Fund	0.335%	-0.003%	5.17%	£2,565	£2,700	£2,843	£3,232	£3,676	£3,970	£4,179	£4,752	£5,404	£6,144	£6,987
Atlas Flexible Access Retirement Fund	0.580%	0.052%	2.39%	£2,497	£2,492	£2,486	£2,473	£2,459	£2,451	£2,446	£2,432	£2,419	£2,406	£2,393
Atlas Flexible Pre-Retirement Fund	0.384%	0.025%	2.93%	£2,511	£2,532	£2,553	£2,607	£2,662	£2,696	£2,719	£2,777	£2,835	£2,896	£2,957
Atlas Global Equity Index Tracker Fund	0.350%	0.010%	5.24%	£2,567	£2,706	£2,852	£3,255	£3,713	£4,019	£4,237	£4,834	£5,516	£6,294	£7,181
Atlas Inflation-Linked Annuity Target Fund	0.365%	0.000%	1.53%	£2,476	£2,429	£2,383	£2,272	£2,166	£2,105	£2,065	£1,969	£1,877	£1,789	£1,706
Atlas Japan Equity Index Tracker Fund	0.335%	0.002%	5.16%	£2,565	£2,700	£2,842	£3,231	£3,673	£3,967	£4,175	£4,746	£5,396	£6,134	£6,973
Atlas Level Annuity Target Fund	0.365%	0.000%	1.73%	£2,481	£2,444	£2,407	£2,317	£2,231	£2,181	£2,148	£2,068	£1,991	£1,917	£1,845
Atlas Multi Asset Absolute Return Fund	1.020%	0.316%	2.76%	£2,506	£2,519	£2,532	£2,565	£2,598	£2,619	£2,632	£2,666	£2,701	£2,736	£2,771
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£2,542	£2,627	£2,715	£2,948	£3,201	£3,363	£3,476	£3,775	£4,099	£4,451	£4,833
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£2,525	£2,575	£2,626	£2,758	£2,898	£2,984	£3,044	£3,197	£3,358	£3,528	£3,705
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£2,508	£2,525	£2,542	£2,584	£2,628	£2,654	£2,672	£2,716	£2,762	£2,808	£2,855
Atlas North American Equity Index Tracker Fund	0.335%	0.000%	5.17%	£2,565	£2,700	£2,842	£3,232	£3,674	£3,968	£4,177	£4,749	£5,400	£6,139	£6,980

## Series 7

Atlas Over 15 Years Gilts Index Tracker Fund	0.335%	0.039%	1.13%	£2,466	£2,401	£2,337	£2,184	£2,042	£1,961	£1,909	£1,784	£1,668	£1,559	£1,457
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.335%	0.040%	1.12%	£2,466	£2,401	£2,337	£2,184	£2,041	£1,960	£1,908	£1,784	£1,667	£1,558	£1,456
Atlas Passive Multi Asset Fund	0.495%	0.000%	3.89%	£2,534	£2,603	£2,674	£2,859	£3,058	£3,183	£3,270	£3,497	£3,739	£3,999	£4,277
Atlas Retirement Income Drawdown Fund	0.600%	0.010%	3.42%	£2,522	£2,568	£2,614	£2,734	£2,859	£2,936	£2,989	£3,126	£3,269	£3,418	£3,575
Atlas Shariah Compliant Fund	0.600%	0.016%	4.92%	£2,559	£2,682	£2,810	£3,158	£3,550	£3,807	£3,990	£4,484	£5,040	£5,665	£6,367
Atlas Sustainable Equity Fund	0.540%	0.311%	4.76%	£2,555	£2,669	£2,788	£3,109	£3,467	£3,701	£3,866	£4,311	£4,808	£5,361	£5,979
Atlas UK Direct Property Fund	0.935%	0.040%	2.33%	£2,496	£2,487	£2,479	£2,458	£2,437	£2,424	£2,416	£2,395	£2,375	£2,355	£2,335
Atlas UK Equity Index Tracker Fund	0.335%	0.018%	5.15%	£2,565	£2,699	£2,840	£3,226	£3,665	£3,956	£4,163	£4,729	£5,372	£6,103	£6,932
Atlas World (ex UK) Equity Index Tracker Fund	0.373%	0.000%	5.17%	£2,565	£2,700	£2,843	£3,232	£3,675	£3,970	£4,179	£4,751	£5,403	£6,143	£6,985

### 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 £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	0.450%	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	0.450%	0.159%	2.84%	£96,380	£89,102	£81,777	£63,249	£44,411	£25,257	£5,783	-£2,098	-£6,058	-£10,031	-£14,017

### 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.

