

Transaction costs and charges.

SERIES 9: This series applies to you if you are a member of the Institute of Directors 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 used data from a similar section of Atlas and calculated the average age, contribution level and pension account value of all the active members. This is **Member A (Jos)**. We will update this calculation to include your section data in due course.

We have then adjusted this average to provide three alternative illustrations. The first (**Member B - Natalie**) is based on an active member who is 10 years younger than Jos, has half the average pension account value and who pays half the average level of contributions. The second (**Member C - Jofra**) is based on an active member who is 5 years older than Jos, has a pension account size which is 25% higher than him and whose contributions are 25% higher than his. And the third (**Member D - Anya**) is based on an active member who is 18 and has just joined Atlas; she has no previous pension account value.

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 68th birthday, when we assume their contributions will stop and they will take their pension account. We have, however, shown both longer and shorter time lines so you can see the effect of charges over different time periods. No contributions are included beyond age 68.

Lastly – we have shown an example of the effect of drawdown on a member's pension account (**Member 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. 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 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	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	0.175%	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	0.205%	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	0.860%	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	0.290%	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	0.290%	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	0.290%	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	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£10,909	£20,685	£30,404	£54,453	£78,152	£92,206	£91,667	£90,334	£89,019	£87,724	£86,448
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£11,146	£21,839	£33,088	£63,844	£98,762	£121,942	£128,295	£145,661	£165,377	£187,763	£213,179
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£11,022	£21,226	£31,648	£58,688	£87,198	£105,041	£107,287	£113,114	£119,258	£125,735	£132,563
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£11,161	£21,915	£33,269	£64,509	£100,297	£124,226	£131,168	£150,267	£172,148	£197,215	£225,932
Atlas Cash Fund	0.230%	0.018%	1.25%	£10,833	£20,323	£29,584	£51,767	£72,632	£84,552	£82,506	£77,606	£72,996	£68,661	£64,583
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£10,911	£20,695	£30,426	£54,526	£78,305	£92,419	£91,924	£90,698	£89,488	£88,293	£87,115
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£11,228	£22,251	£34,073	£67,524	£107,380	£134,870	£144,663	£172,368	£205,381	£244,715	£291,583
Atlas Ethical Fund	0.830%	0.206%	4.46%	£11,092	£21,571	£32,455	£61,544	£93,529	£114,229	£118,649	£130,462	£143,451	£157,734	£173,438
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£11,162	£21,916	£33,272	£64,518	£100,320	£124,259	£131,209	£150,334	£172,247	£197,353	£226,119
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£10,938	£20,820	£30,711	£55,479	£80,305	£95,229	£95,317	£95,539	£95,762	£95,985	£96,209
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£10,981	£21,030	£31,196	£57,127	£83,814	£100,198	£101,357	£104,314	£107,357	£110,488	£113,711
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£11,167	£21,945	£33,341	£64,774	£100,912	£125,142	£132,323	£152,130	£174,902	£201,082	£231,181
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£10,868	£20,488	£29,956	£52,974	£75,091	£87,944	£86,551	£83,164	£79,910	£76,783	£73,779
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£11,161	£21,914	£33,267	£64,500	£100,277	£124,196	£131,130	£150,206	£172,058	£197,089	£225,761
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£10,884	£20,564	£30,129	£53,543	£76,262	£89,570	£88,498	£85,875	£83,329	£80,859	£78,462
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£10,968	£20,966	£31,046	£56,615	£82,717	£98,639	£99,457	£101,532	£103,650	£105,813	£108,021

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Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£11,084	£21,531	£32,361	£61,206	£92,771	£113,121	£117,271	£128,325	£140,421	£153,658	£168,142
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£11,028	£21,258	£31,724	£58,954	£87,779	£105,878	£108,316	£114,659	£121,374	£128,482	£136,006
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£10,974	£20,995	£31,115	£56,849	£83,218	£99,351	£100,325	£102,800	£105,336	£107,935	£110,598
Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£11,161	£21,915	£33,269	£64,509	£100,298	£124,226	£131,168	£150,268	£172,149	£197,216	£225,933
Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£10,836	£20,336	£29,613	£51,860	£72,822	£84,812	£82,816	£78,028	£73,517	£69,267	£65,262
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£10,836	£20,335	£29,611	£51,856	£72,812	£84,799	£82,800	£78,006	£73,490	£69,236	£65,227
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£11,058	£21,405	£32,065	£60,155	£90,427	£109,707	£113,040	£121,820	£131,282	£141,479	£152,468
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£11,021	£21,222	£31,639	£58,658	£87,132	£104,946	£107,170	£112,939	£119,019	£125,425	£132,176
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£11,142	£21,818	£33,039	£63,662	£98,344	£121,322	£127,515	£144,417	£163,560	£185,239	£209,793
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£11,129	£21,752	£32,882	£63,090	£97,034	£119,384	£125,085	£140,557	£157,943	£177,479	£199,432
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£10,932	£20,795	£30,655	£55,292	£79,912	£94,675	£94,647	£94,578	£94,509	£94,440	£94,371
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£11,160	£21,908	£33,252	£64,446	£100,151	£124,008	£130,893	£149,825	£171,496	£196,301	£224,694
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£11,162	£21,916	£33,271	£64,516	£100,314	£124,250	£131,199	£150,317	£172,222	£197,318	£226,072

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 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	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	0.175%	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	0.205%	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
Atlas Multi Asset Absolute Return Fund	0.860%	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

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Atlas Multi Asset Portfolio 1	0.290%	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	0.290%	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	0.290%	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	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 9

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 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£5,455	£10,343	£15,202	£27,227	£39,076	£50,753	£62,261	£69,085	£68,681	£67,682	£66,697
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£5,573	£10,919	£16,544	£31,922	£49,381	£69,203	£91,709	£106,649	£112,205	£127,393	£144,637
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£5,511	£10,613	£15,824	£29,344	£43,599	£58,628	£74,473	£84,390	£86,194	£90,876	£95,811
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£5,581	£10,957	£16,635	£32,254	£50,149	£70,649	£94,134	£109,836	£115,974	£132,861	£152,207
Atlas Cash Fund	0.230%	0.018%	1.25%	£5,416	£10,162	£14,792	£25,883	£36,316	£46,129	£55,359	£60,632	£59,165	£55,651	£52,346
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£5,456	£10,348	£15,213	£27,263	£39,152	£50,883	£62,457	£69,327	£68,956	£68,036	£67,128
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£5,614	£11,125	£17,037	£33,762	£53,690	£77,435	£105,727	£125,242	£134,335	£160,063	£190,718
Atlas Ethical Fund	0.830%	0.206%	4.46%	£5,546	£10,785	£16,227	£30,772	£46,764	£64,349	£83,685	£96,198	£99,921	£109,869	£120,808
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£5,581	£10,958	£16,636	£32,259	£50,160	£70,670	£94,169	£109,882	£116,028	£132,941	£152,318
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£5,469	£10,410	£15,355	£27,740	£40,153	£52,595	£65,066	£72,562	£72,630	£72,799	£72,969
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£5,491	£10,515	£15,598	£28,563	£41,907	£55,640	£69,773	£78,450	£79,358	£81,673	£84,055
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£5,584	£10,972	£16,670	£32,387	£50,456	£71,230	£95,113	£111,127	£117,503	£135,092	£155,313
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£5,434	£10,244	£14,978	£26,487	£37,546	£48,172	£58,382	£64,315	£63,297	£60,820	£58,440
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£5,581	£10,957	£16,633	£32,250	£50,139	£70,630	£94,102	£109,794	£115,924	£132,788	£152,106
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£5,442	£10,282	£15,064	£26,771	£38,131	£49,154	£59,851	£66,116	£65,325	£63,388	£61,509
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£5,484	£10,483	£15,523	£28,307	£41,358	£54,682	£68,283	£76,580	£77,215	£78,826	£80,471
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£5,542	£10,765	£16,180	£30,603	£46,386	£63,656	£82,554	£94,737	£98,213	£107,470	£117,601
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£5,514	£10,629	£15,862	£29,477	£43,890	£59,146	£75,296	£85,437	£87,404	£92,522	£97,941

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Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£5,487	£10,498	£15,557	£28,425	£41,609	£55,119	£68,962	£77,432	£78,190	£80,119	£82,096
Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£5,581	£10,957	£16,635	£32,254	£50,149	£70,649	£94,134	£109,836	£115,974	£132,861	£152,207
Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£5,418	£10,168	£14,806	£25,930	£36,411	£46,286	£55,590	£60,912	£59,478	£56,039	£52,799
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£5,418	£10,168	£14,806	£25,928	£36,406	£46,278	£55,578	£60,897	£59,462	£56,019	£52,776
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£5,529	£10,702	£16,033	£30,078	£45,214	£61,525	£79,104	£90,299	£93,042	£100,269	£108,057
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£5,510	£10,611	£15,820	£29,329	£43,566	£58,569	£74,380	£84,272	£86,058	£90,690	£95,572
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£5,571	£10,909	£16,519	£31,831	£49,172	£68,811	£91,054	£105,791	£111,191	£125,929	£142,621
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£5,564	£10,876	£16,441	£31,545	£48,517	£67,588	£89,019	£103,129	£108,054	£121,419	£136,438
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£5,466	£10,398	£15,328	£27,646	£39,956	£52,256	£64,548	£71,919	£71,898	£71,845	£71,793
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£5,580	£10,954	£16,626	£32,223	£50,075	£70,510	£93,901	£109,530	£115,611	£132,333	£151,473
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£5,581	£10,958	£16,635	£32,258	£50,157	£70,664	£94,160	£109,870	£116,014	£132,920	£152,290

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 th birthday 13	15	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	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	0.175%	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
Atlas Level Annuity Target Fund	0.205%	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

Series 9

Atlas Multi Asset Absolute Return Fund	0.860%	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	0.290%	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	0.290%	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	0.290%	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	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 9

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 th birthday 13	15	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£13,637	£25,857	£38,005	£68,067	£85,893	£85,391	£84,149	£82,924	£81,718	£80,529	£79,357
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£13,933	£27,298	£41,361	£79,805	£105,326	£110,812	£125,812	£142,842	£162,177	£184,130	£209,054
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£13,777	£26,532	£39,560	£73,361	£94,516	£96,537	£101,780	£107,308	£113,136	£119,280	£125,759
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£13,952	£27,393	£41,586	£80,636	£106,745	£112,710	£129,122	£147,923	£169,463	£194,139	£222,408
Atlas Cash Fund	0.230%	0.018%	1.25%	£13,541	£25,404	£36,980	£64,708	£80,549	£78,600	£73,931	£69,540	£65,410	£61,525	£57,871
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£13,639	£25,869	£38,033	£68,158	£86,040	£85,579	£84,437	£83,310	£82,199	£81,102	£80,020
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£14,035	£27,813	£42,592	£84,404	£113,244	£121,466	£144,729	£172,448	£205,475	£244,828	£291,717
Atlas Ethical Fund	0.830%	0.206%	4.46%	£13,865	£26,963	£40,569	£76,930	£100,462	£104,349	£114,739	£126,162	£138,723	£152,535	£167,722
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£13,952	£27,395	£41,590	£80,648	£106,765	£112,737	£129,169	£147,997	£169,569	£194,285	£222,604
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£13,672	£26,024	£38,388	£69,349	£87,960	£88,042	£88,247	£88,453	£88,659	£88,865	£89,073
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£13,727	£26,288	£38,995	£71,408	£91,308	£92,365	£95,059	£97,832	£100,685	£103,622	£106,645
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£13,959	£27,431	£41,676	£80,967	£107,312	£113,469	£130,454	£149,981	£172,431	£198,242	£227,916
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£13,585	£25,610	£37,444	£66,217	£82,937	£81,624	£78,430	£75,361	£72,412	£69,579	£66,856
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£13,951	£27,392	£41,583	£80,625	£106,726	£112,685	£129,078	£147,856	£169,366	£194,005	£222,229
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£13,605	£25,706	£37,661	£66,928	£84,071	£83,065	£80,603	£78,213	£75,895	£73,645	£71,462

Series 9

Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£13,710	£26,207	£38,808	£70,768	£90,264	£91,013	£92,912	£94,850	£96,829	£98,849	£100,912
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£13,855	£26,913	£40,451	£76,508	£99,754	£103,414	£113,162	£123,829	£135,501	£148,273	£162,250
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£13,785	£26,573	£39,655	£73,693	£95,065	£97,254	£102,949	£108,978	£115,360	£122,116	£129,268
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£13,718	£26,244	£38,893	£71,061	£90,742	£91,631	£93,892	£96,208	£98,582	£101,014	£103,506
Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£13,952	£27,393	£41,586	£80,636	£106,745	£112,710	£129,122	£147,924	£169,463	£194,139	£222,409
Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£13,545	£25,420	£37,016	£64,825	£80,733	£78,833	£74,275	£69,981	£65,935	£62,123	£58,532
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£13,544	£25,419	£37,014	£64,819	£80,724	£78,821	£74,258	£69,959	£65,908	£62,093	£58,498
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£13,823	£26,756	£40,082	£75,194	£97,558	£100,521	£108,328	£116,743	£125,810	£135,582	£146,113
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£13,776	£26,527	£39,549	£73,323	£94,454	£96,455	£101,647	£107,119	£112,885	£118,961	£125,365
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£13,927	£27,272	£41,299	£79,577	£104,938	£110,295	£124,915	£141,472	£160,224	£181,462	£205,515
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£13,911	£27,190	£41,103	£78,863	£103,725	£108,678	£122,120	£137,226	£154,200	£173,273	£194,705
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£13,666	£25,994	£38,319	£69,116	£87,583	£87,557	£87,493	£87,429	£87,365	£87,301	£87,238
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£13,950	£27,384	£41,565	£80,557	£106,609	£112,529	£128,805	£147,435	£168,760	£193,170	£221,110
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£13,952	£27,394	£41,589	£80,645	£106,760	£112,730	£129,157	£147,978	£169,542	£194,248	£222,554

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 th birthday 50
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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
Atlas Global Equity Index Tracker Fund	0.190%	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	0.205%	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	0.175%	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	0.205%	0.000%	2.09%	£2,462	£7,357	£12,213	£24,184	£35,918	£47,419	£58,691	£69,740	£80,570	£91,185	£111,787
Atlas Multi Asset Absolute Return Fund	0.860%	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	0.290%	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	0.290%	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

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Atlas Multi Asset Portfolio 3	0.290%	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	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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

- 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.



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Projected pension account in today's money				After all charges + costs deducted										
Member D: Anya				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	30	35	40	68 th birthday 50
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£2,464	£7,369	£12,246	£24,313	£36,205	£47,924	£59,473	£70,853	£82,068	£93,120	£114,743
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£2,496	£7,682	£13,138	£28,055	£44,990	£64,218	£86,049	£110,835	£138,976	£170,926	£248,386
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£2,479	£7,516	£12,661	£26,009	£40,083	£54,921	£70,565	£87,058	£104,447	£122,781	£162,490
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£2,498	£7,702	£13,198	£28,317	£45,638	£65,481	£88,214	£114,257	£144,091	£178,271	£262,285
Atlas Cash Fund	0.230%	0.018%	1.25%	£2,453	£7,270	£11,970	£23,229	£33,819	£43,781	£53,151	£61,964	£70,254	£78,051	£92,284
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£2,464	£7,372	£12,253	£24,343	£36,271	£48,040	£59,652	£71,109	£82,414	£93,567	£115,429
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£2,507	£7,793	£13,462	£29,503	£48,615	£71,388	£98,523	£130,854	£169,377	£215,279	£335,138
Atlas Ethical Fund	0.830%	0.206%	4.46%	£2,489	£7,610	£12,929	£27,145	£42,776	£59,964	£78,863	£99,644	£122,493	£147,618	£205,620
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£2,498	£7,703	£13,199	£28,321	£45,647	£65,499	£88,245	£114,306	£144,166	£178,378	£262,489
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£2,467	£7,406	£12,348	£24,726	£37,132	£49,566	£62,030	£74,523	£87,045	£99,597	£124,787
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£2,473	£7,463	£12,510	£25,386	£38,637	£52,274	£66,309	£80,754	£95,620	£110,919	£142,870
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£2,499	£7,711	£13,221	£28,422	£45,897	£65,989	£89,087	£115,644	£146,175	£181,277	£268,030
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£2,458	£7,315	£12,095	£23,717	£34,884	£45,614	£55,925	£65,831	£75,351	£84,497	£101,731
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£2,498	£7,702	£13,197	£28,314	£45,630	£65,465	£88,185	£114,211	£144,023	£178,173	£262,098
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£2,460	£7,336	£12,153	£23,947	£35,390	£46,495	£57,270	£67,726	£77,871	£87,717	£106,540
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£2,472	£7,445	£12,460	£25,181	£38,167	£51,423	£64,957	£78,772	£92,876	£107,275	£136,979
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£2,487	£7,599	£12,898	£27,011	£42,455	£59,354	£77,847	£98,082	£120,225	£144,456	£199,984
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£2,480	£7,525	£12,686	£26,115	£40,331	£55,379	£71,309	£88,171	£106,021	£124,916	£166,090
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£2,472	£7,453	£12,483	£25,275	£38,382	£51,812	£65,574	£79,675	£94,124	£108,929	£139,645

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Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£2,498	£7,702	£13,198	£28,317	£45,638	£65,481	£88,214	£114,257	£144,092	£178,271	£262,285
Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£2,453	£7,273	£11,980	£23,267	£33,902	£43,922	£53,362	£62,257	£70,637	£78,533	£92,982
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£2,453	£7,273	£11,979	£23,265	£33,897	£43,914	£53,351	£62,242	£70,618	£78,509	£92,947
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£2,484	£7,565	£12,800	£26,594	£41,459	£57,479	£74,743	£93,348	£113,398	£135,006	£183,386
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£2,479	£7,515	£12,658	£25,997	£40,055	£54,869	£70,480	£86,932	£104,270	£122,540	£162,085
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£2,495	£7,676	£13,122	£27,983	£44,814	£63,875	£85,464	£109,914	£137,605	£168,966	£244,710
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£2,494	£7,659	£13,070	£27,757	£44,260	£62,805	£83,644	£107,060	£133,373	£162,940	£233,499
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£2,467	£7,399	£12,330	£24,651	£36,962	£49,265	£61,559	£73,844	£86,120	£98,387	£122,893
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£2,498	£7,700	£13,192	£28,292	£45,576	£65,361	£88,006	£113,928	£143,598	£177,560	£260,931
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£2,498	£7,703	£13,198	£28,320	£45,645	£65,495	£88,237	£114,294	£144,147	£178,351	£262,437

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 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	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	0.175%	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	0.205%	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	0.860%	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	0.290%	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	0.290%	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

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Atlas Multi Asset Portfolio 3	0.290%	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	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 9

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	23	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£1,994	£1,982	£1,971	£1,942	£1,914	£1,886	£1,870	£1,859	£1,832	£1,805	£1,779
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£2,051	£2,158	£2,271	£2,578	£2,927	£3,323	£3,586	£3,773	£4,284	£4,864	£5,522
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£2,021	£2,064	£2,109	£2,223	£2,344	£2,471	£2,551	£2,605	£2,747	£2,896	£3,053
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£2,055	£2,170	£2,291	£2,625	£3,007	£3,445	£3,738	£3,947	£4,521	£5,180	£5,934
Atlas Cash Fund	0.230%	0.018%	1.25%	£1,976	£1,928	£1,881	£1,769	£1,664	£1,566	£1,509	£1,473	£1,385	£1,303	£1,225
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£1,995	£1,984	£1,973	£1,947	£1,921	£1,895	£1,880	£1,870	£1,845	£1,821	£1,796
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£2,071	£2,222	£2,383	£2,839	£3,383	£4,031	£4,478	£4,803	£5,723	£6,819	£8,125
Atlas Ethical Fund	0.830%	0.206%	4.46%	£2,038	£2,117	£2,199	£2,418	£2,659	£2,924	£3,095	£3,215	£3,535	£3,887	£4,274
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£2,055	£2,170	£2,292	£2,626	£3,008	£3,447	£3,740	£3,949	£4,525	£5,184	£5,940
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£2,001	£2,003	£2,005	£2,009	£2,014	£2,019	£2,022	£2,023	£2,028	£2,033	£2,038
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£2,012	£2,035	£2,058	£2,118	£2,180	£2,244	£2,283	£2,309	£2,377	£2,446	£2,517
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£2,057	£2,175	£2,299	£2,644	£3,039	£3,494	£3,799	£4,017	£4,619	£5,310	£6,105
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£1,984	£1,953	£1,922	£1,847	£1,774	£1,705	£1,665	£1,638	£1,574	£1,512	£1,453
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£2,055	£2,170	£2,291	£2,624	£3,006	£3,443	£3,736	£3,944	£4,518	£5,175	£5,928
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£1,988	£1,964	£1,941	£1,883	£1,827	£1,773	£1,741	£1,721	£1,670	£1,620	£1,572
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£2,008	£2,025	£2,042	£2,084	£2,128	£2,172	£2,199	£2,218	£2,264	£2,311	£2,359
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£2,036	£2,111	£2,189	£2,395	£2,621	£2,868	£3,027	£3,138	£3,434	£3,757	£4,112
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£2,023	£2,069	£2,117	£2,241	£2,372	£2,511	£2,599	£2,658	£2,814	£2,979	£3,153
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£2,010	£2,029	£2,049	£2,100	£2,152	£2,205	£2,237	£2,259	£2,315	£2,372	£2,431

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Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£2,055	£2,170	£2,291	£2,625	£3,007	£3,445	£3,738	£3,947	£4,521	£5,180	£5,934
Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£1,976	£1,930	£1,884	£1,775	£1,673	£1,576	£1,521	£1,485	£1,399	£1,318	£1,242
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£1,976	£1,930	£1,884	£1,775	£1,672	£1,576	£1,520	£1,484	£1,398	£1,317	£1,241
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£2,030	£2,092	£2,155	£2,323	£2,503	£2,698	£2,821	£2,907	£3,133	£3,376	£3,639
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£2,021	£2,064	£2,108	£2,221	£2,341	£2,467	£2,545	£2,599	£2,739	£2,887	£3,042
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£2,050	£2,155	£2,265	£2,565	£2,905	£3,290	£3,546	£3,727	£4,221	£4,780	£5,414
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£2,047	£2,145	£2,247	£2,525	£2,838	£3,189	£3,420	£3,583	£4,026	£4,524	£5,084
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£2,000	£1,999	£1,999	£1,997	£1,996	£1,994	£1,993	£1,993	£1,991	£1,990	£1,988
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£2,055	£2,169	£2,289	£2,620	£2,999	£3,433	£3,723	£3,930	£4,498	£5,149	£5,894
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£2,055	£2,170	£2,291	£2,625	£3,008	£3,446	£3,739	£3,948	£4,524	£5,183	£5,938

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 th birthday 33	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	0.018%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£724	£710	£676
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.40%	£999	£997	£995	£990	£985	£981	£976	£971	£968	£966	£962
Atlas Emerging Markets Index Tracker Fund	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	0.000%	1.89%	£994	£982	£971	£942	£914	£887	£861	£836	£821	£811	£788
Atlas Japan Equity Index Tracker Fund	0.175%	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	0.205%	0.000%	2.09%	£996	£988	£980	£961	£942	£923	£905	£887	£876	£869	£852
Atlas Multi Asset Absolute Return Fund	0.860%	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	0.290%	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	0.290%	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	0.290%	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	0.175%	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	0.175%	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	0.175%	0.040%	1.50%	£990	£971	£952	£907	£863	£822	£783	£745	£724	£710	£676
Atlas Passive Multi Asset Fund	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 9

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 th birthday 33	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£997	£991	£985	£971	£957	£943	£929	£916	£908	£902	£889
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£1,026	£1,079	£1,135	£1,289	£1,464	£1,662	£1,887	£2,142	£2,311	£2,432	£2,761
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£1,011	£1,032	£1,054	£1,112	£1,172	£1,236	£1,303	£1,373	£1,418	£1,448	£1,527
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£1,028	£1,085	£1,146	£1,312	£1,504	£1,722	£1,973	£2,261	£2,453	£2,590	£2,967
Atlas Cash Fund	0.230%	0.018%	1.25%	£988	£964	£941	£885	£832	£783	£736	£693	£668	£651	£613
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£997	£992	£987	£973	£961	£948	£935	£923	£915	£910	£898
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£1,036	£1,111	£1,192	£1,420	£1,692	£2,016	£2,402	£2,862	£3,179	£3,410	£4,063
Atlas Ethical Fund	0.830%	0.206%	4.46%	£1,019	£1,059	£1,100	£1,209	£1,329	£1,462	£1,607	£1,767	£1,871	£1,943	£2,137
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£1,028	£1,085	£1,146	£1,313	£1,504	£1,723	£1,975	£2,262	£2,455	£2,592	£2,970
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£1,000	£1,001	£1,002	£1,005	£1,007	£1,009	£1,012	£1,014	£1,015	£1,016	£1,019
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£1,006	£1,017	£1,029	£1,059	£1,090	£1,122	£1,155	£1,188	£1,209	£1,223	£1,259
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£1,028	£1,087	£1,150	£1,322	£1,520	£1,747	£2,009	£2,309	£2,511	£2,655	£3,052
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£992	£976	£961	£923	£887	£852	£819	£787	£768	£756	£727
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£1,028	£1,085	£1,145	£1,312	£1,503	£1,722	£1,972	£2,259	£2,451	£2,588	£2,964
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£994	£982	£970	£942	£914	£887	£860	£835	£820	£810	£786
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£1,004	£1,012	£1,021	£1,042	£1,064	£1,086	£1,109	£1,132	£1,146	£1,156	£1,180
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£1,018	£1,056	£1,094	£1,197	£1,310	£1,434	£1,569	£1,717	£1,812	£1,879	£2,056
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£1,011	£1,035	£1,059	£1,121	£1,186	£1,256	£1,329	£1,407	£1,456	£1,489	£1,577
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,130	£1,157	£1,175	£1,186	£1,215
Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£1,028	£1,085	£1,146	£1,312	£1,504	£1,722	£1,973	£2,261	£2,453	£2,590	£2,967

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Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£988	£965	£942	£888	£836	£788	£742	£700	£675	£659	£621
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£988	£965	£942	£888	£836	£788	£742	£699	£675	£659	£621
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£1,015	£1,046	£1,078	£1,161	£1,252	£1,349	£1,454	£1,566	£1,638	£1,688	£1,819
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£1,011	£1,032	£1,054	£1,111	£1,170	£1,233	£1,300	£1,370	£1,413	£1,443	£1,521
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£1,025	£1,078	£1,133	£1,283	£1,453	£1,645	£1,863	£2,110	£2,274	£2,390	£2,707
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£1,024	£1,072	£1,124	£1,263	£1,419	£1,594	£1,792	£2,013	£2,159	£2,262	£2,542
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£1,000	£1,000	£999	£999	£998	£997	£996	£996	£995	£995	£994
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£1,027	£1,084	£1,145	£1,310	£1,500	£1,717	£1,965	£2,249	£2,439	£2,574	£2,947
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£1,028	£1,085	£1,146	£1,313	£1,504	£1,723	£1,974	£2,262	£2,454	£2,592	£2,969

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 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	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	1.070%	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	0.440%	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	0.175%	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	0.230%	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	0.175%	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	0.320%	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	0.830%	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	0.175%	-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	0.420%	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	0.224%	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	0.190%	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	0.205%	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	0.175%	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	0.205%	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	0.860%	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	0.290%	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	0.290%	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	0.290%	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 9

Atlas North American Equity Index Tracker Fund	0.175%	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	0.175%	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	0.175%	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	0.335%	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	0.440%	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	0.440%	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	0.380%	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	0.775%	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	0.175%	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	0.213%	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 9

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 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.450%	0.000%	2.20%	£2,493	£2,478	£2,464	£2,428	£2,392	£2,372	£2,358	£2,323	£2,290	£2,256	£2,223
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£2,564	£2,698	£2,838	£3,223	£3,659	£3,948	£4,154	£4,716	£5,355	£6,080	£6,903
Atlas Active Multi Asset Fund	0.440%	0.230%	3.59%	£2,527	£2,581	£2,636	£2,779	£2,930	£3,024	£3,089	£3,257	£3,434	£3,620	£3,817
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.175%	0.000%	5.32%	£2,569	£2,712	£2,864	£3,281	£3,759	£4,078	£4,306	£4,933	£5,652	£6,474	£7,417
Atlas Cash Fund	0.230%	0.018%	1.25%	£2,470	£2,410	£2,352	£2,212	£2,080	£2,005	£1,957	£1,841	£1,731	£1,629	£1,532
Atlas Corporate Bond Index Tracker Fund	0.175%	0.000%	2.23%	£2,493	£2,480	£2,467	£2,434	£2,401	£2,382	£2,369	£2,338	£2,306	£2,276	£2,245
Atlas Emerging Markets Index Tracker Fund	0.320%	0.024%	6.16%	£2,589	£2,777	£2,979	£3,549	£4,229	£4,698	£5,039	£6,004	£7,154	£8,524	£10,157
Atlas Ethical Fund	0.830%	0.206%	4.46%	£2,548	£2,647	£2,749	£3,023	£3,324	£3,518	£3,654	£4,018	£4,418	£4,858	£5,342
Atlas Europe (ex UK) Equity Index Tracker Fund	0.175%	-0.003%	5.33%	£2,569	£2,713	£2,864	£3,282	£3,760	£4,080	£4,308	£4,936	£5,656	£6,480	£7,425
Atlas Flexible Access Retirement Fund	0.420%	0.052%	2.55%	£2,501	£2,503	£2,506	£2,512	£2,518	£2,521	£2,523	£2,529	£2,535	£2,541	£2,547
Atlas Flexible Pre-Retirement Fund	0.224%	0.025%	3.09%	£2,514	£2,544	£2,573	£2,648	£2,725	£2,773	£2,805	£2,887	£2,971	£3,057	£3,147
Atlas Global Equity Index Tracker Fund	0.190%	0.010%	5.40%	£2,571	£2,718	£2,874	£3,304	£3,799	£4,131	£4,368	£5,022	£5,773	£6,637	£7,631
Atlas Inflation-Linked Annuity Target Fund	0.205%	0.000%	1.69%	£2,480	£2,441	£2,402	£2,308	£2,218	£2,165	£2,131	£2,048	£1,968	£1,891	£1,817
Atlas Japan Equity Index Tracker Fund	0.175%	0.002%	5.32%	£2,569	£2,712	£2,864	£3,280	£3,758	£4,077	£4,304	£4,930	£5,648	£6,469	£7,410
Atlas Level Annuity Target Fund	0.205%	0.000%	1.89%	£2,485	£2,455	£2,426	£2,354	£2,284	£2,243	£2,216	£2,151	£2,087	£2,025	£1,965
Atlas Multi Asset Absolute Return Fund	0.860%	0.316%	2.92%	£2,510	£2,531	£2,552	£2,605	£2,660	£2,693	£2,715	£2,772	£2,830	£2,889	£2,949
Atlas Multi Asset Portfolio 1	0.290%	0.227%	4.36%	£2,545	£2,639	£2,736	£2,994	£3,276	£3,458	£3,584	£3,922	£4,292	£4,697	£5,139
Atlas Multi Asset Portfolio 2	0.290%	0.197%	3.67%	£2,529	£2,587	£2,646	£2,801	£2,965	£3,068	£3,139	£3,323	£3,518	£3,724	£3,942
Atlas Multi Asset Portfolio 3	0.290%	0.159%	3.00%	£2,512	£2,537	£2,562	£2,625	£2,690	£2,729	£2,756	£2,824	£2,894	£2,965	£3,038
Atlas North American Equity Index Tracker Fund	0.175%	0.000%	5.33%	£2,569	£2,712	£2,864	£3,281	£3,759	£4,078	£4,306	£4,933	£5,652	£6,474	£7,417

Series 9

Atlas Over 15 Years Gilts Index Tracker Fund	0.175%	0.039%	1.29%	£2,470	£2,412	£2,355	£2,219	£2,091	£2,018	£1,970	£1,856	£1,749	£1,648	£1,553
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.175%	0.040%	1.28%	£2,470	£2,412	£2,355	£2,219	£2,090	£2,017	£1,969	£1,855	£1,748	£1,647	£1,551
Atlas Passive Multi Asset Fund	0.335%	0.000%	4.05%	£2,538	£2,615	£2,694	£2,903	£3,129	£3,273	£3,372	£3,634	£3,916	£4,220	£4,548
Atlas Retirement Income Drawdown Fund	0.440%	0.010%	3.58%	£2,526	£2,580	£2,635	£2,776	£2,926	£3,019	£3,083	£3,249	£3,424	£3,609	£3,803
Atlas Shariah Compliant Fund	0.440%	0.016%	5.08%	£2,563	£2,694	£2,831	£3,207	£3,632	£3,913	£4,113	£4,658	£5,276	£5,975	£6,767
Atlas Sustainable Equity Fund	0.380%	0.311%	4.92%	£2,559	£2,681	£2,809	£3,157	£3,547	£3,804	£3,986	£4,479	£5,033	£5,656	£6,355
Atlas UK Direct Property Fund	0.775%	0.040%	2.49%	£2,500	£2,499	£2,498	£2,496	£2,495	£2,493	£2,493	£2,491	£2,489	£2,487	£2,485
Atlas UK Equity Index Tracker Fund	0.175%	0.018%	5.31%	£2,568	£2,711	£2,862	£3,276	£3,749	£4,066	£4,292	£4,912	£5,623	£6,436	£7,367
Atlas World (ex UK) Equity Index Tracker Fund	0.213%	0.000%	5.33%	£2,569	£2,713	£2,864	£3,282	£3,760	£4,080	£4,308	£4,936	£5,655	£6,479	£7,423

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	0.290%	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	0.290%	0.159%	3.00%	£96,533	£89,548	£82,494	£64,556	£46,175	£27,341	£8,042	£190	-£3,765	-£7,739	-£11,733

Notes for Nasser's projected drawdown figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Nasser starts off with a pension account of £100,000
- He's currently 68 and we have assumed that he will take a drawdown income of £4,000 a year which increases in line with inflation.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.
- You can see from the tables above that the drawdown income will run out when Nasser's pension account has reduced to zero. So, if we take into account all costs and charges deducted, this will be after 27 years of retirement – i.e. when Nasser is 95.

