

SCHEME DETAILS

Name of Pension Arrangement:	Atlas Master Trust
Pension Scheme Tax Reference (PSTR) number:	00824061RL
Status:	Open
Type of arrangement:	Occupational Money Purchase Pension Scheme

INVESTMENT OPTIONS AND INFORMATION ON CHARGES

What is the default investment option?	Capita Section: Cash Higher Equity Lifestyle Strategy All other Sections: Drawdown Higher Equity Lifestyle Strategy
How many self-select funds are available?	Capita Section has 31 self-select funds All other Sections have 29 self-select funds
Are there any with profit funds, waiver of premium or guaranteed annuity rates?	No
Where can further information be found on the available range of investments and charges?	On the Atlas website. Simply visit www.atlasmastertrust.co.uk , click on Library – Documents, and select the correct employer from the drop down list of employers.
What is the charging structure for the funds?	Total Expense Ratio (TER) – see investment guide Allocation Rate – 100%

RETIREMENT OPTIONS AVAILABLE

What retirement options are available?	Lifetime annuity (external) Uncrystallised Funds Pension Lump Sum Flexi-access Drawdown Small Lump Sum Commutation (If applicable) Partial Transfers-Out
Is a PCLS payable on retirement with the options which allow one to be paid?	Yes
Scheme Minimum Retirement Age	55 (rising in line with statutory increments)
Did the scheme protect lump sum entitlements built up prior to 5 April 2006?	The scheme inceptioned in 2015 but some members may have protection via a Block Transfer. This does not mean that the member will eligible for this type of protection because it will depend on the level of the lump sum entitlement (if any) on 5 April 2006 as a proportion of their overall scheme benefits.