

Transaction costs and charges.

All trustees of Defined Contribution pension schemes like Atlas are required by law to provide certain information about investment costs and charges to members, as well as provide illustrations that should help members to better understand the effect of these charges over time.

The charges deducted by Atlas can also be found in members' Investment Guides.

The tables below set out the charges specific to the section of Atlas that you are a member of. There are different charges for each of the different investment options available to you.

Charges are categorised by the UK Government as follows:

Transaction Costs

The costs and charges incurred as a result of the buying, selling, lending or borrowing of investments.

These costs can vary over time, depending on the level of activity the manager undertakes. For example, we expect Schroders' transaction costs to be higher than those of our passive managers because the investment mandate we gave them requires them to actively manage the portfolio. There is more information on this in our value for money assessment which can be found in the Chair's Statement in Atlas' Report and Accounts, which you can find [here](#).

Charges

Referred to in the Investment Guide as the Annual Management Charge, these are categorised as the costs and charges that the members pay, other than **Transaction Costs** and those incurred as a result of the holding or maintenance of property.

For Atlas members, the Annual Management Charge is made up of two key component parts:

- An administration charge, covering things such as general record keeping, collecting and investing contributions, paying member benefits, providing Benefits Statements and producing statutory accounts.
- An investment charge, which is the amount we pay for investment services. This includes the charge we pay to Scottish Widows (who provide the administration platform which hosts all of our investments), and the charges levied by each of the underlying investment managers.

There is a third component – called the Additional Fund Expenses (AFE). These are estimates of additional expenses incurred in the management of the fund which are based on the recent history of such charges for the fund in question. Consequently they cannot be guaranteed – they may be more or less than the estimate. The combination of Administration charge, investment charge and AFE is referred to as the Total Expense Ratio, or TER. The TER is shown in the tables below.

The tables below also show the Transaction Costs and Charges (TER) for each of the funds available to you. The first table shows the figures before charges have been taken into account, and the second table shows the effect of these charges over time. These are only illustrations and should not be taken as an indicator of how your fund will grow.

Capita section

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 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. In addition, to reflect the diverse pension account values of our membership, we have included two additional illustrations for active members who have built up a bit more money in their pension account. **Member E - Adil** and **Member F – Katherine** are active members with pension account values of £25,000 and £80,000 respectively.

We have also shown these different illustrations for deferred members (those who have left Atlas); these members (**Ben (Member G)**, **Laura (Member H)** and **Eoin (Member I)**) no longer contribute into their pension account, but the same adjustments apply as Jos, Natalie and Jofra. And we have included **Rory (Member J)** and **Tammy (Member K)**, deferred members with pension account values of £25,000 and £80,000 respectively.

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 L - 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.

Capita section

Member A: Jos

Projected pension account in today's money				Before Charges										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Cash Fund	0.250%	0.015%	1.00%	£3,931	£7,708	£11,376	£20,086	£28,176	£35,692	£42,674	£46,623	£45,268	£42,051	£39,063
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Ethical Fund	0.930%	0.355%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£3,931	£7,708	£11,376	£20,086	£28,176	£35,692	£42,674	£46,623	£45,268	£42,051	£39,063
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£3,988	£7,992	£12,036	£22,319	£32,855	£43,651	£54,712	£61,479	£62,081	£63,610	£65,176
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£4,044	£8,284	£12,733	£24,839	£38,496	£53,902	£71,281	£82,758	£86,845	£97,965	£110,509
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£4,101	£8,583	£13,468	£27,684	£45,308	£67,154	£94,237	£113,510	£123,695	£153,339	£190,087

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 £2,000.00.
- He's currently 40 and in the first year (of the table above), he will contribute £2,000 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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£3,973	£7,919	£11,864	£21,723	£31,578	£41,427	£51,272	£57,177	£57,166	£57,138	£57,110
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£4,062	£8,378	£12,962	£25,707	£40,524	£57,751	£77,779	£91,327	£97,000	£112,774	£131,113
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£3,960	£7,854	£11,712	£21,204	£30,481	£39,548	£48,410	£53,630	£53,141	£51,938	£50,762
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£4,092	£8,536	£13,350	£27,215	£44,153	£64,843	£90,119	£107,898	£116,892	£142,794	£174,436
Atlas Cash Fund	0.250%	0.015%	0.73%	£3,923	£7,671	£11,291	£19,809	£27,618	£34,778	£41,342	£45,015	£43,478	£39,860	£36,544
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£3,981	£7,956	£11,951	£22,025	£32,221	£42,543	£52,991	£59,321	£59,611	£60,341	£61,081
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£4,086	£8,502	£13,267	£26,889	£43,358	£63,267	£87,337	£104,131	£112,343	£135,818	£164,199
Atlas Ethical Fund	0.930%	0.355%	5.71%	£4,065	£8,390	£12,991	£25,817	£40,785	£58,252	£78,636	£92,465	£98,356	£114,780	£133,945
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£4,029	£8,204	£12,541	£24,130	£36,870	£50,877	£66,276	£76,241	£79,186	£87,057	£95,709
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£3,914	£7,624	£11,184	£19,463	£26,927	£33,656	£39,722	£43,071	£41,321	£37,251	£33,582
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£4,033	£8,227	£12,596	£24,333	£37,332	£51,731	£67,679	£78,060	£81,317	£90,068	£99,761
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£4,035	£8,236	£12,617	£24,410	£37,508	£52,057	£68,217	£78,760	£82,140	£91,235	£101,339
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£4,036	£8,240	£12,627	£24,447	£37,593	£52,214	£68,476	£79,097	£82,535	£91,798	£102,100
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£4,035	£8,236	£12,616	£24,408	£37,504	£52,049	£68,204	£78,742	£82,118	£91,205	£101,298
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£4,037	£8,247	£12,643	£24,507	£37,732	£52,473	£68,905	£79,655	£83,190	£92,731	£103,365
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£3,959	£7,845	£11,692	£21,138	£30,343	£39,314	£48,056	£53,194	£52,648	£51,308	£50,002
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£4,023	£8,174	£12,469	£23,867	£36,276	£49,785	£64,492	£73,935	£76,492	£83,276	£90,661
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£4,025	£8,183	£12,489	£23,938	£36,436	£50,079	£64,972	£74,554	£77,214	£84,287	£92,007

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£3,969	£7,900	£11,820	£21,573	£31,259	£40,879	£50,433	£56,134	£55,979	£55,595	£55,214
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£4,038	£8,251	£12,653	£24,543	£37,815	£52,627	£69,161	£79,988	£83,582	£93,290	£104,124
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£4,094	£8,544	£13,371	£27,296	£44,352	£65,240	£90,823	£108,855	£118,050	£144,579	£177,070
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£4,093	£8,539	£13,357	£27,242	£44,219	£64,975	£90,352	£108,215	£117,275	£143,385	£175,307
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£3,974	£7,925	£11,877	£21,769	£31,676	£41,597	£51,532	£57,500	£57,534	£57,618	£57,702
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£3,969	£7,896	£11,810	£21,536	£31,181	£40,745	£50,228	£55,879	£55,691	£55,221	£54,756
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£4,031	£8,217	£12,571	£24,241	£37,122	£51,342	£67,039	£77,230	£80,345	£88,692	£97,906
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£4,078	£8,460	£13,164	£26,484	£42,378	£61,342	£83,970	£99,595	£106,886	£127,535	£152,174
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£3,967	£7,890	£11,797	£21,494	£31,091	£40,589	£49,991	£55,585	£55,357	£54,789	£54,227
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£4,036	£8,240	£12,626	£24,441	£37,581	£52,193	£68,441	£79,051	£82,481	£91,721	£101,996
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£4,035	£8,233	£12,611	£24,387	£37,456	£51,960	£68,056	£78,551	£81,894	£90,886	£100,866
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£4,079	£8,465	£13,175	£26,529	£42,487	£61,555	£84,341	£100,092	£107,483	£128,437	£153,477
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£4,089	£8,521	£13,312	£27,066	£43,787	£64,117	£88,835	£106,157	£114,787	£139,559	£169,677

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 £2,000.00.
- He's currently 40 and in the first year (of the table above), he will contribute £2,000 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 31/03/2024.



Member B: Natalie

Projected pension account in today's money				Before Charges										
Member B: Natalie				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Cash Fund	0.250%	0.015%	1.00%	£1,965	£3,854	£5,688	£10,043	£14,088	£17,846	£21,337	£24,580	£27,592	£29,296	£28,445
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Ethical Fund	0.930%	0.355%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£1,965	£3,854	£5,688	£10,043	£14,088	£17,846	£21,337	£24,580	£27,592	£29,296	£28,445
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£1,994	£3,996	£6,018	£11,159	£16,427	£21,825	£27,356	£33,023	£38,830	£42,382	£42,796
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£2,022	£4,142	£6,366	£12,420	£19,248	£26,951	£35,640	£45,442	£56,499	£63,802	£66,952
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£2,050	£4,292	£6,734	£13,842	£22,654	£33,577	£47,118	£63,905	£84,714	£99,523	£108,453

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 £1,000.00.
- She's currently 30 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member B: Natalie				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£1,987	£3,960	£5,932	£10,862	£15,789	£20,714	£25,636	£30,556	£35,474	£38,423	£38,416
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£2,031	£4,189	£6,481	£12,853	£20,262	£28,875	£38,889	£50,532	£64,067	£73,224	£77,772
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£1,980	£3,927	£5,856	£10,602	£15,240	£19,774	£24,205	£28,535	£32,768	£35,261	£34,940
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£2,046	£4,268	£6,675	£13,608	£22,076	£32,422	£45,059	£60,497	£79,356	£92,623	£100,343
Atlas Cash Fund	0.250%	0.015%	0.73%	£1,962	£3,836	£5,646	£9,905	£13,809	£17,389	£20,671	£23,680	£26,438	£27,982	£27,026
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,990	£3,978	£5,976	£11,012	£16,111	£21,271	£26,495	£31,784	£37,136	£40,380	£40,577
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£2,043	£4,251	£6,634	£13,445	£21,679	£31,634	£43,669	£58,219	£75,809	£88,081	£95,028
Atlas Ethical Fund	0.930%	0.355%	5.71%	£2,032	£4,195	£6,495	£12,909	£20,392	£29,126	£39,318	£51,211	£65,091	£74,508	£79,255
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£2,015	£4,102	£6,271	£12,065	£18,435	£25,439	£33,138	£41,603	£50,909	£56,931	£59,130
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£1,957	£3,812	£5,592	£9,732	£13,463	£16,828	£19,861	£22,595	£25,060	£26,421	£25,348
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£2,017	£4,114	£6,298	£12,166	£18,666	£25,865	£33,839	£42,671	£52,454	£58,822	£61,277
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£2,018	£4,118	£6,308	£12,205	£18,754	£26,029	£34,109	£43,084	£53,052	£59,556	£62,111
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£2,018	£4,120	£6,313	£12,223	£18,796	£26,107	£34,238	£43,282	£53,341	£59,910	£62,514
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£2,018	£4,118	£6,308	£12,204	£18,752	£26,024	£34,102	£43,073	£53,037	£59,537	£62,090
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£2,019	£4,123	£6,322	£12,254	£18,866	£26,236	£34,452	£43,610	£53,819	£60,497	£63,182
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£1,979	£3,923	£5,846	£10,569	£15,171	£19,657	£24,028	£28,288	£32,439	£34,879	£34,521
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£2,012	£4,087	£6,235	£11,933	£18,138	£24,892	£32,246	£40,252	£48,968	£54,564	£56,451
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£2,012	£4,091	£6,244	£11,969	£18,218	£25,040	£32,486	£40,614	£49,487	£55,196	£57,165

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£1,985	£3,950	£5,910	£10,787	£15,630	£20,440	£25,216	£29,961	£34,672	£37,483	£37,380
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£2,019	£4,125	£6,327	£12,272	£18,907	£26,314	£34,580	£43,807	£54,105	£60,850	£63,584
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£2,047	£4,272	£6,685	£13,648	£22,176	£32,620	£45,411	£61,077	£80,264	£93,787	£101,709
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£2,046	£4,269	£6,678	£13,621	£22,109	£32,487	£45,176	£60,689	£79,657	£93,008	£100,795
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£1,987	£3,962	£5,939	£10,885	£15,838	£20,798	£25,766	£30,741	£35,723	£38,716	£38,739
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£1,984	£3,948	£5,905	£10,768	£15,591	£20,372	£25,114	£29,816	£34,477	£37,256	£37,130
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£2,016	£4,108	£6,286	£12,120	£18,561	£25,671	£33,520	£42,184	£51,748	£57,957	£60,294
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£2,039	£4,230	£6,582	£13,242	£21,189	£30,671	£41,985	£55,485	£71,593	£82,715	£88,770
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£1,984	£3,945	£5,899	£10,747	£15,545	£20,295	£24,995	£29,648	£34,253	£36,993	£36,841
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£2,018	£4,120	£6,313	£12,221	£18,791	£26,096	£34,220	£43,255	£53,301	£59,861	£62,459
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£2,017	£4,117	£6,305	£12,193	£18,728	£25,980	£34,028	£42,960	£52,873	£59,336	£61,861
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£2,039	£4,233	£6,588	£13,265	£21,243	£30,778	£42,170	£55,784	£72,052	£83,298	£89,449
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£2,045	£4,260	£6,656	£13,533	£21,894	£32,059	£44,417	£59,443	£77,712	£90,514	£97,873

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 £1,000.00.
- She's currently 30 and in the first year (of the table above), she will contribute £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Member C: Jofra

Projected pension account in today's money				Before Charges										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Cash Fund	0.250%	0.015%	1.00%	£4,914	£9,635	£14,220	£25,107	£35,220	£44,615	£49,929	£48,478	£45,033	£41,833	£38,860
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Ethical Fund	0.930%	0.355%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£4,914	£9,635	£14,220	£25,107	£35,220	£44,615	£49,929	£48,478	£45,033	£41,833	£38,860
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649

Capita section

Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£4,985	£9,990	£15,045	£27,898	£41,069	£54,563	£62,819	£63,433	£64,996	£66,596	£68,237
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£5,055	£10,355	£15,916	£31,049	£48,120	£67,378	£80,096	£84,051	£94,814	£106,954	£120,649
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£5,126	£10,729	£16,835	£34,605	£56,635	£83,943	£103,377	£112,653	£139,650	£173,118	£214,606

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 £2,500.00.
- He's currently 45 and in the first year (of the table above), he will contribute £2,500 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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£4,966	£9,899	£14,830	£27,154	£39,472	£51,784	£59,168	£59,157	£59,128	£59,099	£59,070
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£5,078	£10,473	£16,203	£32,133	£50,655	£72,188	£86,755	£92,144	£107,128	£124,549	£144,802
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£4,950	£9,817	£14,640	£26,505	£38,101	£49,435	£56,111	£55,600	£54,341	£53,111	£51,909
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£5,115	£10,670	£16,688	£34,019	£55,191	£81,054	£99,247	£107,520	£131,345	£160,450	£196,004
Atlas Cash Fund	0.250%	0.015%	0.73%	£4,904	£9,589	£14,114	£24,761	£34,523	£43,472	£48,481	£46,825	£42,929	£39,357	£36,083
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£4,976	£9,945	£14,939	£27,531	£40,276	£53,179	£60,996	£61,293	£62,045	£62,805	£63,575
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£5,107	£10,628	£16,584	£33,612	£54,197	£79,084	£96,447	£104,053	£125,797	£152,084	£183,864
Atlas Ethical Fund	0.930%	0.355%	5.71%	£5,081	£10,487	£16,239	£32,271	£50,981	£72,815	£87,628	£93,211	£108,776	£126,939	£148,134
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£5,036	£10,255	£15,676	£30,162	£46,088	£63,596	£74,926	£77,821	£85,555	£94,059	£103,408
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£4,892	£9,530	£13,980	£24,329	£33,659	£42,070	£46,713	£44,815	£40,401	£36,422	£32,835
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£5,042	£10,284	£15,745	£30,416	£46,665	£64,663	£76,379	£79,566	£88,129	£97,613	£108,118
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£5,044	£10,295	£15,771	£30,512	£46,885	£65,072	£76,936	£80,237	£89,123	£98,992	£109,954
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£5,045	£10,300	£15,784	£30,558	£46,991	£65,268	£77,204	£80,560	£89,600	£99,656	£110,840
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£5,044	£10,295	£15,771	£30,510	£46,880	£65,061	£76,922	£80,220	£89,097	£98,956	£109,906
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£5,047	£10,309	£15,804	£30,634	£47,165	£65,591	£77,646	£81,093	£90,393	£100,759	£112,314
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£4,948	£9,807	£14,615	£26,422	£37,929	£49,142	£55,733	£55,161	£53,756	£52,388	£51,054
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£5,029	£10,218	£15,587	£29,834	£45,344	£62,231	£73,073	£75,600	£82,305	£89,605	£97,552
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£5,031	£10,228	£15,611	£29,923	£45,545	£62,599	£73,572	£76,197	£83,176	£90,795	£99,111

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£4,962	£9,875	£14,775	£26,967	£39,074	£51,099	£58,274	£58,114	£57,715	£57,320	£56,926
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£5,048	£10,314	£15,816	£30,679	£47,268	£65,784	£77,911	£81,411	£90,867	£101,420	£113,199
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£5,117	£10,680	£16,713	£34,121	£55,440	£81,550	£99,955	£108,397	£132,758	£162,592	£199,131
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£5,116	£10,673	£16,696	£34,053	£55,273	£81,219	£99,482	£107,811	£131,813	£161,159	£197,038
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£4,968	£9,906	£14,847	£27,212	£39,595	£51,996	£59,445	£59,480	£59,567	£59,654	£59,742
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£4,961	£9,870	£14,762	£26,921	£38,977	£50,931	£58,055	£57,859	£57,372	£56,888	£56,409
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£5,039	£10,271	£15,714	£30,301	£46,403	£64,178	£75,717	£78,771	£86,954	£95,988	£105,960
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£5,097	£10,575	£16,455	£33,105	£52,973	£76,678	£93,046	£99,858	£119,150	£142,168	£169,633
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£4,959	£9,863	£14,746	£26,867	£38,863	£50,737	£57,802	£57,564	£56,974	£56,390	£55,812
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£5,045	£10,299	£15,782	£30,552	£46,976	£65,241	£77,167	£80,515	£89,535	£99,565	£110,719
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£5,043	£10,292	£15,763	£30,483	£46,820	£64,950	£76,770	£80,037	£88,825	£98,579	£109,404
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£5,098	£10,581	£16,469	£33,162	£53,108	£76,944	£93,421	£100,319	£119,877	£143,247	£171,173
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£5,111	£10,651	£16,640	£33,832	£54,734	£80,147	£97,956	£105,920	£128,778	£156,569	£190,357

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 £2,500.00.
- He's currently 45 and in the first year (of the table above), he will contribute £2,500 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 31/03/2024.



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	0.510%	0.000%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Cash Fund	0.250%	0.015%	1.00%	£980	£2,897	£4,759	£9,180	£13,287	£17,101	£20,645	£23,937	£26,995	£29,836	£34,926
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Ethical Fund	0.930%	0.355%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£980	£2,897	£4,759	£9,180	£13,287	£17,101	£20,645	£23,937	£26,995	£29,836	£34,926
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£989	£2,981	£4,993	£10,109	£15,352	£20,723	£26,227	£31,866	£37,644	£43,564	£55,846
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£998	£3,067	£5,238	£11,147	£17,813	£25,332	£33,814	£43,382	£54,175	£66,350	£95,577
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£1,007	£3,154	£5,494	£12,305	£20,749	£31,216	£44,191	£60,276	£80,215	£104,933	£173,560

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 £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Capita section

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	0.510%	0.000%	2.49%	£987	£2,960	£4,933	£9,863	£14,790	£19,716	£24,639	£29,559	£34,477	£39,393	£49,217
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£1,001	£3,094	£5,318	£11,502	£18,690	£27,048	£36,765	£48,062	£61,196	£76,466	£114,859
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£985	£2,941	£4,879	£9,647	£14,307	£18,861	£23,313	£27,664	£31,916	£36,072	£44,104
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£1,005	£3,140	£5,453	£12,115	£20,253	£30,195	£42,339	£57,174	£75,297	£97,435	£157,516
Atlas Cash Fund	0.250%	0.015%	0.73%	£979	£2,886	£4,729	£9,064	£13,039	£16,683	£20,023	£23,086	£25,894	£28,468	£32,992
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£988	£2,971	£4,963	£9,988	£15,073	£20,221	£25,433	£30,708	£36,047	£41,453	£52,462
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£1,004	£3,131	£5,425	£11,983	£19,912	£29,497	£41,086	£55,096	£72,034	£92,511	£147,197
Atlas Ethical Fund	0.930%	0.355%	5.71%	£1,001	£3,098	£5,328	£11,547	£18,803	£27,271	£37,154	£48,686	£62,144	£77,849	£117,564
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£995	£3,044	£5,171	£10,856	£17,106	£23,978	£31,532	£39,837	£48,968	£59,006	£82,175
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£977	£2,872	£4,690	£8,919	£12,731	£16,167	£19,265	£22,058	£24,576	£26,846	£30,737
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£996	£3,050	£5,190	£10,939	£17,307	£24,360	£32,172	£40,825	£50,409	£61,024	£85,805
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£996	£3,053	£5,198	£10,971	£17,384	£24,507	£32,418	£41,206	£50,966	£61,808	£87,226
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£996	£3,054	£5,201	£10,986	£17,420	£24,577	£32,536	£41,389	£51,235	£62,186	£87,914
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£996	£3,053	£5,198	£10,970	£17,382	£24,503	£32,412	£41,196	£50,952	£61,788	£87,189
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£997	£3,056	£5,207	£11,011	£17,481	£24,693	£32,731	£41,692	£51,680	£62,814	£89,059
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£984	£2,938	£4,872	£9,619	£14,246	£18,755	£23,149	£27,431	£31,605	£35,672	£43,498
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£995	£3,035	£5,146	£10,748	£16,847	£23,488	£30,717	£38,587	£47,155	£56,483	£77,695
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£995	£3,037	£5,153	£10,777	£16,917	£23,620	£30,936	£38,922	£47,640	£57,157	£78,884
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£986	£2,954	£4,917	£9,800	£14,650	£19,467	£24,250	£29,001	£33,719	£38,405	£47,680

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£997	£3,057	£5,210	£11,026	£17,517	£24,762	£32,848	£41,873	£51,947	£63,191	£89,747
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£1,005	£3,143	£5,461	£12,148	£20,339	£30,370	£42,656	£57,702	£76,130	£98,700	£160,194
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£1,005	£3,141	£5,456	£12,126	£20,282	£30,253	£42,444	£57,349	£75,573	£97,854	£158,401
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£987	£2,961	£4,937	£9,882	£14,833	£19,792	£24,759	£29,732	£34,713	£39,701	£49,699
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£986	£2,953	£4,913	£9,785	£14,616	£19,406	£24,155	£28,865	£33,535	£38,166	£47,310
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£996	£3,047	£5,182	£10,902	£17,216	£24,186	£31,881	£40,374	£49,750	£60,101	£84,139
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£1,003	£3,118	£5,389	£11,818	£19,490	£28,644	£39,567	£52,599	£68,150	£86,704	£135,259
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£986	£2,951	£4,909	£9,767	£14,576	£19,335	£24,046	£28,708	£33,322	£37,889	£46,883
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£996	£3,054	£5,201	£10,984	£17,415	£24,567	£32,520	£41,364	£51,198	£62,134	£87,819
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£996	£3,052	£5,196	£10,962	£17,361	£24,463	£32,345	£41,092	£50,800	£61,573	£86,800
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£1,003	£3,120	£5,393	£11,837	£19,537	£28,739	£39,734	£52,873	£68,573	£87,334	£136,542
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£1,005	£3,136	£5,440	£12,055	£20,096	£29,874	£41,761	£56,213	£73,785	£95,148	£152,701

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 £1,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Member E: Adil

Projected pension account in today's money				Before Charges										
Member E: Adil				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Cash Fund	0.250%	0.015%	1.00%	£27,574	£32,611	£37,501	£49,113	£59,900	£69,921	£79,229	£87,876	£95,909	£100,452	£97,533
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Ethical Fund	0.930%	0.355%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£27,574	£32,611	£37,501	£49,113	£59,900	£69,921	£79,229	£87,876	£95,909	£100,452	£97,533
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£28,089	£34,312	£40,595	£56,575	£72,948	£89,725	£106,914	£124,527	£142,574	£153,615	£155,117
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£28,603	£36,075	£43,916	£65,254	£89,324	£116,476	£147,105	£181,656	£220,632	£246,373	£258,538
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£29,117	£37,902	£47,474	£75,335	£109,872	£152,686	£205,760	£271,554	£353,116	£411,158	£448,052

Notes for Adil'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 Adil has built up a pot of £25,000.00.
- He's currently 30 and in the first year (of the table above), he will contribute £3,000 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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member E: Adil				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£27,958	£33,872	£39,785	£54,563	£69,334	£84,098	£98,855	£113,604	£128,346	£137,188	£137,161
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£28,767	£36,649	£45,021	£68,297	£95,358	£126,820	£163,399	£205,925	£255,367	£288,812	£306,754
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£27,840	£33,480	£39,070	£52,821	£66,261	£79,396	£92,234	£104,782	£117,046	£124,270	£123,137
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£29,037	£37,611	£46,900	£73,653	£106,334	£146,257	£195,026	£254,602	£327,379	£378,574	£410,129
Atlas Cash Fund	0.250%	0.015%	0.73%	£27,506	£32,390	£37,106	£48,205	£58,381	£67,709	£76,262	£84,103	£91,292	£95,315	£92,060
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£28,025	£34,096	£40,197	£55,579	£71,151	£86,913	£102,868	£119,019	£135,367	£145,273	£145,982
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£28,980	£37,407	£46,498	£72,489	£103,911	£141,898	£187,824	£243,347	£310,472	£357,305	£385,482
Atlas Ethical Fund	0.930%	0.355%	5.71%	£28,787	£36,721	£45,160	£68,686	£96,140	£128,179	£165,567	£209,199	£260,115	£294,661	£313,435
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£28,465	£35,594	£42,998	£62,785	£84,539	£108,455	£134,748	£163,654	£195,433	£215,997	£224,342
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£27,419	£32,109	£36,609	£47,074	£56,509	£65,015	£72,682	£79,595	£85,827	£89,267	£85,641
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£28,505	£35,732	£43,262	£63,489	£85,893	£110,708	£138,193	£168,636	£202,356	£224,305	£233,666
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£28,520	£35,785	£43,362	£63,757	£86,410	£111,572	£139,521	£170,564	£205,045	£227,541	£237,303
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£28,527	£35,810	£43,409	£63,885	£86,658	£111,987	£140,159	£171,493	£206,343	£229,103	£239,060
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£28,519	£35,784	£43,359	£63,750	£86,397	£111,550	£139,487	£170,514	£204,976	£227,457	£237,209
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£28,539	£35,851	£43,488	£64,096	£87,068	£112,674	£141,217	£173,033	£208,497	£231,700	£241,983
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£27,825	£33,430	£38,978	£52,601	£65,877	£78,814	£91,423	£103,710	£115,684	£122,722	£121,463
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£28,412	£35,412	£42,655	£61,876	£82,801	£105,583	£130,385	£157,387	£186,783	£205,658	£212,769
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£28,426	£35,462	£42,748	£62,122	£83,270	£106,356	£131,556	£159,064	£189,092	£208,413	£215,849

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£27,924	£33,760	£39,580	£54,059	£68,440	£82,721	£96,905	£110,992	£124,982	£133,329	£132,963
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£28,546	£35,876	£43,535	£64,222	£87,312	£113,084	£141,849	£173,955	£209,789	£233,258	£243,738
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£29,051	£37,662	£47,000	£73,944	£106,943	£147,358	£196,855	£257,476	£331,720	£384,052	£416,492
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£29,041	£37,628	£46,933	£73,749	£106,536	£146,622	£195,632	£255,553	£328,815	£380,385	£412,232
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£27,968	£33,906	£39,848	£54,718	£69,610	£84,524	£99,459	£114,417	£129,396	£138,394	£138,475
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£27,916	£33,732	£39,529	£53,935	£68,220	£82,385	£96,430	£110,357	£124,167	£132,397	£131,949
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£28,486	£35,670	£43,142	£63,169	£85,277	£109,681	£136,621	£166,360	£199,188	£220,500	£229,392
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£28,908	£37,150	£45,996	£71,048	£100,939	£136,606	£179,163	£229,941	£290,529	£332,365	£356,696
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£27,906	£33,700	£39,470	£53,791	£67,966	£81,996	£95,881	£109,624	£123,226	£131,321	£130,781
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£28,526	£35,806	£43,403	£63,867	£86,624	£111,931	£140,072	£171,366	£206,165	£228,889	£238,820
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£28,515	£35,769	£43,332	£63,677	£86,256	£111,314	£139,124	£169,987	£204,240	£226,571	£236,213
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£28,916	£37,179	£46,052	£71,208	£101,268	£137,189	£180,112	£231,404	£292,694	£335,064	£359,806
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£29,011	£37,517	£46,716	£73,118	£105,219	£144,246	£191,697	£249,387	£319,527	£368,681	£398,655

Notes for Adil'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 Adil has built up a pot of £25,000.00.
- He's currently 30 and in the first year (of the table above), he will contribute £3,000 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 31/03/2024.



Member F: Katherine

Projected pension account in today's money				Before Charges										
Member F: Katherine				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	0.510%	0.000%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Cash Fund	0.250%	0.015%	1.00%	£83,730	£91,026	£98,110	£114,934	£130,562	£139,400	£135,350	£125,732	£116,797	£108,498	£100,788
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Ethical Fund	0.930%	0.355%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£83,730	£91,026	£98,110	£114,934	£130,562	£139,400	£135,350	£125,732	£116,797	£108,498	£100,788
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470

Capita section

Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£85,335	£96,083	£106,937	£134,537	£162,816	£180,117	£181,879	£186,358	£190,948	£195,651	£200,470
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£86,940	£101,332	£116,435	£157,535	£203,898	£234,519	£246,098	£277,610	£313,158	£353,256	£398,490
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£88,545	£106,776	£126,644	£184,466	£256,145	£307,155	£334,717	£414,932	£514,371	£637,641	£790,452

Notes for Katherine'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 Katherine has built up a pot of £80,000.00.
- She's currently 50 and in the first year (of the table above), she will contribute £5,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member F: Katherine				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	0.510%	0.000%	2.49%	£84,926	£94,776	£104,624	£129,235	£153,835	£168,589	£168,556	£168,473	£168,391	£168,309	£168,227
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£87,450	£103,042	£119,601	£165,643	£219,171	£255,380	£271,245	£315,354	£366,635	£426,256	£495,572
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£84,558	£93,611	£102,582	£124,652	£146,223	£158,930	£157,481	£153,916	£150,432	£147,027	£143,698
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£88,293	£105,910	£124,994	£179,959	£247,103	£294,335	£318,869	£389,527	£475,842	£581,283	£710,089
Atlas Cash Fund	0.250%	0.015%	0.73%	£83,517	£90,369	£96,988	£112,562	£126,840	£134,830	£130,226	£119,391	£109,457	£100,350	£92,001
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£85,134	£95,441	£105,797	£131,911	£158,344	£174,360	£175,211	£177,358	£179,532	£181,732	£183,959
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£88,116	£105,301	£123,841	£176,843	£240,920	£285,627	£308,151	£372,544	£450,393	£544,509	£658,292
Atlas Ethical Fund	0.930%	0.355%	5.71%	£87,514	£103,256	£120,001	£166,680	£221,154	£258,113	£274,558	£320,403	£373,903	£436,336	£509,194
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£86,508	£99,899	£113,807	£150,974	£191,835	£218,277	£226,709	£249,242	£274,014	£301,249	£331,191
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£83,245	£89,537	£95,573	£109,612	£122,268	£129,255	£124,004	£111,791	£100,780	£90,854	£81,906
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£86,633	£100,312	£114,562	£152,843	£195,243	£222,844	£232,144	£257,126	£284,798	£315,447	£349,394
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£86,680	£100,468	£114,848	£153,554	£196,547	£224,596	£234,232	£260,170	£288,981	£320,982	£356,526
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£86,702	£100,543	£114,984	£153,895	£197,173	£225,437	£235,235	£261,635	£290,997	£323,655	£359,978
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£86,679	£100,464	£114,840	£153,536	£196,514	£224,551	£234,178	£260,092	£288,873	£320,839	£356,342
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£86,739	£100,665	£115,210	£154,457	£198,205	£226,827	£236,895	£264,062	£294,345	£328,101	£365,728
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£84,510	£93,462	£102,321	£124,074	£145,274	£157,733	£156,115	£152,140	£148,267	£144,492	£140,814
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£86,344	£99,359	£112,825	£148,561	£187,467	£212,447	£219,792	£239,286	£260,509	£283,613	£308,767
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£86,388	£99,506	£113,091	£149,214	£188,645	£214,017	£221,652	£241,955	£264,116	£288,308	£314,716

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£84,821	£94,442	£104,036	£127,908	£151,616	£165,763	£165,307	£164,173	£163,048	£161,929	£160,819
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£86,761	£100,738	£115,343	£154,791	£198,821	£227,657	£237,886	£265,514	£296,351	£330,770	£369,186
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£88,337	£106,061	£125,281	£180,738	£248,658	£296,533	£321,580	£393,848	£482,358	£590,757	£723,518
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£88,308	£105,960	£125,090	£180,218	£247,619	£295,064	£319,767	£390,958	£477,998	£584,415	£714,525
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£84,958	£94,878	£104,803	£129,643	£154,519	£169,462	£169,561	£169,810	£170,058	£170,307	£170,557
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£84,795	£94,359	£103,892	£127,582	£151,073	£165,072	£164,514	£163,128	£161,753	£160,390	£159,038
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£86,576	£100,125	£114,220	£151,994	£193,693	£220,764	£229,667	£253,527	£279,866	£308,941	£341,036
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£87,891	£104,536	£122,399	£172,988	£233,351	£275,031	£295,165	£352,188	£420,227	£501,410	£598,277
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£84,764	£94,263	£103,724	£127,204	£150,443	£164,272	£163,597	£161,919	£160,259	£158,616	£156,989
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£86,699	£100,532	£114,966	£153,849	£197,087	£225,322	£235,098	£261,434	£290,721	£323,289	£359,505
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£86,666	£100,421	£114,762	£153,342	£196,158	£224,072	£233,608	£259,260	£287,728	£319,323	£354,387
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£87,917	£104,621	£122,560	£173,417	£234,188	£276,199	£296,594	£354,416	£423,510	£506,073	£604,733
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£88,212	£105,631	£124,466	£178,528	£244,257	£290,320	£313,923	£381,669	£464,035	£564,177	£685,929

Notes for Katherine'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 Katherine has built up a pot of £80,000.00.
- She's currently 50 and in the first year (of the table above), she will contribute £5,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2024.



Deferred members - Member G: Ben

Projected pension account in today's money				Before Charges										
Member G: Ben				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	0.510%	0.000%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Cash Fund	0.250%	0.015%	1.00%	£985	£957	£929	£863	£802	£745	£692	£662	£643	£597	£554
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Ethical Fund	0.930%	0.355%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£985	£957	£929	£863	£802	£745	£692	£662	£643	£597	£554
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622

Capita section

Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£1,005	£1,015	£1,025	£1,050	£1,076	£1,102	£1,129	£1,146	£1,157	£1,186	£1,215
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£1,024	£1,075	£1,128	£1,272	£1,435	£1,619	£1,827	£1,964	£2,060	£2,324	£2,622
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£1,044	£1,138	£1,240	£1,537	£1,905	£2,362	£2,928	£3,330	£3,629	£4,499	£5,577

Notes for Ben's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Ben is 40 and has built up a pot of £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 31/03/2024.



Capita section

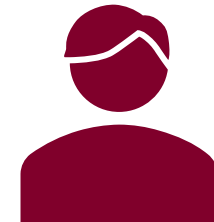
Projected pension account in today's money				After all charges + costs deducted										
Member G: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£1,000	£1,000	£1,000	£999	£999	£998	£998	£997	£997	£997	£996
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£1,031	£1,095	£1,163	£1,352	£1,571	£1,827	£2,124	£2,325	£2,470	£2,871	£3,338
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£995	£986	£977	£955	£934	£912	£892	£880	£872	£852	£833
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£1,041	£1,128	£1,222	£1,492	£1,823	£2,227	£2,720	£3,067	£3,323	£4,060	£4,959
Atlas Cash Fund	0.250%	0.015%	0.73%	£983	£949	£917	£841	£771	£706	£648	£615	£594	£544	£499
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,002	£1,007	£1,012	£1,025	£1,037	£1,050	£1,063	£1,071	£1,076	£1,089	£1,102
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£1,039	£1,121	£1,209	£1,462	£1,767	£2,136	£2,583	£2,894	£3,122	£3,775	£4,564
Atlas Ethical Fund	0.930%	0.355%	5.71%	£1,031	£1,097	£1,167	£1,362	£1,589	£1,855	£2,164	£2,374	£2,526	£2,947	£3,440
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£1,019	£1,059	£1,099	£1,209	£1,329	£1,461	£1,606	£1,700	£1,766	£1,941	£2,134
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£979	£940	£902	£813	£733	£661	£595	£560	£537	£484	£436
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£1,021	£1,063	£1,108	£1,227	£1,359	£1,505	£1,667	£1,772	£1,846	£2,045	£2,265
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£1,021	£1,065	£1,111	£1,234	£1,370	£1,522	£1,691	£1,801	£1,878	£2,086	£2,317
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£1,022	£1,066	£1,112	£1,237	£1,376	£1,530	£1,702	£1,814	£1,893	£2,105	£2,342
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£1,021	£1,065	£1,111	£1,234	£1,370	£1,522	£1,690	£1,800	£1,877	£2,085	£2,315
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£1,022	£1,067	£1,115	£1,243	£1,385	£1,544	£1,721	£1,837	£1,918	£2,138	£2,383
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£995	£985	£975	£950	£926	£902	£879	£866	£857	£835	£814
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£1,017	£1,052	£1,089	£1,185	£1,290	£1,405	£1,529	£1,609	£1,665	£1,813	£1,973
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£1,018	£1,054	£1,092	£1,192	£1,301	£1,420	£1,550	£1,634	£1,692	£1,847	£2,016
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£999	£996	£993	£986	£980	£973	£966	£962	£960	£953	£946

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£1,022	£1,068	£1,116	£1,246	£1,390	£1,552	£1,732	£1,850	£1,933	£2,158	£2,409
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£1,041	£1,129	£1,225	£1,500	£1,837	£2,250	£2,755	£3,112	£3,375	£4,133	£5,062
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£1,041	£1,128	£1,223	£1,495	£1,828	£2,235	£2,732	£3,082	£3,340	£4,084	£4,993
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£1,000	£1,001	£1,001	£1,003	£1,004	£1,006	£1,007	£1,008	£1,009	£1,010	£1,012
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£998	£995	£992	£983	£975	£967	£959	£954	£950	£942	£935
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£1,020	£1,061	£1,104	£1,219	£1,345	£1,485	£1,639	£1,739	£1,809	£1,997	£2,205
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£1,036	£1,112	£1,193	£1,424	£1,699	£2,027	£2,419	£2,689	£2,886	£3,443	£4,108
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£998	£994	£990	£980	£970	£960	£950	£944	£940	£930	£921
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£1,021	£1,066	£1,112	£1,237	£1,375	£1,529	£1,700	£1,812	£1,891	£2,103	£2,338
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£1,021	£1,065	£1,110	£1,232	£1,367	£1,517	£1,684	£1,792	£1,868	£2,074	£2,301
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£1,036	£1,113	£1,195	£1,428	£1,706	£2,039	£2,436	£2,711	£2,911	£3,479	£4,157
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£1,040	£1,124	£1,216	£1,478	£1,797	£2,185	£2,657	£2,987	£3,230	£3,927	£4,774

Notes for Ben's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Ben is 40 and has built up a pot of £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 31/03/2024.



Member H: Laura

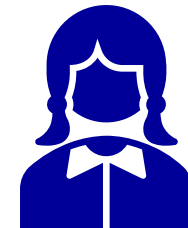
Projected pension account in today's money				Before Charges										
Member H: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Cash Fund	0.250%	0.015%	1.00%	£493	£478	£464	£431	£401	£372	£346	£321	£298	£286	£277
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Ethical Fund	0.930%	0.355%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£493	£478	£464	£431	£401	£372	£346	£321	£298	£286	£277
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£502	£507	£512	£525	£538	£551	£565	£579	£593	£602	£607
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£512	£537	£564	£636	£718	£810	£913	£1,030	£1,162	£1,249	£1,311
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£522	£569	£620	£768	£953	£1,181	£1,464	£1,815	£2,249	£2,559	£2,788

Notes for Laura's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Laura is 30 and has built up a pot of £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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member H: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£500	£500	£500	£500	£499	£499	£499	£499	£498	£498	£498
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£515	£547	£581	£676	£786	£914	£1,062	£1,235	£1,436	£1,571	£1,669
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£498	£493	£489	£478	£467	£456	£446	£436	£426	£420	£416
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£520	£564	£611	£746	£911	£1,113	£1,360	£1,662	£2,030	£2,289	£2,480
Atlas Cash Fund	0.250%	0.015%	0.73%	£491	£475	£458	£420	£385	£353	£324	£297	£272	£258	£250
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£501	£504	£506	£512	£519	£525	£531	£538	£545	£548	£551
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£519	£560	£604	£731	£884	£1,068	£1,291	£1,561	£1,887	£2,115	£2,282
Atlas Ethical Fund	0.930%	0.355%	5.71%	£516	£549	£583	£681	£795	£927	£1,082	£1,263	£1,474	£1,617	£1,720
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£510	£529	£550	£604	£664	£730	£803	£883	£971	£1,027	£1,067
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£490	£470	£451	£406	£366	£330	£298	£268	£242	£227	£218
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£510	£532	£554	£613	£679	£753	£834	£923	£1,023	£1,087	£1,133
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£511	£533	£555	£617	£685	£761	£845	£939	£1,043	£1,111	£1,158
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£511	£533	£556	£619	£688	£765	£851	£947	£1,053	£1,122	£1,171
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£511	£532	£555	£617	£685	£761	£845	£939	£1,042	£1,110	£1,158
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£511	£534	£557	£621	£693	£772	£860	£959	£1,069	£1,141	£1,192
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£497	£492	£487	£475	£463	£451	£440	£428	£417	£411	£407
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£509	£526	£544	£593	£645	£702	£765	£833	£906	£954	£987
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£509	£527	£546	£596	£650	£710	£775	£846	£923	£973	£1,008
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£499	£498	£497	£493	£490	£486	£483	£480	£476	£475	£473
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£511	£534	£558	£623	£695	£776	£866	£967	£1,079	£1,152	£1,204

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£521	£565	£612	£750	£919	£1,125	£1,378	£1,687	£2,067	£2,334	£2,531
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£521	£564	£611	£747	£914	£1,117	£1,366	£1,670	£2,042	£2,304	£2,497
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£500	£500	£501	£501	£502	£503	£504	£504	£505	£506	£506
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£499	£497	£496	£492	£487	£483	£479	£475	£471	£469	£467
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£510	£531	£552	£609	£673	£742	£820	£905	£999	£1,060	£1,102
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£518	£556	£597	£712	£849	£1,013	£1,209	£1,443	£1,722	£1,914	£2,054
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£499	£497	£495	£490	£485	£480	£475	£470	£465	£462	£460
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£511	£533	£556	£618	£688	£765	£850	£945	£1,051	£1,121	£1,169
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£511	£532	£555	£616	£683	£759	£842	£934	£1,037	£1,104	£1,151
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£518	£556	£597	£714	£853	£1,019	£1,218	£1,456	£1,739	£1,936	£2,079
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£520	£562	£608	£739	£899	£1,093	£1,328	£1,615	£1,963	£2,208	£2,387

Notes for Laura's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Laura is 30 and has built up a pot of £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 31/03/2024.



Member I: Eoin

Projected pension account in today's money				Before Charges										
Member I: Eoin				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	0.510%	0.000%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Cash Fund	0.250%	0.015%	1.00%	£1,232	£1,196	£1,161	£1,079	£1,002	£931	£891	£865	£803	£746	£693
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Ethical Fund	0.930%	0.355%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£1,232	£1,196	£1,161	£1,079	£1,002	£931	£891	£865	£803	£746	£693
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£1,256	£1,268	£1,281	£1,312	£1,345	£1,378	£1,398	£1,412	£1,446	£1,482	£1,519
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£1,280	£1,344	£1,410	£1,591	£1,794	£2,024	£2,176	£2,283	£2,576	£2,905	£3,277
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£1,305	£1,422	£1,550	£1,921	£2,381	£2,952	£3,358	£3,659	£4,536	£5,624	£6,971

Notes for Eoin's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Eoin is 45 and has built up a pot of £1,250.00
- 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 31/03/2024



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member I: Eoin				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	0.510%	0.000%	2.49%	£1,250	£1,250	£1,249	£1,249	£1,248	£1,248	£1,247	£1,247	£1,246	£1,246	£1,245
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£1,288	£1,368	£1,453	£1,690	£1,964	£2,284	£2,500	£2,655	£3,087	£3,589	£4,173
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£1,244	£1,233	£1,222	£1,194	£1,167	£1,141	£1,125	£1,115	£1,090	£1,065	£1,041
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£1,301	£1,410	£1,527	£1,865	£2,279	£2,784	£3,139	£3,400	£4,154	£5,074	£6,199
Atlas Cash Fund	0.250%	0.015%	0.73%	£1,228	£1,187	£1,146	£1,051	£963	£883	£838	£810	£742	£680	£624
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£1,253	£1,259	£1,265	£1,281	£1,297	£1,312	£1,322	£1,328	£1,345	£1,361	£1,378
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£1,298	£1,401	£1,511	£1,827	£2,209	£2,670	£2,992	£3,228	£3,903	£4,719	£5,705
Atlas Ethical Fund	0.930%	0.355%	5.71%	£1,289	£1,371	£1,459	£1,702	£1,987	£2,318	£2,543	£2,705	£3,157	£3,684	£4,299
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£1,274	£1,323	£1,374	£1,511	£1,661	£1,826	£1,933	£2,008	£2,207	£2,426	£2,668
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£1,224	£1,175	£1,127	£1,016	£916	£826	£776	£744	£671	£605	£545
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£1,276	£1,329	£1,385	£1,534	£1,699	£1,881	£2,000	£2,084	£2,308	£2,556	£2,832
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£1,277	£1,331	£1,388	£1,542	£1,713	£1,903	£2,026	£2,113	£2,347	£2,607	£2,896
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£1,277	£1,332	£1,390	£1,546	£1,720	£1,913	£2,039	£2,128	£2,366	£2,632	£2,927
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£1,277	£1,331	£1,388	£1,542	£1,713	£1,902	£2,026	£2,113	£2,346	£2,606	£2,894
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£1,277	£1,334	£1,393	£1,553	£1,731	£1,930	£2,060	£2,151	£2,398	£2,673	£2,979
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£1,244	£1,231	£1,218	£1,187	£1,157	£1,127	£1,110	£1,099	£1,071	£1,044	£1,017
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£1,271	£1,315	£1,361	£1,482	£1,613	£1,756	£1,848	£1,912	£2,081	£2,266	£2,467
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£1,272	£1,317	£1,364	£1,489	£1,626	£1,775	£1,871	£1,937	£2,115	£2,309	£2,520
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£1,248	£1,245	£1,241	£1,233	£1,224	£1,216	£1,211	£1,208	£1,199	£1,191	£1,183
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£1,278	£1,335	£1,395	£1,557	£1,738	£1,940	£2,072	£2,165	£2,417	£2,697	£3,011

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£1,302	£1,412	£1,531	£1,875	£2,296	£2,812	£3,176	£3,444	£4,218	£5,166	£6,327
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£1,301	£1,410	£1,528	£1,869	£2,285	£2,793	£3,151	£3,415	£4,175	£5,105	£6,241
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£1,250	£1,251	£1,252	£1,254	£1,255	£1,257	£1,258	£1,259	£1,261	£1,263	£1,265
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£1,248	£1,244	£1,239	£1,229	£1,219	£1,208	£1,202	£1,198	£1,188	£1,178	£1,168
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£1,275	£1,326	£1,380	£1,523	£1,681	£1,856	£1,970	£2,049	£2,262	£2,497	£2,756
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£1,295	£1,390	£1,491	£1,780	£2,123	£2,534	£2,817	£3,023	£3,607	£4,304	£5,136
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£1,247	£1,242	£1,237	£1,224	£1,212	£1,200	£1,192	£1,187	£1,175	£1,163	£1,151
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£1,277	£1,332	£1,390	£1,546	£1,719	£1,911	£2,037	£2,126	£2,364	£2,629	£2,923
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£1,276	£1,331	£1,387	£1,540	£1,709	£1,896	£2,019	£2,104	£2,336	£2,592	£2,877
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£1,295	£1,391	£1,494	£1,785	£2,133	£2,549	£2,836	£3,046	£3,639	£4,349	£5,197
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£1,300	£1,405	£1,520	£1,848	£2,246	£2,731	£3,071	£3,321	£4,037	£4,909	£5,968

Notes for Eoin's projected figures

- Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation
- We have assumed that Eoin is 45 and has built up a pot of £1,250.00
- 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 31/03/2024



Member J: Rory

Projected pension account in today's money				Before Charges										
Member J: Rory				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Cash Fund	0.250%	0.015%	1.00%	£24,634	£23,918	£23,223	£21,573	£20,040	£18,616	£17,293	£16,064	£14,923	£14,277	£13,862
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Ethical Fund	0.930%	0.355%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£24,634	£23,918	£23,223	£21,573	£20,040	£18,616	£17,293	£16,064	£14,923	£14,277	£13,862
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£25,122	£25,368	£25,616	£26,247	£26,893	£27,555	£28,234	£28,929	£29,642	£30,078	£30,372
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£25,610	£26,874	£28,201	£31,812	£35,886	£40,481	£45,664	£51,511	£58,107	£62,464	£65,548
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£26,098	£28,439	£30,991	£38,418	£47,625	£59,039	£73,188	£90,727	£112,470	£127,943	£139,424

Notes for Rory'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 Rory is 30 and has built up a pot of £25,000.00.
- 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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member J: Rory				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.49%	£24,998	£24,993	£24,988	£24,976	£24,963	£24,951	£24,939	£24,927	£24,915	£24,907	£24,903
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£25,765	£27,365	£29,065	£33,792	£39,287	£45,676	£53,103	£61,739	£71,778	£78,570	£83,451
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£24,886	£24,659	£24,434	£23,881	£23,340	£22,812	£22,296	£21,791	£21,298	£21,007	£20,815
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£26,021	£28,190	£30,540	£37,307	£45,574	£55,673	£68,009	£83,079	£101,488	£114,438	£123,977
Atlas Cash Fund	0.250%	0.015%	0.73%	£24,569	£23,730	£22,920	£21,013	£19,265	£17,662	£16,192	£14,845	£13,610	£12,919	£12,478
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£25,061	£25,183	£25,306	£25,616	£25,930	£26,248	£26,570	£26,895	£27,225	£27,425	£27,559
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£25,967	£28,015	£30,224	£36,540	£44,175	£53,407	£64,567	£78,059	£94,370	£105,751	£114,090
Atlas Ethical Fund	0.930%	0.355%	5.71%	£25,784	£27,427	£29,174	£34,046	£39,731	£46,365	£54,107	£63,141	£73,684	£80,838	£85,988
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£25,478	£26,463	£27,485	£30,217	£33,220	£36,522	£40,152	£44,142	£48,530	£51,369	£53,353
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£24,487	£23,492	£22,538	£20,318	£18,317	£16,513	£14,886	£13,420	£12,098	£11,369	£10,907
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£25,516	£26,581	£27,690	£30,670	£33,971	£37,627	£41,676	£46,161	£51,129	£54,363	£56,632
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£25,531	£26,626	£27,768	£30,843	£34,259	£38,053	£42,267	£46,947	£52,146	£55,537	£57,920
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£25,538	£26,647	£27,806	£30,926	£34,397	£38,257	£42,551	£47,326	£52,637	£56,106	£58,545
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£25,530	£26,625	£27,766	£30,839	£34,252	£38,042	£42,251	£46,927	£52,119	£55,507	£57,887
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£25,549	£26,683	£27,867	£31,063	£34,625	£38,596	£43,022	£47,956	£53,456	£57,054	£59,586
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£24,871	£24,616	£24,364	£23,743	£23,139	£22,550	£21,976	£21,416	£20,871	£20,550	£20,340
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£25,429	£26,308	£27,217	£29,631	£32,259	£35,120	£38,235	£41,626	£45,318	£47,689	£49,337
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£25,442	£26,350	£27,290	£29,789	£32,518	£35,497	£38,748	£42,297	£46,171	£48,664	£50,400
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£24,966	£24,897	£24,829	£24,658	£24,489	£24,321	£24,154	£23,989	£23,824	£23,726	£23,661
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£25,555	£26,704	£27,904	£31,144	£34,761	£38,799	£43,305	£48,334	£53,948	£57,624	£60,213

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£26,034	£28,233	£30,618	£37,499	£45,926	£56,247	£68,887	£84,368	£103,329	£116,693	£126,549
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£26,026	£28,204	£30,566	£37,371	£45,691	£55,863	£68,300	£83,505	£102,097	£115,183	£124,826
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£25,007	£25,022	£25,037	£25,073	£25,110	£25,147	£25,184	£25,220	£25,257	£25,280	£25,294
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£24,958	£24,873	£24,789	£24,580	£24,373	£24,168	£23,964	£23,762	£23,562	£23,443	£23,363
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£25,499	£26,527	£27,597	£30,464	£33,629	£37,123	£40,980	£45,237	£49,936	£52,987	£55,124
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£25,899	£27,795	£29,830	£35,592	£42,469	£50,673	£60,463	£72,143	£86,080	£95,704	£102,710
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£24,949	£24,846	£24,744	£24,490	£24,239	£23,990	£23,744	£23,501	£23,260	£23,116	£23,021
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£25,537	£26,645	£27,801	£30,915	£34,378	£38,229	£42,512	£47,274	£52,570	£56,028	£58,459
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£25,526	£26,613	£27,745	£30,792	£34,173	£37,925	£42,090	£46,712	£51,841	£55,185	£57,533
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£25,907	£27,820	£29,874	£35,698	£42,657	£50,973	£60,910	£72,785	£86,975	£96,784	£103,930
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£25,996	£28,110	£30,395	£36,955	£44,930	£54,626	£66,414	£80,747	£98,172	£110,384	£119,359

Notes for Rory'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 Rory is 30 and has built up a pot of £25,000.00.
- 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 31/03/2024.



Member K: Tammy

Projected pension account in today's money				Before Charges										
Member K: Tammy				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	0.510%	0.000%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Active Multi Asset Fund	0.600%	0.368%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Cash Fund	0.250%	0.015%	1.00%	£78,829	£76,539	£74,315	£69,034	£64,129	£61,354	£59,572	£55,339	£51,406	£47,753	£44,360
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Ethical Fund	0.930%	0.355%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Flexible Access Retirement Fund	0.560%	0.044%	1.00%	£78,829	£76,539	£74,315	£69,034	£64,129	£61,354	£59,572	£55,339	£51,406	£47,753	£44,360
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Level Annuity Target Fund	0.250%	0.000%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Multi Asset Portfolio 1	0.554%	0.189%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Multi Asset Portfolio 2	0.506%	0.182%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191

Capita section

Atlas North American Equity Index Tracker Fund	0.220%	0.003%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas Shariah Compliant Fund	0.450%	0.004%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas Sustainable Equity Fund	0.545%	0.269%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Atlas UK Direct Property Fund	0.750%	-0.039%	3.00%	£80,390	£81,176	£81,970	£83,989	£86,058	£87,323	£88,177	£90,349	£92,574	£94,854	£97,191
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	5.00%	£81,951	£85,998	£90,244	£101,799	£114,834	£123,443	£129,538	£146,125	£164,836	£185,943	£209,753
Capita Active Global Equity Fund	0.720%	0.063%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156
Capita Passive Global Equity Fund	0.300%	0.115%	7.00%	£83,512	£91,006	£99,172	£122,939	£152,401	£173,368	£188,924	£234,200	£290,327	£359,904	£446,156

Notes for Tammy'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 Tammy is 50 and has built up a pot of £80,000.00.
- 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 31/03/2024.



Capita section

Projected pension account in today's money				After all charges + costs deducted										
Member K: Tammy				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	0.510%	0.000%	2.49%	£79,992	£79,977	£79,961	£79,922	£79,883	£79,860	£79,844	£79,805	£79,766	£79,727	£79,688
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.64%	£82,447	£87,569	£93,009	£108,134	£125,718	£137,613	£146,162	£169,931	£197,564	£229,691	£267,043
Atlas Active Multi Asset Fund	0.600%	0.368%	2.03%	£79,634	£78,908	£78,189	£76,419	£74,689	£73,670	£72,998	£71,346	£69,731	£68,152	£66,609
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.014%	6.69%	£83,267	£90,208	£97,727	£119,382	£145,836	£164,445	£178,152	£217,629	£265,853	£324,763	£396,727
Atlas Cash Fund	0.250%	0.015%	0.73%	£78,622	£75,937	£73,344	£67,242	£61,647	£58,516	£56,518	£51,816	£47,504	£43,552	£39,928
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.75%	£80,195	£80,587	£80,980	£81,973	£82,977	£83,586	£83,994	£85,024	£86,065	£87,120	£88,188
Atlas Emerging Markets Index Tracker Fund	0.400%	0.135%	6.46%	£83,095	£89,647	£96,717	£116,928	£141,361	£158,409	£170,901	£206,613	£249,788	£301,985	£365,089
Atlas Ethical Fund	0.930%	0.355%	5.71%	£82,509	£87,766	£93,358	£108,947	£127,138	£139,481	£148,368	£173,142	£202,052	£235,790	£275,162
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	0.239%	4.46%	£81,531	£84,680	£87,951	£96,693	£106,304	£112,522	£116,869	£128,485	£141,256	£155,295	£170,730
Atlas Flexible Access Retirement Fund	0.560%	0.044%	0.40%	£78,358	£75,175	£72,121	£65,017	£58,614	£55,079	£52,841	£47,637	£42,945	£38,715	£34,902
Atlas Flexible Pre-Retirement Fund	0.350%	0.033%	4.62%	£81,652	£85,060	£88,609	£98,145	£108,707	£115,583	£120,406	£133,364	£147,716	£163,613	£181,221
Atlas Global Equity Index Tracker Fund	0.270%	0.054%	4.68%	£81,698	£85,203	£88,859	£98,699	£109,629	£116,759	£121,769	£135,253	£150,230	£166,866	£185,345
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.046%	4.70%	£81,720	£85,272	£88,978	£98,964	£110,070	£117,324	£122,423	£136,163	£151,444	£168,440	£187,343
Atlas Japan Equity Index Tracker Fund	0.300%	0.026%	4.67%	£81,697	£85,200	£88,853	£98,685	£109,605	£116,729	£121,733	£135,204	£150,165	£166,782	£185,238
Atlas Level Annuity Target Fund	0.250%	0.000%	4.75%	£81,756	£85,385	£89,175	£99,401	£110,801	£118,259	£123,507	£137,672	£153,460	£171,059	£190,676
Atlas Multi Asset Absolute Return Fund	0.750%	0.277%	1.97%	£79,588	£78,772	£77,963	£75,978	£74,044	£72,907	£72,159	£70,322	£68,532	£66,787	£65,087
Atlas Multi Asset Portfolio 1	0.554%	0.189%	4.26%	£81,371	£84,185	£87,095	£94,820	£103,229	£108,629	£112,385	£122,353	£133,204	£145,018	£157,880
Atlas Multi Asset Portfolio 2	0.506%	0.182%	4.31%	£81,415	£84,319	£87,328	£95,326	£104,058	£109,676	£113,589	£123,993	£135,350	£147,748	£161,281
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£79,890	£79,670	£79,451	£78,907	£78,365	£78,042	£77,828	£77,294	£76,764	£76,238	£75,715
Atlas North American Equity Index Tracker Fund	0.220%	0.003%	4.78%	£81,777	£85,452	£89,291	£99,662	£111,236	£118,817	£124,156	£138,575	£154,669	£172,633	£192,683

Capita section

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.009%	6.74%	£83,310	£90,347	£97,978	£119,997	£146,964	£165,972	£179,991	£220,440	£269,979	£330,651	£404,958
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.045%	6.70%	£83,282	£90,254	£97,811	£119,586	£146,210	£164,951	£178,761	£218,559	£267,218	£326,709	£399,445
Atlas Passive Multi Asset Fund	0.470%	0.000%	2.53%	£80,023	£80,070	£80,117	£80,234	£80,352	£80,423	£80,470	£80,587	£80,705	£80,824	£80,942
Atlas Retirement Income Drawdown Fund	0.590%	0.083%	2.33%	£79,865	£79,595	£79,326	£78,657	£77,994	£77,599	£77,337	£76,685	£76,039	£75,398	£74,763
Atlas Shariah Compliant Fund	0.450%	0.004%	4.55%	£81,597	£84,888	£88,311	£97,486	£107,613	£114,188	£118,793	£131,135	£144,758	£159,797	£176,398
Atlas Sustainable Equity Fund	0.545%	0.269%	6.19%	£82,877	£88,944	£95,455	£113,896	£135,899	£151,093	£162,154	£193,480	£230,858	£275,457	£328,673
Atlas UK Direct Property Fund	0.750%	-0.039%	2.29%	£79,835	£79,507	£79,180	£78,368	£77,564	£77,086	£76,769	£75,982	£75,203	£74,432	£73,668
Atlas UK Equity Index Tracker Fund	0.300%	0.000%	4.70%	£81,717	£85,263	£88,962	£98,928	£110,010	£117,247	£122,334	£136,038	£151,278	£168,224	£187,069
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.042%	4.66%	£81,684	£85,161	£88,785	£98,534	£109,353	£116,408	£121,361	£134,688	£149,477	£165,891	£184,107
Capita Active Global Equity Fund	0.720%	0.063%	6.22%	£82,901	£89,023	£95,596	£114,233	£136,503	£151,898	£163,114	£194,913	£232,912	£278,319	£332,577
Capita Passive Global Equity Fund	0.300%	0.115%	6.59%	£83,188	£89,952	£97,264	£118,255	£143,775	£161,659	£174,802	£212,525	£258,390	£314,152	£381,947

Notes for Tammy'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 Tammy is 50 and has built up a pot of £80,000.00.
- 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 31/03/2024.



DRAWDOWN EXAMPLE: Member L: 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		
Atlas Multi Asset Portfolio 3	0.467%	0.174%	3.00%	£96,532	£89,545	£82,490	£64,549	£46,166	£27,330	£8,030	£-11,745		
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			
Atlas Multi Asset Portfolio 3	0.467%	0.174%	2.36%	£95,918	£87,771	£79,646	£59,432	£39,356	£19,418	£-383			

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 31/03/2024.
- 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 25 years of retirement – i.e. when Nasser is 93.

