

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

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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.

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.

We have also shown these different illustrations for deferred members (those who have left Atlas); these members (**Ben, Laura and Eoin**) no longer contribute into their pension account, but the same adjustments apply.

The columns that are highlighted show the investment period up until each member's 68th birthday, when we assume their contributions will stop and they will take their pension account. We have, however, shown both longer and shorter time lines so you can see the effect of charges over different time periods. No contributions are included beyond age 68.

Lastly – we have shown an example of the effect of drawdown on a member's pension account (**Member H - Nasser**). This is when your pension account remains invested with Atlas and you take (or 'draw down') a regular income. Remember that, with drawdown, your income isn't guaranteed for life – your money may run out before you die.

For this illustration we have assumed that Nasser has a pension account value (after taking his tax free cash) of £100,000. We have then assumed that Nasser draws down £4,000 each year in monthly instalments, and that he increases this rate of drawdown each year by 2.5% to help offset the effects of inflation.

Remember, these are intended only as guides. You can ask us for more information on your actual investments and others available to you by contacting the Atlas Administration team on 0345 121 3389 or by email at memberenquiries@atlasmastertrust.co.uk. Alternatively, you can write to them at PO Box 555, Stead House, Darlington, DL1 9YT.

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	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£15,967	£23,919	£31,894	£51,934	£72,121	£92,456	£104,729	£105,036	£105,807	£106,583	£107,365
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£16,472	£25,934	£36,129	£65,211	£100,262	£142,510	£171,915	£185,246	£223,274	£269,108	£324,351
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£16,184	£24,769	£33,651	£57,227	£82,897	£110,847	£128,796	£133,257	£145,098	£157,990	£172,028
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas Cash Fund	0.250%	0.018%	1.50%	£15,812	£23,325	£30,692	£48,490	£65,437	£81,573	£90,882	£89,117	£84,854	£80,795	£76,930
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£15,933	£23,789	£31,629	£51,163	£70,601	£89,945	£101,506	£101,308	£100,814	£100,324	£99,835
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£16,486	£25,989	£36,249	£65,612	£101,171	£144,231	£174,312	£188,182	£227,881	£275,954	£334,168
Atlas Ethical Fund	0.830%	0.206%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£16,017	£24,112	£32,290	£53,100	£74,443	£96,333	£109,736	£110,852	£113,693	£116,606	£119,594
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.34%	£16,060	£24,281	£32,636	£54,132	£76,523	£99,847	£114,305	£116,187	£121,026	£126,067	£131,318
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£16,365	£25,494	£35,183	£62,091	£93,321	£129,568	£154,055	£163,514	£189,782	£220,271	£255,656
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£15,865	£23,525	£31,095	£49,628	£67,617	£85,077	£95,305	£94,174	£91,405	£88,717	£86,108
Atlas Japan Equity Index Tracker Fund s1	0.250%	0.002%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£15,892	£23,628	£31,303	£50,224	£68,769	£86,946	£97,678	£96,899	£94,976	£93,092	£91,245
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£16,163	£24,684	£33,473	£56,675	£81,745	£108,834	£126,123	£130,091	£140,567	£151,886	£164,116

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Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£16,268	£25,102	£34,352	£59,423	£87,542	£119,082	£139,818	£146,386	£164,189	£184,157	£206,554
Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£16,171	£24,716	£33,540	£56,881	£82,174	£109,584	£127,118	£131,268	£142,248	£154,146	£167,038
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£16,075	£24,339	£32,756	£54,492	£77,254	£101,091	£115,930	£118,089	£123,663	£129,501	£135,615
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£15,812	£23,325	£30,692	£48,490	£65,437	£81,573	£90,882	£89,117	£84,854	£80,795	£76,930
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£15,812	£23,325	£30,692	£48,490	£65,437	£81,573	£90,882	£89,117	£84,854	£80,795	£76,930
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£16,200	£24,833	£33,786	£57,645	£83,773	£112,387	£130,846	£135,690	£148,599	£162,735	£178,217
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£16,153	£24,646	£33,395	£56,435	£81,247	£107,966	£124,975	£128,733	£138,632	£149,293	£160,773
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£16,356	£25,461	£35,113	£61,864	£92,823	£128,654	£152,805	£162,004	£187,495	£216,999	£251,144
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£16,366	£25,499	£35,195	£62,129	£93,404	£129,721	£154,264	£163,768	£190,167	£220,821	£256,416
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£16,055	£24,260	£32,593	£54,002	£76,260	£99,400	£113,722	£115,504	£120,082	£124,842	£129,790
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£16,351	£25,439	£35,067	£61,713	£92,493	£128,049	£151,979	£161,005	£185,987	£214,845	£248,181
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£16,356	£25,461	£35,113	£61,864	£92,823	£128,654	£152,805	£162,004	£187,495	£216,999	£251,144

Notes for Jos'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 Jos has built up a pension account of £12,000.00.
- He's currently 45 and in the first year (of the table above), he will contribute £4,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



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Projected pension account in today's money				After all charges + costs deducted										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£15,900	£23,659	£31,366	£50,404	£69,119	£87,516	£98,405	£97,734	£96,077	£94,448	£92,846
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£16,302	£25,241	£34,645	£60,356	£89,547	£122,689	£144,691	£152,228	£172,833	£196,228	£222,790
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£16,086	£24,381	£32,844	£54,756	£77,791	£102,007	£117,128	£119,494	£125,620	£132,059	£138,829
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£16,317	£25,303	£34,777	£60,778	£90,459	£124,341	£146,930	£154,920	£176,847	£201,878	£230,452
Atlas Cash Fund	0.250%	0.018%	1.23%	£15,776	£23,189	£30,419	£47,727	£63,991	£79,273	£87,997	£85,834	£80,656	£75,791	£71,219
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£15,900	£23,659	£31,366	£50,404	£69,119	£87,516	£98,405	£97,734	£96,077	£94,448	£92,846
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£16,438	£25,793	£35,826	£64,201	£97,996	£138,243	£165,993	£178,011	£212,004	£252,488	£300,703
Atlas Ethical Fund	0.830%	0.206%	4.46%	£16,212	£24,879	£33,881	£57,940	£84,395	£113,484	£132,309	£137,429	£151,112	£166,157	£182,700
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£16,318	£25,304	£34,780	£60,788	£90,480	£124,380	£146,984	£154,984	£176,943	£202,014	£230,636
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£15,952	£23,860	£31,775	£51,586	£71,434	£91,318	£103,266	£103,342	£103,532	£103,723	£103,914
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£16,023	£24,136	£32,339	£53,244	£74,732	£96,820	£110,366	£111,587	£114,697	£117,894	£121,180
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£16,330	£25,352	£34,881	£61,112	£91,183	£125,658	£148,720	£157,075	£180,074	£206,439	£236,666
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£15,831	£23,397	£30,836	£48,895	£66,210	£82,810	£92,439	£90,894	£87,145	£83,550	£80,103
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£16,317	£25,302	£34,774	£60,769	£90,439	£124,305	£146,881	£154,861	£176,760	£201,755	£230,284
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£15,858	£23,500	£31,043	£49,481	£67,333	£84,617	£94,723	£93,507	£90,535	£87,657	£84,871
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£16,003	£24,057	£32,176	£52,764	£73,770	£95,205	£108,274	£109,151	£111,375	£113,643	£115,958
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£16,197	£24,822	£33,763	£57,573	£83,622	£112,121	£130,491	£135,268	£147,990	£161,909	£177,137

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Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£16,103	£24,450	£32,986	£55,188	£78,675	£103,522	£119,115	£121,827	£128,881	£136,343	£144,237
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£16,011	£24,088	£32,240	£52,953	£74,149	£95,839	£109,095	£110,106	£112,675	£115,304	£117,994
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£16,317	£25,303	£34,777	£60,778	£90,459	£124,341	£146,930	£154,920	£176,848	£201,879	£230,453
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£15,773	£23,178	£30,398	£47,667	£63,879	£79,096	£87,776	£85,582	£80,337	£75,412	£70,790
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£15,773	£23,177	£30,396	£47,663	£63,870	£79,082	£87,757	£85,562	£80,310	£75,381	£70,754
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£16,154	£24,652	£33,406	£56,469	£81,318	£108,090	£125,138	£128,926	£138,907	£149,660	£161,246
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£16,091	£24,402	£32,888	£54,889	£78,064	£102,474	£117,741	£120,213	£126,623	£133,374	£140,486
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£16,294	£25,207	£34,574	£60,128	£89,055	£121,801	£143,489	£150,785	£170,690	£193,223	£218,731
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£16,263	£25,083	£34,311	£59,292	£87,263	£118,582	£139,144	£145,581	£163,004	£182,512	£204,356
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£15,935	£23,794	£31,640	£51,193	£70,661	£90,044	£101,632	£101,454	£101,010	£100,567	£100,126
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£16,315	£25,293	£34,756	£60,711	£90,315	£124,080	£146,577	£154,495	£176,212	£200,982	£229,234
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£16,318	£25,304	£34,779	£60,785	£90,475	£124,370	£146,970	£154,968	£176,919	£201,979	£230,589

Notes for Jos'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 Jos has built up a pension account of £12,000.00.
- He's currently 45 and in the first year (of the table above), he will contribute £4,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member B: Natalie

Projected pension account in today's money				Before Charges										
Member B: Natalie				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	68 th birthday 33	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£7,984	£11,959	£15,947	£25,967	£36,061	£46,228	£56,470	£66,788	£73,014	£73,228	£73,766
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£8,236	£12,967	£18,064	£32,605	£50,131	£71,255	£96,715	£127,401	£148,760	£160,295	£193,201
Atlas Active Multi Asset Fund	0.500%	0.226%	4.26%	£8,092	£12,385	£16,826	£28,613	£41,448	£55,424	£70,641	£87,210	£97,850	£101,239	£110,235
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.001%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas Cash Fund	0.250%	0.014%	1.50%	£7,906	£11,663	£15,346	£24,245	£32,719	£40,787	£48,469	£55,783	£60,003	£58,838	£56,023
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£7,967	£11,894	£15,815	£25,581	£35,300	£44,972	£54,597	£64,175	£69,899	£69,763	£69,423
Atlas Emerging Markets Index Tracker Fund	0.330%	0.029%	6.50%	£8,243	£12,994	£18,124	£32,806	£50,585	£72,115	£98,187	£129,759	£151,815	£163,895	£198,470
Atlas Ethical Fund	0.830%	0.123%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas Flexible Access Retirement Fund	0.430%	0.058%	3.02%	£8,009	£12,056	£16,145	£26,550	£37,222	£48,167	£59,392	£70,905	£77,954	£78,747	£80,765
Atlas Flexible Pre-Retirement Fund	0.250%	0.020%	3.34%	£8,030	£12,140	£16,318	£27,066	£38,262	£49,924	£62,071	£74,725	£82,569	£83,928	£87,423
Atlas Global Equity Index Tracker Fund	0.250%	0.002%	5.60%	£8,182	£12,747	£17,592	£31,045	£46,661	£64,784	£85,819	£110,234	£126,727	£134,508	£156,116
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.010%	1.89%	£7,932	£11,763	£15,547	£24,814	£33,808	£42,538	£51,011	£59,235	£64,053	£63,293	£61,432
Atlas Japan Equity Index Tracker Fund	0.250%	0.011%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas Level Annuity Target Fund	0.250%	0.025%	2.09%	£7,946	£11,814	£15,652	£25,112	£34,384	£43,473	£52,381	£61,113	£66,268	£65,739	£64,435
Atlas Multi Asset Absolute Return Fund	0.870%	0.331%	4.10%	£8,081	£12,342	£16,736	£28,337	£40,872	£54,417	£69,052	£84,865	£94,958	£97,946	£105,833

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Atlas Multi Asset Portfolio 1	0.294%	0.238%	4.88%	£8,134	£12,551	£17,176	£29,711	£43,771	£59,541	£77,228	£97,067	£110,110	£115,283	£129,303
Atlas Multi Asset Portfolio 2	0.303%	0.200%	4.16%	£8,085	£12,358	£16,770	£28,440	£41,087	£54,792	£69,643	£85,736	£96,031	£99,166	£107,461
Atlas Multi Asset Portfolio 3	0.317%	0.156%	3.45%	£8,037	£12,169	£16,378	£27,246	£38,627	£50,545	£63,026	£76,097	£84,233	£85,802	£89,852
Atlas North American Equity Index Tracker Fund	0.250%	-0.012%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.035%	1.50%	£7,906	£11,663	£15,346	£24,245	£32,719	£40,787	£48,469	£55,783	£60,003	£58,838	£56,023
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.024%	1.50%	£7,906	£11,663	£15,346	£24,245	£32,719	£40,787	£48,469	£55,783	£60,003	£58,838	£56,023
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£8,100	£12,417	£16,893	£28,822	£41,886	£56,193	£71,862	£89,020	£100,089	£103,795	£113,669
Atlas Retirement Income Drawdown Fund	0.450%	0.000%	4.03%	£8,077	£12,323	£16,697	£28,217	£40,623	£53,983	£68,370	£83,864	£93,726	£96,545	£103,969
Atlas Shariah Compliant Fund	0.450%	0.028%	5.54%	£8,178	£12,730	£17,557	£30,932	£46,412	£64,327	£85,062	£109,059	£125,234	£132,772	£153,665
Atlas Sustainable Equity Fund	0.455%	0.372%	5.61%	£8,183	£12,750	£17,597	£31,064	£46,702	£64,861	£85,946	£110,431	£126,978	£134,800	£156,529
Atlas UK Direct Property Fund	0.850%	0.041%	3.30%	£8,027	£12,130	£16,296	£27,001	£38,130	£49,700	£61,728	£74,234	£81,974	£83,258	£86,559
Atlas UK Equity Index Tracker Fund	0.250%	0.000%	5.50%	£8,176	£12,720	£17,533	£30,856	£46,246	£64,024	£84,561	£108,284	£124,250	£131,630	£152,054
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	-0.002%	5.54%	£8,178	£12,730	£17,557	£30,932	£46,412	£64,327	£85,062	£109,059	£125,234	£132,772	£153,665

Notes for Natalie'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 Natalie has built up a pension account of £6,000.00.
- She's currently 35 and in the first year (of the table above), she will contribute £2,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Series 1

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	68 th birthday 33	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£7,950	£11,830	£15,683	£25,202	£34,559	£43,758	£52,801	£61,690	£66,952	£66,495	£65,368
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£8,151	£12,620	£17,323	£30,178	£44,773	£61,345	£80,159	£101,520	£115,700	£121,727	£138,204
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£8,043	£12,190	£16,422	£27,378	£38,895	£51,003	£63,732	£77,113	£85,469	£87,195	£91,665
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£8,159	£12,651	£17,388	£30,389	£45,229	£62,170	£81,509	£103,585	£118,304	£124,737	£142,392
Atlas Cash Fund	0.250%	0.018%	1.23%	£7,888	£11,594	£15,209	£23,863	£31,995	£39,637	£46,817	£53,564	£57,416	£56,005	£52,626
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£7,950	£11,830	£15,683	£25,202	£34,559	£43,758	£52,801	£61,690	£66,952	£66,495	£65,368
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£8,219	£12,897	£17,913	£32,101	£48,998	£69,122	£93,088	£121,631	£141,311	£151,543	£180,481
Atlas Ethical Fund	0.830%	0.206%	4.46%	£8,106	£12,439	£16,940	£28,970	£42,197	£56,742	£72,734	£90,319	£101,699	£105,634	£116,152
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£8,159	£12,652	£17,390	£30,394	£45,240	£62,190	£81,541	£103,634	£118,366	£124,809	£142,492
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£7,976	£11,930	£15,887	£25,793	£35,717	£45,659	£55,619	£65,598	£71,594	£71,647	£71,779
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£8,012	£12,068	£16,169	£26,622	£37,366	£48,410	£59,761	£71,429	£78,585	£79,454	£81,669
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£8,165	£12,676	£17,440	£30,556	£45,592	£62,829	£82,590	£105,244	£120,400	£127,163	£145,782
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£7,916	£11,698	£15,418	£24,448	£33,105	£41,405	£49,362	£56,992	£61,417	£60,391	£57,900
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£8,159	£12,651	£17,387	£30,384	£45,219	£62,152	£81,480	£103,540	£118,247	£124,671	£142,300
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£7,929	£11,750	£15,522	£24,740	£33,666	£42,309	£50,676	£58,778	£63,514	£62,699	£60,706
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£8,001	£12,028	£16,088	£26,382	£36,885	£47,602	£58,538	£69,696	£76,500	£77,120	£78,690

Series 1

Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£8,099	£12,411	£16,881	£28,786	£41,811	£56,060	£71,650	£88,706	£99,700	£103,350	£113,070
Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£8,052	£12,225	£16,493	£27,594	£39,338	£51,761	£64,904	£78,807	£87,533	£89,526	£94,710
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£8,005	£12,044	£16,120	£26,476	£37,074	£47,920	£59,018	£70,375	£77,316	£78,032	£79,853
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£8,159	£12,651	£17,388	£30,389	£45,229	£62,170	£81,509	£103,585	£118,304	£124,737	£142,392
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£7,887	£11,589	£15,199	£23,834	£31,939	£39,548	£46,691	£53,395	£57,219	£55,789	£52,370
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£7,886	£11,589	£15,198	£23,831	£31,935	£39,541	£46,680	£53,381	£57,203	£55,772	£52,349
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£8,077	£12,326	£16,703	£28,235	£40,659	£54,045	£68,467	£84,006	£93,901	£96,744	£104,233
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£8,046	£12,201	£16,444	£27,445	£39,032	£51,237	£64,093	£77,635	£86,104	£87,911	£92,599
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£8,147	£12,604	£17,287	£30,064	£44,528	£60,901	£79,435	£100,416	£114,312	£120,125	£135,982
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£8,131	£12,541	£17,155	£29,646	£43,632	£59,291	£76,824	£96,456	£109,346	£114,403	£128,095
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£7,967	£11,897	£15,820	£25,597	£35,331	£45,022	£54,671	£64,277	£70,021	£69,898	£69,592
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£8,158	£12,647	£17,378	£30,356	£45,158	£62,040	£81,296	£103,258	£117,891	£124,259	£141,726
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£8,159	£12,652	£17,390	£30,393	£45,237	£62,185	£81,533	£103,622	£118,350	£124,790	£142,467

Notes for Natalie'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 Natalie has built up a pension account of £6,000.00.
- She's currently 35 and in the first year (of the table above), she will contribute £2,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member C: Jofra

Projected pension account in today's money				Before Charges										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£19,959	£29,899	£39,868	£64,918	£90,151	£105,380	£105,689	£106,465	£107,246	£108,033	£108,826
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£20,590	£32,417	£45,161	£81,513	£125,328	£155,824	£167,907	£202,376	£243,920	£293,992	£354,344
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£20,230	£30,961	£42,064	£71,533	£103,621	£124,226	£128,529	£139,949	£152,384	£165,924	£180,666
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas Cash Fund	0.250%	0.018%	1.50%	£19,765	£29,156	£38,365	£60,613	£81,796	£94,017	£92,191	£87,781	£83,582	£79,583	£75,776
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£19,917	£29,736	£39,536	£63,953	£88,251	£102,773	£102,573	£102,073	£101,576	£101,082	£100,590
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£20,607	£32,486	£45,311	£82,016	£126,464	£157,515	£170,049	£205,922	£249,362	£301,967	£365,669
Atlas Ethical Fund	0.830%	0.206%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£20,021	£30,140	£40,363	£66,375	£93,054	£109,388	£110,501	£113,333	£116,237	£119,215	£122,270
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.34%	£20,075	£30,351	£40,795	£67,665	£95,654	£113,004	£114,864	£119,648	£124,632	£129,823	£135,231
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£20,456	£31,867	£43,979	£77,614	£116,651	£143,023	£151,805	£176,192	£204,497	£237,349	£275,478
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£19,831	£29,407	£38,869	£62,036	£84,521	£97,694	£96,535	£93,696	£90,941	£88,267	£85,672
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£19,865	£29,536	£39,129	£62,780	£85,961	£99,648	£98,853	£96,891	£94,969	£93,085	£91,238

Series 1

Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£20,203	£30,855	£41,841	£70,843	£102,181	£122,182	£126,026	£136,175	£147,140	£158,988	£171,790
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£20,335	£31,378	£42,940	£74,279	£109,428	£132,538	£138,764	£155,640	£174,568	£195,798	£219,611
Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£20,213	£30,895	£41,925	£71,101	£102,718	£122,944	£126,958	£137,577	£149,084	£161,554	£175,067
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£20,094	£30,423	£40,945	£68,115	£96,568	£114,280	£116,408	£121,904	£127,659	£133,685	£139,996
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£19,765	£29,156	£38,365	£60,613	£81,796	£94,017	£92,191	£87,781	£83,582	£79,583	£75,776
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£19,765	£29,156	£38,365	£60,613	£81,796	£94,017	£92,191	£87,781	£83,582	£79,583	£75,776
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£20,250	£31,042	£42,233	£72,056	£104,716	£125,786	£130,442	£142,851	£156,441	£171,324	£187,623
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£20,191	£30,808	£41,744	£70,544	£101,558	£121,301	£124,949	£134,557	£144,904	£156,046	£168,045
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£20,446	£31,826	£43,892	£77,329	£116,029	£142,113	£150,668	£174,376	£201,815	£233,571	£270,324
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£20,457	£31,874	£43,994	£77,661	£116,755	£143,175	£151,995	£176,497	£204,947	£237,984	£276,347
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£20,068	£30,324	£40,741	£67,502	£95,325	£112,544	£114,308	£118,839	£123,550	£128,447	£133,538
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£20,439	£31,799	£43,833	£77,141	£115,616	£141,510	£149,915	£173,176	£200,047	£231,086	£266,942
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£20,446	£31,826	£43,892	£77,329	£116,029	£142,113	£150,668	£174,376	£201,815	£233,571	£270,324

Notes for Jofra'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 Jofra has built up a pension account of £15,000.00.
- He's currently 50 and in the first year (of the table above), he will contribute £5,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.



Series 1

- These costs and charges are based on the year to 31/03/2022.

Series 1

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	68 th birthday 18	20	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£19,875	£29,574	£39,208	£63,005	£86,399	£100,244	£99,560	£97,872	£96,213	£94,581	£92,977
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£20,378	£31,551	£43,307	£75,445	£111,934	£136,157	£143,249	£162,640	£184,655	£209,650	£238,028
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£20,107	£30,476	£41,054	£68,444	£97,238	£115,219	£117,546	£123,571	£129,906	£136,565	£143,566
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£20,397	£31,629	£43,471	£75,972	£113,073	£137,809	£145,303	£165,869	£189,346	£216,146	£246,740
Atlas Cash Fund	0.250%	0.018%	1.23%	£19,720	£28,986	£38,024	£59,659	£79,988	£91,593	£89,341	£83,952	£78,888	£74,129	£69,658
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£19,875	£29,574	£39,208	£63,005	£86,399	£100,244	£99,560	£97,872	£96,213	£94,581	£92,977
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£20,548	£32,242	£44,782	£80,252	£122,495	£151,620	£162,598	£193,647	£230,626	£274,666	£327,116
Atlas Ethical Fund	0.830%	0.206%	4.46%	£20,265	£31,098	£42,351	£72,425	£105,494	£126,895	£131,805	£144,928	£159,357	£175,223	£192,669
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£20,397	£31,630	£43,475	£75,985	£113,100	£137,849	£145,352	£165,946	£189,458	£216,302	£246,949
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£19,940	£29,826	£39,718	£64,482	£89,292	£104,200	£104,277	£104,469	£104,661	£104,854	£105,047
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£20,029	£30,170	£40,423	£66,555	£93,415	£109,890	£111,105	£114,201	£117,385	£120,656	£124,019
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£20,412	£31,690	£43,601	£76,390	£113,979	£139,125	£146,941	£168,456	£193,121	£221,397	£253,813
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£19,789	£29,246	£38,545	£61,119	£82,762	£95,317	£93,724	£89,858	£86,151	£82,597	£79,189
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£20,396	£31,627	£43,468	£75,961	£113,049	£137,773	£145,258	£165,799	£189,244	£216,004	£246,548
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£19,822	£29,374	£38,804	£61,851	£84,166	£97,213	£95,965	£92,915	£89,962	£87,102	£84,334
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£20,003	£30,071	£40,220	£65,955	£92,213	£108,224	£109,100	£111,322	£113,590	£115,904	£118,264

Series 1

Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£20,247	£31,028	£42,204	£71,966	£104,527	£125,516	£130,111	£142,348	£155,736	£170,384	£186,409
Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£20,129	£30,562	£41,233	£68,985	£98,344	£116,769	£119,428	£126,342	£133,657	£141,396	£149,583
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£20,014	£30,110	£40,300	£66,191	£92,686	£108,879	£109,888	£112,451	£115,075	£117,759	£120,507
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£20,397	£31,629	£43,471	£75,972	£113,073	£137,809	£145,303	£165,870	£189,347	£216,147	£246,740
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£19,717	£28,972	£37,997	£59,584	£79,848	£91,406	£89,122	£83,659	£78,531	£73,717	£69,199
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£19,716	£28,971	£37,995	£59,578	£79,837	£91,390	£89,104	£83,635	£78,502	£73,684	£69,161
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£20,193	£30,815	£41,758	£70,586	£101,647	£121,426	£125,102	£134,787	£145,221	£156,463	£168,575
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£20,114	£30,503	£41,110	£68,612	£97,580	£115,697	£118,127	£124,425	£131,059	£138,047	£145,408
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£20,367	£31,509	£43,217	£75,160	£111,319	£135,267	£142,145	£160,910	£182,152	£206,198	£233,418
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£20,328	£31,354	£42,889	£74,115	£109,079	£132,035	£138,142	£154,675	£173,187	£193,914	£217,122
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£19,919	£29,743	£39,550	£63,991	£88,326	£102,876	£102,696	£102,246	£101,798	£101,352	£100,907
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£20,394	£31,616	£43,445	£75,889	£112,894	£137,549	£144,979	£165,359	£188,603	£215,115	£245,354
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£20,397	£31,630	£43,474	£75,981	£113,094	£137,839	£145,340	£165,927	£189,430	£216,262	£246,896

Notes for Jofra'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 Jofra has built up a pension account of £15,000.00.
- He's currently 50 and in the first year (of the table above), he will contribute £5,000 into his pension account.
- His contributions will increase every year by 2.5% and he will stop contributing when he reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member 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	0.500%	0.000%	2.65%	£1,975	£5,933	£9,903	£19,879	£29,927	£40,050	£50,247	£60,519	£70,866	£81,289	£102,365
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£2,008	£6,256	£10,833	£23,889	£39,626	£58,593	£81,453	£109,007	£142,217	£182,244	£288,636
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£1,989	£6,070	£10,293	£21,500	£33,703	£46,990	£61,458	£77,211	£94,364	£113,041	£155,521
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Cash Fund	0.250%	0.018%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£1,973	£5,912	£9,844	£19,640	£29,388	£39,088	£48,742	£58,348	£67,908	£77,421	£96,308
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£2,009	£6,264	£10,859	£24,008	£39,931	£59,213	£82,563	£110,839	£145,079	£186,543	£297,558
Atlas Ethical Fund	0.830%	0.206%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£1,978	£5,964	£9,991	£20,239	£30,748	£41,528	£52,583	£63,922	£75,551	£87,478	£112,257
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.34%	£1,981	£5,992	£10,068	£20,556	£31,480	£42,860	£54,713	£67,060	£79,922	£93,319	£121,811
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£2,001	£6,186	£10,628	£22,963	£37,279	£53,896	£73,182	£95,566	£121,546	£151,700	£227,319
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£1,968	£5,869	£9,724	£19,162	£28,322	£37,213	£45,843	£54,219	£62,349	£70,239	£85,331
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£1,970	£5,886	£9,771	£19,348	£28,734	£37,935	£46,953	£55,792	£64,456	£72,948	£89,430
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£1,988	£6,056	£10,253	£21,332	£33,303	£46,238	£60,215	£75,316	£91,635	£109,267	£148,904
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£1,994	£6,123	£10,446	£22,163	£35,305	£50,045	£66,578	£85,121	£105,920	£129,248	£184,760
Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£1,988	£6,062	£10,268	£21,395	£33,452	£46,518	£60,677	£76,020	£92,647	£110,664	£151,345

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Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£1,982	£6,001	£10,095	£20,666	£31,737	£43,330	£55,470	£68,184	£81,497	£95,439	£125,329
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£1,965	£5,836	£9,633	£18,806	£27,539	£35,855	£43,773	£51,312	£58,491	£65,326	£78,031
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£1,990	£6,080	£10,322	£21,626	£34,006	£47,563	£62,410	£78,670	£96,476	£115,977	£160,719
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£1,987	£6,050	£10,236	£21,259	£33,130	£45,914	£59,680	£74,506	£90,471	£107,664	£146,117
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£2,000	£6,181	£10,613	£22,895	£37,110	£53,562	£72,603	£94,640	£120,144	£149,662	£223,362
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£2,001	£6,187	£10,630	£22,974	£37,308	£53,952	£73,279	£95,722	£121,782	£152,043	£227,986
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£1,981	£5,988	£10,059	£20,516	£31,388	£42,690	£54,441	£66,658	£79,359	£92,563	£120,562
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£2,000	£6,177	£10,602	£22,850	£36,998	£53,341	£72,220	£94,028	£119,220	£148,320	£220,769
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£2,000	£6,181	£10,613	£22,895	£37,110	£53,562	£72,603	£94,640	£120,144	£149,662	£223,362

Notes for Anya's projected figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Anya has not yet built up anything in her pension account.
- She's currently 18 and in the first year (of the table above), she will contribute £2,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



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Projected pension account in today's money			After all charges + costs deducted											
Member D: Anya			Years (investment period)											
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	30	35	40	68 th birthday 50
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£1,970	£5,891	£9,785	£19,404	£28,859	£38,155	£47,293	£56,276	£65,106	£73,787	£90,710
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£1,997	£6,146	£10,511	£22,444	£35,992	£51,375	£68,839	£88,668	£111,181	£136,741	£198,709
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£1,983	£6,008	£10,114	£20,747	£31,925	£43,675	£56,028	£69,015	£82,667	£97,018	£127,967
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£1,998	£6,155	£10,539	£22,570	£36,304	£51,982	£69,878	£90,308	£113,630	£140,252	£205,334
Atlas Cash Fund	0.250%	0.018%	1.23%	£1,962	£5,814	£9,571	£18,565	£27,017	£34,959	£42,421	£49,434	£56,023	£62,215	£73,501
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£1,970	£5,891	£9,785	£19,404	£28,859	£38,155	£47,293	£56,276	£65,106	£73,787	£90,710
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£2,006	£6,233	£10,767	£23,590	£38,862	£57,051	£78,712	£104,510	£135,235	£171,826	£267,306
Atlas Ethical Fund	0.830%	0.206%	4.46%	£1,991	£6,088	£10,343	£21,716	£34,221	£47,971	£63,090	£79,715	£97,994	£118,094	£164,496
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£1,998	£6,156	£10,540	£22,573	£36,311	£51,996	£69,903	£90,347	£113,688	£140,336	£205,494
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£1,974	£5,924	£9,876	£19,771	£29,684	£39,615	£49,564	£59,532	£69,518	£79,522	£99,586
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£1,978	£5,968	£10,002	£20,283	£30,850	£41,712	£52,877	£64,353	£76,149	£88,273	£113,545
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£1,999	£6,163	£10,562	£22,670	£36,551	£52,465	£70,709	£91,623	£115,601	£143,088	£210,727
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£1,966	£5,848	£9,666	£18,933	£27,817	£36,335	£44,502	£52,332	£59,839	£67,036	£80,552
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£1,998	£6,155	£10,539	£22,567	£36,297	£51,968	£69,856	£90,272	£113,576	£140,175	£205,189
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£1,968	£5,865	£9,712	£19,116	£28,220	£37,036	£45,571	£53,835	£61,836	£69,583	£84,346
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£1,977	£5,955	£9,966	£20,135	£30,511	£41,098	£51,901	£62,925	£74,172	£85,649	£109,309
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£1,990	£6,079	£10,317	£21,605	£33,954	£47,464	£62,245	£78,417	£96,109	£115,466	£159,811
Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£1,984	£6,019	£10,146	£20,879	£32,234	£44,246	£56,954	£70,397	£84,619	£99,664	£132,418

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Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£1,978	£5,960	£9,980	£20,193	£30,645	£41,340	£52,284	£63,484	£74,946	£86,674	£110,959
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£1,998	£6,155	£10,539	£22,570	£36,304	£51,982	£69,878	£90,308	£113,630	£140,252	£205,335
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£1,962	£5,812	£9,567	£18,547	£26,976	£34,889	£42,317	£49,290	£55,835	£61,979	£73,161
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£1,962	£5,812	£9,566	£18,545	£26,973	£34,884	£42,309	£49,278	£55,820	£61,960	£73,133
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£1,987	£6,051	£10,239	£21,270	£33,155	£45,960	£59,756	£74,621	£90,636	£107,891	£146,512
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£1,983	£6,011	£10,124	£20,788	£32,020	£43,852	£56,314	£69,440	£83,267	£97,831	£129,329
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£1,996	£6,140	£10,495	£22,375	£35,824	£51,048	£68,282	£87,791	£109,875	£134,874	£195,209
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£1,994	£6,120	£10,437	£22,124	£35,209	£49,860	£66,265	£84,633	£105,200	£128,228	£182,881
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£1,973	£5,913	£9,846	£19,649	£29,409	£39,126	£48,801	£58,433	£68,023	£77,571	£96,542
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£1,998	£6,154	£10,535	£22,550	£36,255	£51,886	£69,714	£90,049	£113,242	£139,695	£204,279
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£1,998	£6,156	£10,540	£22,572	£36,310	£51,992	£69,897	£90,337	£113,673	£140,315	£205,453

Notes for Anya's projected figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Anya has not yet built up anything in her pension account.
- She's currently 18 and in the first year (of the table above), she will contribute £2,000 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Deferred members **Member E: Ben**

Projected pension account in today's money				Before Charges										
Member E: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£3,004	£3,013	£3,022	£3,044	£3,067	£3,089	£3,112	£3,125	£3,135	£3,158	£3,181
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£3,114	£3,356	£3,616	£4,358	£5,253	£6,331	£7,631	£8,535	£9,197	£11,085	£13,361
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£3,052	£3,157	£3,267	£3,557	£3,873	£4,217	£4,592	£4,832	£5,000	£5,444	£5,928
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas Cash Fund	0.250%	0.018%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,280	£2,236	£2,129	£2,027
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£2,997	£2,991	£2,985	£2,971	£2,956	£2,942	£2,928	£2,919	£2,913	£2,899	£2,885
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£3,117	£3,365	£3,633	£4,399	£5,327	£6,451	£7,812	£8,763	£9,460	£11,456	£13,872
Atlas Ethical Fund	0.830%	0.206%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£3,015	£3,046	£3,077	£3,156	£3,237	£3,320	£3,405	£3,457	£3,492	£3,581	£3,673
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.34%	£3,025	£3,074	£3,125	£3,255	£3,391	£3,532	£3,679	£3,770	£3,832	£3,992	£4,158
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£3,091	£3,281	£3,482	£4,041	£4,691	£5,444	£6,319	£6,909	£7,334	£8,512	£9,879
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£2,982	£2,947	£2,912	£2,826	£2,743	£2,662	£2,584	£2,538	£2,508	£2,434	£2,363
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£2,988	£2,964	£2,940	£2,882	£2,825	£2,769	£2,714	£2,682	£2,660	£2,607	£2,556
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£3,047	£3,143	£3,242	£3,503	£3,785	£4,089	£4,419	£4,629	£4,774	£5,159	£5,574
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£3,070	£3,214	£3,365	£3,774	£4,233	£4,748	£5,325	£5,705	£5,973	£6,699	£7,514

Series 1

Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£3,049	£3,148	£3,251	£3,523	£3,817	£4,137	£4,483	£4,704	£4,858	£5,264	£5,704
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£3,028	£3,084	£3,142	£3,290	£3,445	£3,608	£3,778	£3,884	£3,957	£4,143	£4,339
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,280	£2,236	£2,129	£2,027
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£2,971	£2,913	£2,856	£2,720	£2,590	£2,466	£2,348	£2,280	£2,236	£2,129	£2,027
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£3,055	£3,168	£3,285	£3,598	£3,940	£4,315	£4,726	£4,990	£5,175	£5,667	£6,207
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£3,045	£3,136	£3,231	£3,479	£3,747	£4,035	£4,345	£4,542	£4,679	£5,039	£5,426
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£3,089	£3,275	£3,472	£4,018	£4,651	£5,383	£6,229	£6,800	£7,210	£8,344	£9,657
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£3,091	£3,281	£3,484	£4,045	£4,697	£5,454	£6,334	£6,928	£7,355	£8,540	£9,917
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£3,023	£3,071	£3,119	£3,243	£3,371	£3,505	£3,644	£3,730	£3,788	£3,938	£4,094
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£3,088	£3,271	£3,465	£4,003	£4,624	£5,342	£6,171	£6,729	£7,128	£8,234	£9,512
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£3,089	£3,275	£3,472	£4,018	£4,651	£5,383	£6,229	£6,800	£7,210	£8,344	£9,657

Notes for Ben'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 Ben is 40 and has built up a pension account of £3,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



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Projected pension account in today's money				After all charges + costs deducted										
Member E: Ben				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed investment growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£2,990	£2,969	£2,949	£2,899	£2,850	£2,802	£2,754	£2,726	£2,707	£2,662	£2,616
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£3,077	£3,237	£3,406	£3,867	£4,391	£4,985	£5,660	£6,108	£6,426	£7,296	£8,283
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£3,030	£3,091	£3,154	£3,315	£3,485	£3,664	£3,852	£3,969	£4,049	£4,257	£4,475
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£3,080	£3,248	£3,425	£3,909	£4,463	£5,094	£5,815	£6,296	£6,638	£7,578	£8,651
Atlas Cash Fund	0.250%	0.018%	1.23%	£2,963	£2,890	£2,819	£2,649	£2,489	£2,339	£2,198	£2,117	£2,065	£1,941	£1,824
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£2,990	£2,969	£2,949	£2,899	£2,850	£2,802	£2,754	£2,726	£2,707	£2,662	£2,616
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£3,107	£3,332	£3,573	£4,255	£5,068	£6,035	£7,188	£7,983	£8,561	£10,195	£12,142
Atlas Ethical Fund	0.830%	0.206%	4.46%	£3,057	£3,176	£3,299	£3,627	£3,988	£4,385	£4,822	£5,104	£5,302	£5,830	£6,410
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£3,081	£3,248	£3,425	£3,910	£4,464	£5,097	£5,819	£6,301	£6,644	£7,585	£8,660
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£3,001	£3,003	£3,006	£3,011	£3,017	£3,022	£3,028	£3,031	£3,033	£3,039	£3,044
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£3,017	£3,050	£3,084	£3,170	£3,258	£3,349	£3,442	£3,499	£3,538	£3,637	£3,738
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£3,083	£3,256	£3,439	£3,943	£4,520	£5,182	£5,941	£6,448	£6,810	£7,808	£8,951
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£2,975	£2,925	£2,876	£2,758	£2,644	£2,535	£2,430	£2,370	£2,330	£2,234	£2,142
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£3,080	£3,248	£3,424	£3,908	£4,461	£5,092	£5,812	£6,292	£6,634	£7,572	£8,643
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£2,981	£2,942	£2,905	£2,812	£2,723	£2,636	£2,553	£2,504	£2,471	£2,393	£2,317
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£3,012	£3,037	£3,061	£3,123	£3,187	£3,252	£3,318	£3,359	£3,386	£3,455	£3,525
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£3,054	£3,166	£3,282	£3,591	£3,929	£4,298	£4,702	£4,963	£5,145	£5,628	£6,158
Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£3,034	£3,103	£3,174	£3,357	£3,552	£3,757	£3,975	£4,112	£4,205	£4,449	£4,706
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£3,014	£3,042	£3,070	£3,142	£3,215	£3,290	£3,367	£3,414	£3,445	£3,526	£3,608

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Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£3,080	£3,248	£3,425	£3,909	£4,463	£5,094	£5,815	£6,296	£6,638	£7,578	£8,651
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£2,962	£2,888	£2,816	£2,643	£2,481	£2,329	£2,187	£2,105	£2,053	£1,927	£1,809
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£2,962	£2,888	£2,816	£2,643	£2,481	£2,329	£2,186	£2,104	£2,051	£1,926	£1,807
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£3,045	£3,137	£3,232	£3,482	£3,752	£4,043	£4,355	£4,555	£4,693	£5,056	£5,447
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£3,031	£3,095	£3,160	£3,328	£3,506	£3,693	£3,890	£4,013	£4,097	£4,316	£4,546
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£3,075	£3,232	£3,396	£3,844	£4,352	£4,926	£5,577	£6,007	£6,313	£7,146	£8,090
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£3,069	£3,211	£3,359	£3,761	£4,211	£4,715	£5,280	£5,650	£5,911	£6,619	£7,411
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£2,997	£2,992	£2,987	£2,974	£2,961	£2,948	£2,935	£2,927	£2,922	£2,909	£2,896
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£3,080	£3,246	£3,422	£3,903	£4,451	£5,077	£5,791	£6,266	£6,605	£7,533	£8,592
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£3,081	£3,248	£3,425	£3,910	£4,464	£5,096	£5,818	£6,299	£6,642	£7,583	£8,657

Notes for Ben'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 Ben is 40 and has built up a pension account of £3,000.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member F: Laura

Projected pension account in today's money				Before Charges										
Member F: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£1,502	£1,507	£1,511	£1,522	£1,533	£1,545	£1,556	£1,567	£1,579	£1,586	£1,590
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£1,557	£1,678	£1,808	£2,179	£2,626	£3,166	£3,815	£4,599	£5,543	£6,200	£6,680
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£1,526	£1,579	£1,633	£1,778	£1,936	£2,108	£2,296	£2,500	£2,722	£2,865	£2,964
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas Cash Fund	0.250%	0.018%	1.50%	£1,485	£1,457	£1,428	£1,360	£1,295	£1,233	£1,174	£1,118	£1,064	£1,033	£1,013
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£1,499	£1,496	£1,493	£1,485	£1,478	£1,471	£1,464	£1,457	£1,450	£1,445	£1,443
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£1,559	£1,683	£1,816	£2,200	£2,664	£3,226	£3,906	£4,730	£5,728	£6,425	£6,936
Atlas Ethical Fund	0.830%	0.206%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£1,508	£1,523	£1,538	£1,578	£1,618	£1,660	£1,702	£1,746	£1,791	£1,818	£1,837
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.34%	£1,512	£1,537	£1,562	£1,628	£1,695	£1,766	£1,840	£1,916	£1,996	£2,045	£2,079
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£1,545	£1,640	£1,741	£2,021	£2,345	£2,722	£3,159	£3,667	£4,256	£4,654	£4,940
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£1,491	£1,473	£1,456	£1,413	£1,372	£1,331	£1,292	£1,254	£1,217	£1,196	£1,181
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£1,494	£1,482	£1,470	£1,441	£1,412	£1,384	£1,357	£1,330	£1,304	£1,288	£1,278
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£1,523	£1,571	£1,621	£1,751	£1,892	£2,045	£2,209	£2,387	£2,579	£2,702	£2,787
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£1,535	£1,607	£1,682	£1,887	£2,117	£2,374	£2,663	£2,986	£3,350	£3,588	£3,757
Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£1,524	£1,574	£1,625	£1,761	£1,909	£2,068	£2,241	£2,429	£2,632	£2,762	£2,852
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£1,514	£1,542	£1,571	£1,645	£1,723	£1,804	£1,889	£1,978	£2,072	£2,130	£2,169

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Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£1,485	£1,457	£1,428	£1,360	£1,295	£1,233	£1,174	£1,118	£1,064	£1,033	£1,013
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£1,485	£1,457	£1,428	£1,360	£1,295	£1,233	£1,174	£1,118	£1,064	£1,033	£1,013
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£1,528	£1,584	£1,643	£1,799	£1,970	£2,158	£2,363	£2,588	£2,834	£2,993	£3,103
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£1,522	£1,568	£1,615	£1,740	£1,873	£2,017	£2,172	£2,340	£2,519	£2,634	£2,713
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£1,544	£1,637	£1,736	£2,009	£2,325	£2,691	£3,115	£3,605	£4,172	£4,554	£4,829
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£1,546	£1,641	£1,742	£2,023	£2,349	£2,727	£3,167	£3,677	£4,270	£4,671	£4,958
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£1,512	£1,535	£1,559	£1,621	£1,686	£1,752	£1,822	£1,894	£1,969	£2,016	£2,047
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£1,544	£1,636	£1,733	£2,002	£2,312	£2,671	£3,085	£3,564	£4,117	£4,489	£4,756
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£1,544	£1,637	£1,736	£2,009	£2,325	£2,691	£3,115	£3,605	£4,172	£4,554	£4,829

Notes for Laura'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 Laura is 30 and has built up a pension account of £1,500.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



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Projected pension account in today's money				After all charges + costs deducted										
Member F: Laura				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£1,495	£1,485	£1,475	£1,450	£1,425	£1,401	£1,377	£1,354	£1,331	£1,317	£1,308
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£1,539	£1,619	£1,703	£1,934	£2,195	£2,492	£2,830	£3,213	£3,648	£3,936	£4,142
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£1,515	£1,546	£1,577	£1,658	£1,743	£1,832	£1,926	£2,025	£2,128	£2,193	£2,238
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£1,540	£1,624	£1,712	£1,955	£2,231	£2,547	£2,908	£3,319	£3,789	£4,102	£4,325
Atlas Cash Fund	0.250%	0.018%	1.23%	£1,481	£1,445	£1,410	£1,324	£1,245	£1,170	£1,099	£1,033	£970	£935	£912
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£1,495	£1,485	£1,475	£1,450	£1,425	£1,401	£1,377	£1,354	£1,331	£1,317	£1,308
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£1,553	£1,666	£1,786	£2,128	£2,534	£3,018	£3,594	£4,280	£5,098	£5,661	£6,071
Atlas Ethical Fund	0.830%	0.206%	4.46%	£1,529	£1,588	£1,649	£1,814	£1,994	£2,193	£2,411	£2,651	£2,915	£3,086	£3,205
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£1,540	£1,624	£1,713	£1,955	£2,232	£2,548	£2,910	£3,322	£3,792	£4,106	£4,330
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£1,501	£1,502	£1,503	£1,506	£1,508	£1,511	£1,514	£1,517	£1,519	£1,521	£1,522
Atlas Flexible Pre-Retirement Fund	0.250%	0.025%	3.07%	£1,508	£1,525	£1,542	£1,585	£1,629	£1,674	£1,721	£1,769	£1,818	£1,849	£1,869
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£1,542	£1,628	£1,720	£1,971	£2,260	£2,591	£2,970	£3,405	£3,904	£4,237	£4,475
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£1,487	£1,463	£1,438	£1,379	£1,322	£1,267	£1,215	£1,165	£1,117	£1,089	£1,071
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£1,540	£1,624	£1,712	£1,954	£2,231	£2,546	£2,906	£3,317	£3,786	£4,099	£4,321
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£1,490	£1,471	£1,452	£1,406	£1,361	£1,318	£1,276	£1,236	£1,196	£1,174	£1,158
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£1,506	£1,518	£1,531	£1,562	£1,594	£1,626	£1,659	£1,693	£1,727	£1,748	£1,763
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£1,527	£1,583	£1,641	£1,795	£1,964	£2,149	£2,351	£2,572	£2,814	£2,970	£3,079

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Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£1,517	£1,552	£1,587	£1,679	£1,776	£1,879	£1,988	£2,103	£2,224	£2,301	£2,353
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£1,507	£1,521	£1,535	£1,571	£1,607	£1,645	£1,683	£1,723	£1,763	£1,787	£1,804
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£1,540	£1,624	£1,712	£1,955	£2,231	£2,547	£2,908	£3,319	£3,789	£4,102	£4,325
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£1,481	£1,444	£1,408	£1,322	£1,241	£1,165	£1,093	£1,026	£963	£927	£904
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£1,481	£1,444	£1,408	£1,322	£1,240	£1,164	£1,093	£1,026	£963	£927	£904
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£1,523	£1,569	£1,616	£1,741	£1,876	£2,021	£2,178	£2,346	£2,528	£2,644	£2,724
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£1,516	£1,547	£1,580	£1,664	£1,753	£1,846	£1,945	£2,049	£2,158	£2,226	£2,273
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£1,538	£1,616	£1,698	£1,922	£2,176	£2,463	£2,788	£3,156	£3,573	£3,849	£4,045
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£1,534	£1,605	£1,680	£1,881	£2,106	£2,358	£2,640	£2,956	£3,309	£3,542	£3,706
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£1,499	£1,496	£1,493	£1,487	£1,480	£1,474	£1,467	£1,461	£1,455	£1,451	£1,448
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£1,540	£1,623	£1,711	£1,951	£2,226	£2,539	£2,895	£3,302	£3,767	£4,076	£4,296
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£1,540	£1,624	£1,712	£1,955	£2,232	£2,548	£2,909	£3,321	£3,792	£4,105	£4,329

Notes for Laura'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 Laura is 30 and has built up a pension account of £1,500.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member G: Eoin

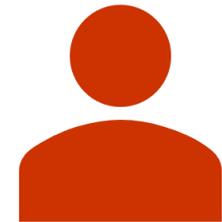
Projected pension account in today's money				Before Charges										
Member G: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.65%	£3,755	£3,766	£3,778	£3,805	£3,833	£3,861	£3,878	£3,890	£3,918	£3,947	£3,976
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	6.40%	£3,893	£4,195	£4,520	£5,448	£6,566	£7,914	£8,852	£9,538	£11,496	£13,856	£16,701
Atlas Active Multi Asset Fund	0.500%	0.230%	4.26%	£3,814	£3,947	£4,083	£4,446	£4,841	£5,271	£5,547	£5,740	£6,250	£6,805	£7,409
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas Cash Fund	0.250%	0.018%	1.50%	£3,713	£3,641	£3,571	£3,400	£3,237	£3,082	£2,993	£2,935	£2,794	£2,661	£2,533
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£3,746	£3,739	£3,732	£3,714	£3,695	£3,678	£3,667	£3,660	£3,642	£3,624	£3,606
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.50%	£3,896	£4,206	£4,541	£5,499	£6,659	£8,064	£9,045	£9,765	£11,825	£14,320	£17,340
Atlas Ethical Fund	0.830%	0.206%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas Flexible Access Retirement Fund	0.430%	0.052%	3.02%	£3,769	£3,807	£3,846	£3,945	£4,046	£4,149	£4,213	£4,256	£4,365	£4,477	£4,591
Atlas Flexible Pre-Retirement Fund s1	0.250%	0.025%	3.34%	£3,781	£3,843	£3,906	£4,069	£4,238	£4,415	£4,524	£4,599	£4,790	£4,990	£5,198
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.60%	£3,863	£4,101	£4,352	£5,052	£5,863	£6,805	£7,441	£7,898	£9,167	£10,640	£12,349
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£3,728	£3,683	£3,640	£3,533	£3,429	£3,328	£3,269	£3,230	£3,135	£3,043	£2,954
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£3,735	£3,705	£3,676	£3,603	£3,531	£3,461	£3,420	£3,392	£3,325	£3,259	£3,195
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	4.10%	£3,809	£3,928	£4,052	£4,378	£4,731	£5,112	£5,355	£5,523	£5,968	£6,449	£6,968
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.88%	£3,837	£4,017	£4,206	£4,718	£5,291	£5,935	£6,358	£6,657	£7,466	£8,374	£9,393
Atlas Multi Asset Portfolio 2	0.303%	0.197%	4.16%	£3,811	£3,935	£4,064	£4,404	£4,772	£5,171	£5,426	£5,603	£6,072	£6,580	£7,130
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£3,785	£3,855	£3,927	£4,112	£4,307	£4,510	£4,636	£4,723	£4,946	£5,179	£5,424

Series 1

Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£3,713	£3,641	£3,571	£3,400	£3,237	£3,082	£2,993	£2,935	£2,794	£2,661	£2,533
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£3,713	£3,641	£3,571	£3,400	£3,237	£3,082	£2,993	£2,935	£2,794	£2,661	£2,533
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.38%	£3,819	£3,960	£4,107	£4,497	£4,925	£5,394	£5,696	£5,907	£6,469	£7,084	£7,758
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	4.03%	£3,806	£3,920	£4,038	£4,349	£4,683	£5,043	£5,273	£5,431	£5,849	£6,299	£6,783
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£3,861	£4,094	£4,340	£5,023	£5,813	£6,728	£7,345	£7,787	£9,012	£10,430	£12,071
Atlas Sustainable Equity Fund	0.455%	0.311%	5.61%	£3,864	£4,102	£4,354	£5,056	£5,871	£6,818	£7,458	£7,917	£9,193	£10,675	£12,396
Atlas UK Direct Property Fund	0.850%	0.040%	3.30%	£3,779	£3,838	£3,899	£4,053	£4,214	£4,381	£4,484	£4,555	£4,735	£4,923	£5,118
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.50%	£3,860	£4,089	£4,332	£5,004	£5,780	£6,677	£7,281	£7,713	£8,910	£10,293	£11,890
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.54%	£3,861	£4,094	£4,340	£5,023	£5,813	£6,728	£7,345	£7,787	£9,012	£10,430	£12,071

Notes for Eoin'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 Eoin is 45 and has built up a pension account of £3,750.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Series 1

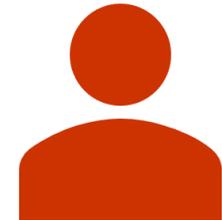
Projected pension account in today's money				After all charges + costs deducted										
Member G: Eoin				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.500%	0.000%	2.15%	£3,737	£3,712	£3,686	£3,624	£3,562	£3,502	£3,466	£3,443	£3,384	£3,327	£3,270
Atlas Active Emerging Markets Equity Fund	1.070%	0.194%	5.14%	£3,846	£4,047	£4,258	£4,834	£5,488	£6,231	£6,724	£7,075	£8,032	£9,119	£10,354
Atlas Active Multi Asset Fund	0.500%	0.230%	3.53%	£3,788	£3,864	£3,942	£4,144	£4,357	£4,580	£4,720	£4,815	£5,062	£5,321	£5,594
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.250%	0.000%	5.25%	£3,851	£4,060	£4,281	£4,887	£5,578	£6,368	£6,894	£7,269	£8,298	£9,473	£10,813
Atlas Cash Fund	0.250%	0.018%	1.23%	£3,704	£3,613	£3,524	£3,311	£3,111	£2,924	£2,817	£2,747	£2,582	£2,426	£2,280
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£3,737	£3,712	£3,686	£3,624	£3,562	£3,502	£3,466	£3,443	£3,384	£3,327	£3,270
Atlas Emerging Markets Index Tracker Fund	0.330%	0.024%	6.15%	£3,883	£4,165	£4,466	£5,319	£6,335	£7,544	£8,378	£8,985	£10,701	£12,744	£15,178
Atlas Ethical Fund	0.830%	0.206%	4.46%	£3,822	£3,970	£4,123	£4,534	£4,985	£5,482	£5,803	£6,027	£6,628	£7,287	£8,013
Atlas Europe (ex UK) Equity Index Tracker Fund	0.250%	-0.003%	5.25%	£3,851	£4,060	£4,281	£4,888	£5,580	£6,371	£6,898	£7,274	£8,304	£9,481	£10,824
Atlas Flexible Access Retirement Fund	0.430%	0.052%	2.54%	£3,751	£3,754	£3,757	£3,764	£3,771	£3,778	£3,782	£3,785	£3,792	£3,799	£3,806
Atlas Flexible Pre-Retirement Fund s1	0.250%	0.025%	3.07%	£3,771	£3,812	£3,855	£3,962	£4,072	£4,186	£4,256	£4,303	£4,422	£4,546	£4,672
Atlas Global Equity Index Tracker Fund	0.250%	0.010%	5.34%	£3,854	£4,070	£4,299	£4,929	£5,650	£6,477	£7,031	£7,426	£8,513	£9,760	£11,189
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£3,719	£3,656	£3,595	£3,447	£3,305	£3,168	£3,089	£3,038	£2,912	£2,792	£2,677
Atlas Japan Equity Index Tracker Fund	0.250%	0.002%	5.25%	£3,851	£4,060	£4,280	£4,886	£5,576	£6,365	£6,891	£7,265	£8,292	£9,465	£10,803
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£3,726	£3,678	£3,631	£3,515	£3,404	£3,296	£3,232	£3,191	£3,089	£2,991	£2,896
Atlas Multi Asset Absolute Return Fund	0.870%	0.316%	2.91%	£3,765	£3,796	£3,826	£3,904	£3,984	£4,065	£4,114	£4,148	£4,232	£4,318	£4,406
Atlas Multi Asset Portfolio 1	0.294%	0.227%	4.36%	£3,818	£3,958	£4,103	£4,489	£4,911	£5,373	£5,670	£5,878	£6,431	£7,036	£7,697
Atlas Multi Asset Portfolio 2	0.303%	0.197%	3.66%	£3,792	£3,879	£3,967	£4,197	£4,440	£4,697	£4,858	£4,969	£5,256	£5,561	£5,883
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£3,767	£3,802	£3,837	£3,927	£4,019	£4,112	£4,170	£4,208	£4,306	£4,407	£4,510
Atlas North American Equity Index Tracker Fund	0.250%	0.000%	5.25%	£3,851	£4,060	£4,281	£4,887	£5,578	£6,368	£6,894	£7,269	£8,298	£9,473	£10,813

Series 1

Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£3,703	£3,610	£3,520	£3,304	£3,102	£2,912	£2,803	£2,733	£2,566	£2,408	£2,261
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£3,703	£3,610	£3,520	£3,304	£3,101	£2,911	£2,802	£2,732	£2,564	£2,407	£2,259
Atlas Passive Multi Asset Fund	0.340%	0.000%	4.04%	£3,806	£3,922	£4,040	£4,353	£4,690	£5,053	£5,284	£5,444	£5,866	£6,320	£6,809
Atlas Retirement Income Drawdown Fund	0.450%	0.010%	3.57%	£3,789	£3,869	£3,950	£4,161	£4,382	£4,616	£4,762	£4,862	£5,121	£5,395	£5,682
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£3,844	£4,040	£4,245	£4,805	£5,440	£6,158	£6,634	£6,971	£7,891	£8,933	£10,112
Atlas Sustainable Equity Fund	0.455%	0.311%	4.84%	£3,836	£4,013	£4,199	£4,701	£5,264	£5,894	£6,308	£6,599	£7,389	£8,274	£9,264
Atlas UK Direct Property Fund	0.850%	0.040%	2.41%	£3,747	£3,740	£3,734	£3,717	£3,701	£3,685	£3,675	£3,669	£3,652	£3,636	£3,621
Atlas UK Equity Index Tracker Fund	0.250%	0.018%	5.23%	£3,850	£4,058	£4,277	£4,878	£5,564	£6,346	£6,867	£7,238	£8,256	£9,416	£10,740
Atlas World (ex UK) Equity Index Tracker Fund	0.288%	0.000%	5.25%	£3,851	£4,060	£4,281	£4,888	£5,580	£6,370	£6,897	£7,273	£8,303	£9,479	£10,822

Notes for Eoin'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 Eoin is 45 and has built up a pension account of £3,750.00.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



DRAWDOWN EXAMPLE: Member H: Nasser

Projected pension account in today's money				Before Charges										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	31	32	50
Atlas Multi Asset Portfolio 3	0.317%	0.159%	3.45%	£96,963	£90,804	£84,531	£68,332	£51,368	£33,604	£15,001	-£4,481	-£8,486	-£12,529	-£92,048
Projected pension account in today's money				After all charges + costs deducted										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	27	28	29	30
Atlas Multi Asset Portfolio 3	0.317%	0.159%	2.97%	£96,507	£89,472	£82,372	£64,334	£45,874	£26,984	£7,653	-£205	-£4,161	-£8,136	-£12,129

Notes for Nasser's projected drawdown figures

- Projected pension account values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
- We have assumed that Nasser starts off with a pension account of £100,000
- He's currently 68 and we have assumed that he will take a drawdown income of £4,000 a year which increases in line with inflation.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.
- You can see from the tables above that the drawdown income will run out when Nasser's pension account has reduced to zero. So, if we take into account all costs and charges deducted, this will be after 26 years of retirement – i.e. when Nasser is 94.

