

Transaction costs and charges.

SERIES 10: This series applies to you if you are a member of the Link Group Section of Atlas.

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

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

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

Charges are categorised by the UK Government as follows:

Transaction Costs

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

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

Charges

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

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

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

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

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

To try and make the illustrations more meaningful to you, we have used data from a similar section of Atlas and calculated the average age, contribution level and pension account value of all the active members. This is **Member A (Jos)**. We will update this calculation to include your section data in due course.

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

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

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

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

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

Remember, these are intended only as guides. You can ask us for more information on your actual investments and others available to you by contacting the Atlas Administration team on 03451213389 or by email at memberenquiries@atlasmastertrust.co.uk. Alternatively, you can write to them at PO Box 555, Stead House, Darlington, DL1 9YT.

You can request paper copies of this costs and charges information, although the Trustee is not obliged to provide a hard copy if they have good reason to believe that you can access the information you require from the website.

You can also ask us for the International Securities Identification Number (ISIN) of the fund or funds in which you invest (or any that you are considering investing in). This is a unique reference number for each of the pooled investment funds available which will enable you to obtain more detailed information about these funds, including their objectives and past performance.

Member A: Jos

Projected pension account in today's money				Before Charges										
Member A: Jos				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.65%	£3,978	£7,942	£11,918	£21,908	£31,972	£42,109	£52,321	£58,485	£58,656	£59,086	£59,520
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£4,084	£8,493	£13,243	£26,794	£43,128	£62,813	£86,541	£103,055	£111,047	£133,842	£161,318
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£4,023	£8,175	£12,470	£23,871	£36,285	£49,801	£64,519	£73,970	£76,532	£83,332	£90,736
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas Cash Fund	0.250%	0.018%	1.50%	£3,945	£7,779	£11,538	£20,619	£29,266	£37,499	£45,338	£49,861	£48,892	£46,553	£44,326
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£3,971	£7,906	£11,834	£21,620	£31,359	£41,050	£50,694	£56,457	£56,347	£56,073	£55,800
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£4,087	£8,508	£13,280	£26,941	£43,482	£63,514	£87,771	£104,717	£113,050	£136,898	£165,778
Atlas Ethical Fund	0.930%	0.206%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£3,988	£7,995	£12,043	£22,342	£32,906	£43,741	£54,853	£61,656	£62,283	£63,879	£65,516
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£3,997	£8,041	£12,152	£22,726	£33,741	£45,214	£57,166	£64,574	£65,637	£68,371	£71,219
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£4,061	£8,373	£12,949	£25,657	£40,406	£57,525	£77,394	£90,817	£96,393	£111,879	£129,852
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£3,956	£7,834	£11,665	£21,046	£30,151	£38,988	£47,566	£52,591	£51,967	£50,439	£48,956
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£3,962	£7,862	£11,731	£21,269	£30,618	£39,781	£48,762	£54,066	£53,634	£52,570	£51,527
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£4,019	£8,152	£12,414	£23,667	£35,826	£48,964	£63,160	£72,221	£74,493	£80,492	£86,973

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Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£4,041	£8,266	£12,690	£24,679	£38,127	£53,210	£70,128	£81,251	£85,068	£95,413	£107,017
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£4,021	£8,160	£12,435	£23,743	£35,997	£49,276	£63,666	£72,871	£75,250	£81,544	£88,365
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£4,000	£8,057	£12,189	£22,859	£34,033	£45,735	£57,989	£65,617	£66,839	£69,994	£73,299
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£3,945	£7,779	£11,538	£20,619	£29,266	£37,499	£45,338	£49,861	£48,892	£46,553	£44,326
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£3,945	£7,779	£11,538	£20,619	£29,266	£37,499	£45,338	£49,861	£48,892	£46,553	£44,326
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£4,027	£8,193	£12,512	£24,025	£36,633	£50,440	£65,561	£75,315	£78,103	£85,534	£93,671
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£4,017	£8,141	£12,390	£23,579	£35,628	£48,604	£62,577	£71,472	£73,621	£79,282	£85,379
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£4,060	£8,364	£12,927	£25,574	£40,211	£57,150	£76,756	£89,970	£95,386	£110,396	£127,767
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£4,062	£8,374	£12,953	£25,671	£40,439	£57,588	£77,502	£90,959	£96,562	£112,128	£130,203
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£3,996	£8,035	£12,138	£22,678	£33,635	£45,027	£56,870	£64,200	£65,207	£67,791	£70,478
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£4,058	£8,358	£12,913	£25,519	£40,081	£56,902	£76,333	£89,411	£94,721	£109,419	£126,396
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£4,060	£8,364	£12,927	£25,574	£40,211	£57,150	£76,756	£89,970	£95,386	£110,396	£127,767

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 31/03/2022.



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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	25	68 th birthday 28	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.14%	£3,963	£7,869	£11,748	£21,325	£30,736	£39,982	£49,068	£54,442	£54,061	£53,118	£52,192
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£4,045	£8,289	£12,745	£24,887	£38,607	£54,111	£71,629	£83,215	£87,383	£98,740	£111,574
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£4,000	£8,054	£12,182	£22,835	£33,980	£45,640	£57,838	£65,426	£66,618	£69,696	£72,915
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£4,050	£8,313	£12,804	£25,109	£39,121	£55,079	£73,252	£85,346	£89,901	£102,382	£116,596
Atlas Cash Fund	0.250%	0.018%	1.23%	£3,937	£7,741	£11,451	£20,331	£28,676	£36,518	£43,887	£48,093	£46,910	£44,081	£41,422
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£3,964	£7,871	£11,751	£21,336	£30,759	£40,023	£49,129	£54,518	£54,147	£53,228	£52,326
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£4,075	£8,444	£13,123	£26,327	£42,000	£60,605	£82,690	£97,877	£104,825	£124,431	£147,705
Atlas Ethical Fund	0.930%	0.206%	4.36%	£4,026	£8,190	£12,507	£24,005	£36,587	£50,356	£65,423	£75,137	£77,895	£85,242	£93,281
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£4,050	£8,314	£12,805	£25,112	£39,130	£55,095	£73,279	£85,381	£89,943	£102,443	£116,681
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£3,971	£7,907	£11,837	£21,629	£31,377	£41,082	£50,743	£56,519	£56,417	£56,164	£55,911
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£3,987	£7,987	£12,024	£22,277	£32,766	£43,494	£54,468	£61,172	£61,729	£63,142	£64,588
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£4,053	£8,331	£12,847	£25,271	£39,501	£55,798	£74,464	£86,942	£91,791	£105,131	£120,410
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£3,949	£7,798	£11,583	£20,771	£29,580	£38,025	£46,122	£50,819	£49,970	£47,909	£45,932
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£4,050	£8,313	£12,803	£25,105	£39,113	£55,064	£73,228	£85,313	£89,863	£102,327	£116,519
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£3,955	£7,827	£11,649	£20,991	£30,036	£38,793	£47,273	£52,230	£51,560	£49,921	£48,334
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£3,989	£7,997	£12,047	£22,359	£32,943	£43,805	£54,953	£61,782	£62,428	£64,072	£65,759

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Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£4,022	£8,167	£12,450	£23,799	£36,122	£49,503	£64,034	£73,345	£75,803	£82,314	£89,385
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£4,002	£8,066	£12,211	£22,937	£34,203	£46,038	£58,469	£66,227	£67,543	£70,949	£74,526
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£3,983	£7,969	£11,982	£22,131	£32,450	£42,941	£53,608	£60,094	£60,495	£61,507	£62,537
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£4,052	£8,325	£12,833	£25,217	£39,374	£55,558	£74,059	£86,408	£91,159	£104,210	£119,129
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£3,937	£7,738	£11,444	£20,309	£28,631	£36,442	£43,775	£47,957	£46,759	£43,893	£41,202
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£3,937	£7,738	£11,443	£20,307	£28,627	£36,436	£43,766	£47,946	£46,747	£43,877	£41,184
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£4,013	£8,124	£12,348	£23,428	£35,291	£47,993	£61,592	£70,209	£72,154	£77,255	£82,717
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£4,000	£8,054	£12,183	£22,836	£33,981	£45,642	£57,842	£65,430	£66,624	£69,703	£72,925
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£4,046	£8,295	£12,759	£24,938	£38,725	£54,332	£72,000	£83,701	£87,957	£99,568	£112,712
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£4,037	£8,247	£12,645	£24,512	£37,743	£52,494	£68,940	£79,701	£83,245	£92,808	£103,470
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£3,974	£7,922	£11,871	£21,746	£31,627	£41,512	£51,402	£57,338	£57,350	£57,378	£57,406
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£4,049	£8,311	£12,798	£25,084	£39,065	£54,972	£73,073	£85,110	£89,623	£101,978	£116,037
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£4,051	£8,319	£12,819	£25,163	£39,247	£55,318	£73,654	£85,875	£90,528	£103,292	£117,856

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 31/03/2022.



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	35	68 th birthday 38	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.65%	£1,989	£3,971	£5,959	£10,954	£15,986	£21,055	£26,161	£31,304	£36,485	£39,612	£39,728
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£2,042	£4,246	£6,622	£13,397	£21,564	£31,407	£43,270	£57,569	£74,804	£86,799	£93,530
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£2,012	£4,087	£6,235	£11,935	£18,142	£24,901	£32,259	£40,272	£48,997	£54,599	£56,490
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas Cash Fund	0.250%	0.018%	1.50%	£1,973	£3,889	£5,769	£10,309	£14,633	£18,749	£22,669	£26,401	£29,955	£32,005	£31,383
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£1,985	£3,953	£5,917	£10,810	£15,679	£20,525	£25,347	£30,145	£34,920	£37,774	£37,701
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£2,043	£4,254	£6,640	£13,470	£21,741	£31,757	£43,885	£58,573	£76,358	£88,783	£95,848
Atlas Ethical Fund	0.930%	0.206%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£1,994	£3,997	£6,021	£11,171	£16,453	£21,870	£27,426	£33,125	£38,969	£42,548	£42,980
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£1,999	£4,021	£6,076	£11,363	£16,870	£22,607	£28,583	£34,808	£41,292	£45,311	£46,057
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£2,031	£4,186	£6,475	£12,829	£20,203	£28,763	£38,697	£50,228	£63,611	£72,651	£77,112
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£1,978	£3,917	£5,833	£10,523	£15,076	£19,494	£23,783	£27,946	£31,986	£34,353	£33,945
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£1,981	£3,931	£5,866	£10,635	£15,309	£19,890	£24,381	£28,783	£33,097	£35,645	£35,360
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£2,009	£4,076	£6,207	£11,834	£17,913	£24,482	£31,580	£39,250	£47,537	£52,826	£54,488

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Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£2,020	£4,133	£6,345	£12,340	£19,064	£26,605	£35,064	£44,552	£55,193	£62,189	£65,111
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£2,010	£4,080	£6,218	£11,872	£17,999	£24,638	£31,833	£39,629	£48,078	£53,483	£55,229
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£2,000	£4,029	£6,095	£11,430	£17,017	£22,867	£28,994	£35,411	£42,130	£46,312	£47,175
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£1,973	£3,889	£5,769	£10,309	£14,633	£18,749	£22,669	£26,401	£29,955	£32,005	£31,383
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£1,973	£3,889	£5,769	£10,309	£14,633	£18,749	£22,669	£26,401	£29,955	£32,005	£31,383
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£2,013	£4,096	£6,256	£12,013	£18,316	£25,220	£32,780	£41,060	£50,127	£55,977	£58,049
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£2,008	£4,071	£6,195	£11,789	£17,814	£24,302	£31,289	£38,812	£46,915	£52,073	£53,639
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£2,030	£4,182	£6,464	£12,787	£20,105	£28,575	£38,378	£49,723	£62,853	£71,704	£76,020
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£2,031	£4,187	£6,476	£12,835	£20,220	£28,794	£38,751	£50,312	£63,738	£72,811	£77,296
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£1,998	£4,018	£6,069	£11,339	£16,818	£22,513	£28,435	£34,592	£40,992	£44,953	£45,658
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£2,029	£4,179	£6,456	£12,759	£20,040	£28,451	£38,167	£49,390	£62,355	£71,080	£75,302
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£2,030	£4,182	£6,464	£12,787	£20,105	£28,575	£38,378	£49,723	£62,853	£71,704	£76,020

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 31/03/2022.



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%	2.14%	£1,982	£3,935	£5,874	£10,663	£15,368	£19,991	£24,534	£28,997	£33,383	£35,977	£35,725
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£2,023	£4,145	£6,373	£12,444	£19,304	£27,055	£35,814	£45,712	£56,896	£64,293	£67,513
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£2,000	£4,027	£6,091	£11,418	£16,990	£22,820	£28,919	£35,300	£41,975	£46,128	£46,969
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£2,025	£4,157	£6,402	£12,554	£19,561	£27,539	£36,626	£46,974	£58,759	£66,601	£70,156
Atlas Cash Fund	0.250%	0.018%	1.23%	£1,969	£3,870	£5,725	£10,166	£14,338	£18,259	£21,943	£25,405	£28,659	£30,515	£29,765
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£1,982	£3,935	£5,875	£10,668	£15,380	£20,011	£24,564	£29,040	£33,440	£36,044	£35,799
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£2,037	£4,222	£6,562	£13,164	£21,000	£30,303	£41,345	£54,453	£70,012	£80,711	£86,441
Atlas Ethical Fund	0.930%	0.206%	4.36%	£2,013	£4,095	£6,253	£12,002	£18,293	£25,178	£32,712	£40,956	£49,977	£55,794	£57,842
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£2,025	£4,157	£6,403	£12,556	£19,565	£27,547	£36,640	£46,995	£58,790	£66,640	£70,201
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£1,985	£3,954	£5,918	£10,814	£15,689	£20,541	£25,371	£30,180	£34,967	£37,829	£37,761
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£1,993	£3,994	£6,012	£11,139	£16,383	£21,747	£27,234	£32,846	£38,588	£42,095	£42,478
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£2,027	£4,166	£6,424	£12,636	£19,750	£27,899	£37,232	£47,922	£60,164	£68,348	£72,161
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£1,975	£3,899	£5,792	£10,385	£14,790	£19,013	£23,061	£26,943	£30,664	£32,823	£32,274
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£2,025	£4,156	£6,402	£12,553	£19,557	£27,532	£36,614	£46,955	£58,731	£66,566	£70,116
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£1,977	£3,913	£5,824	£10,495	£15,018	£19,397	£23,636	£27,741	£31,716	£34,039	£33,602
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£1,994	£3,999	£6,024	£11,180	£16,471	£21,902	£27,476	£33,197	£39,069	£42,666	£43,111
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£2,011	£4,083	£6,225	£11,899	£18,061	£24,752	£32,017	£39,907	£48,474	£53,964	£55,772

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Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£2,001	£4,033	£6,105	£11,468	£17,102	£23,019	£29,235	£35,764	£42,622	£46,902	£47,834
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£1,992	£3,985	£5,991	£11,065	£16,225	£21,471	£26,804	£32,227	£37,741	£41,093	£41,367
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£2,026	£4,163	£6,417	£12,609	£19,687	£27,779	£37,030	£47,604	£59,693	£67,762	£71,488
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£1,968	£3,869	£5,722	£10,155	£14,315	£18,221	£21,888	£25,329	£28,560	£30,403	£29,643
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£1,968	£3,869	£5,722	£10,154	£14,314	£18,218	£21,883	£25,323	£28,552	£30,393	£29,633
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£2,007	£4,062	£6,174	£11,714	£17,645	£23,996	£30,796	£38,077	£45,872	£50,811	£52,219
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£2,000	£4,027	£6,091	£11,418	£16,991	£22,821	£28,921	£35,303	£41,979	£46,132	£46,974
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£2,023	£4,147	£6,379	£12,469	£19,363	£27,166	£36,000	£46,000	£57,319	£64,817	£68,112
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£2,019	£4,124	£6,322	£12,256	£18,872	£26,247	£34,470	£43,638	£53,858	£60,546	£63,238
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£1,987	£3,961	£5,935	£10,873	£15,813	£20,756	£25,701	£30,648	£35,598	£38,569	£38,577
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£2,025	£4,155	£6,399	£12,542	£19,532	£27,486	£36,537	£46,835	£58,552	£66,345	£69,862
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£2,026	£4,160	£6,409	£12,581	£19,624	£27,659	£36,827	£47,288	£59,224	£67,179	£70,819

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 £1,500 into her pension account.
- Her contributions will increase every year by 2.5% and she will stop contributing when she reaches age 68.
- Inflation (the increase in the cost of living) is assumed to increase each year at a rate of 2.5%.
- These costs and charges are based on the year to 31/03/2022.



Member C: Jofra

Projected pension account in today's money				Before Charges										
Member C: Jofra				Years (investment period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	68 th birthday 23	25	30	35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.65%	£4,972	£9,927	£14,897	£27,385	£39,965	£52,637	£60,285	£60,461	£60,905	£61,352	£61,802
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£5,105	£10,616	£16,554	£33,493	£53,909	£78,517	£95,644	£103,061	£124,217	£149,717	£180,451
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£5,029	£10,219	£15,588	£29,839	£45,356	£62,251	£73,101	£75,633	£82,353	£89,671	£97,638
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas Cash Fund	0.250%	0.018%	1.50%	£4,931	£9,723	£14,422	£25,773	£36,582	£46,873	£52,810	£51,785	£49,308	£46,949	£44,703
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£4,963	£9,883	£14,792	£27,025	£39,198	£51,312	£58,552	£58,438	£58,153	£57,870	£57,588
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£5,108	£10,635	£16,601	£33,676	£54,353	£79,392	£96,885	£104,594	£126,659	£153,378	£185,735
Atlas Ethical Fund	0.930%	0.206%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£4,985	£9,994	£15,053	£27,928	£41,133	£54,676	£62,968	£63,608	£65,238	£66,910	£68,624
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£4,997	£10,051	£15,189	£28,407	£42,176	£56,518	£65,408	£66,485	£69,254	£72,139	£75,144
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£5,077	£10,466	£16,186	£32,071	£50,508	£71,907	£86,363	£91,665	£106,391	£123,483	£143,320
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£4,945	£9,792	£14,581	£26,307	£37,689	£48,735	£55,207	£54,552	£52,948	£51,391	£49,880
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£4,952	£9,828	£14,664	£26,586	£38,272	£49,726	£56,489	£56,038	£54,926	£53,837	£52,769

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Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£5,024	£10,189	£15,518	£29,584	£44,783	£61,205	£71,687	£73,943	£79,897	£86,330	£93,282
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£5,051	£10,333	£15,862	£30,849	£47,659	£66,513	£78,909	£82,616	£92,663	£103,933	£116,573
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£5,026	£10,200	£15,544	£29,679	£44,997	£61,595	£72,213	£74,571	£80,809	£87,568	£94,892
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£5,001	£10,071	£15,237	£28,574	£42,542	£57,169	£66,274	£67,508	£70,695	£74,033	£77,528
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£4,931	£9,723	£14,422	£25,773	£36,582	£46,873	£52,810	£51,785	£49,308	£46,949	£44,703
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£4,931	£9,723	£14,422	£25,773	£36,582	£46,873	£52,810	£51,785	£49,308	£46,949	£44,703
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£5,033	£10,241	£15,641	£30,031	£45,791	£63,050	£74,184	£76,930	£84,249	£92,264	£101,041
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£5,021	£10,177	£15,487	£29,473	£44,535	£60,754	£71,079	£73,217	£78,847	£84,910	£91,439
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£5,074	£10,455	£16,159	£31,967	£50,263	£71,438	£85,710	£90,870	£105,168	£121,717	£140,870
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£5,077	£10,468	£16,191	£32,089	£50,549	£71,985	£86,472	£91,799	£106,596	£123,779	£143,732
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£4,995	£10,044	£15,172	£28,347	£42,044	£56,284	£65,097	£66,117	£68,738	£71,463	£74,295
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£5,073	£10,447	£16,141	£31,898	£50,101	£71,127	£85,279	£90,344	£104,362	£120,555	£139,260
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£5,074	£10,455	£16,159	£31,967	£50,263	£71,438	£85,710	£90,870	£105,168	£121,717	£140,870

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 31/03/2022.



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%	2.14%	£4,954	£9,836	£14,684	£26,656	£38,420	£49,978	£56,816	£56,417	£55,434	£54,467	£53,517
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£5,057	£10,361	£15,932	£31,109	£48,259	£67,638	£80,455	£84,485	£95,465	£107,873	£121,894
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£5,000	£10,068	£15,228	£28,544	£42,475	£57,049	£66,115	£67,321	£70,430	£73,684	£77,088
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£5,062	£10,392	£16,005	£31,386	£48,901	£68,849	£82,123	£86,506	£98,516	£112,193	£127,769
Atlas Cash Fund	0.250%	0.018%	1.23%	£4,922	£9,676	£14,313	£25,414	£35,846	£45,648	£51,243	£49,983	£46,968	£44,135	£41,472
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£4,954	£9,838	£14,689	£26,671	£38,449	£50,028	£56,881	£56,494	£55,536	£54,594	£53,668
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£5,093	£10,555	£16,404	£32,909	£52,500	£75,756	£91,749	£98,262	£116,641	£138,457	£164,354
Atlas Ethical Fund	0.930%	0.206%	4.36%	£5,033	£10,238	£15,634	£30,006	£45,734	£62,945	£74,041	£76,759	£83,998	£91,920	£100,589
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£5,063	£10,392	£16,007	£31,390	£48,912	£68,869	£82,151	£86,540	£98,567	£112,265	£127,868
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£4,964	£9,884	£14,796	£27,036	£39,222	£51,352	£58,605	£58,499	£58,236	£57,975	£57,714
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£4,983	£9,984	£15,030	£27,847	£40,957	£54,367	£62,560	£63,129	£64,575	£66,053	£67,566
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£5,067	£10,414	£16,059	£31,589	£49,376	£69,748	£83,366	£88,016	£100,807	£115,457	£132,237
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£4,936	£9,748	£14,479	£25,964	£36,975	£47,531	£53,655	£52,759	£50,582	£48,496	£46,495
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£5,062	£10,391	£16,004	£31,382	£48,892	£68,830	£82,097	£86,476	£98,469	£112,127	£127,679
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£4,943	£9,783	£14,561	£26,238	£37,545	£48,492	£54,892	£54,187	£52,465	£50,798	£49,183

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Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£4,986	£9,996	£15,059	£27,949	£41,178	£54,756	£63,074	£63,733	£65,411	£67,133	£68,901
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£5,027	£10,208	£15,563	£29,748	£45,152	£61,879	£72,597	£75,030	£81,475	£88,473	£96,073
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£5,003	£10,083	£15,264	£28,671	£42,754	£57,548	£66,779	£68,106	£71,540	£75,147	£78,936
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£4,979	£9,962	£14,977	£27,664	£40,562	£53,677	£61,650	£62,061	£63,100	£64,156	£65,230
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£5,065	£10,407	£16,041	£31,522	£49,218	£69,448	£82,951	£87,511	£100,040	£114,363	£130,736
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£4,921	£9,672	£14,305	£25,386	£35,788	£45,553	£51,122	£49,845	£46,789	£43,921	£41,229
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£4,921	£9,672	£14,304	£25,384	£35,784	£45,545	£51,112	£49,833	£46,775	£43,904	£41,209
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£5,017	£10,155	£15,435	£29,285	£44,114	£59,991	£70,051	£71,991	£77,081	£82,531	£88,365
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£5,000	£10,068	£15,228	£28,545	£42,477	£57,052	£66,119	£67,325	£70,437	£73,692	£77,099
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£5,058	£10,368	£15,949	£31,173	£48,406	£67,915	£80,836	£84,946	£96,160	£108,854	£123,224
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£5,047	£10,309	£15,806	£30,640	£47,179	£65,618	£77,683	£81,137	£90,458	£100,850	£112,437
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£4,967	£9,902	£14,838	£27,183	£39,533	£51,890	£59,307	£59,318	£59,347	£59,376	£59,405
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£5,062	£10,388	£15,997	£31,355	£48,831	£68,715	£81,939	£86,283	£98,179	£111,714	£127,115
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£5,064	£10,399	£16,023	£31,454	£49,059	£69,148	£82,536	£87,007	£99,275	£113,273	£129,244

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 31/03/2022.



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	0.510%	0.000%	2.65%	£987	£2,967	£4,951	£9,939	£14,964	£20,025	£25,123	£30,259	£35,433	£40,644	£51,182
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£1,004	£3,128	£5,416	£11,945	£19,813	£29,296	£40,727	£54,504	£71,108	£91,122	£144,318
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£995	£3,035	£5,146	£10,750	£16,851	£23,495	£30,729	£38,605	£47,182	£56,521	£77,761
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas Cash Fund	0.250%	0.018%	1.50%	£982	£2,918	£4,817	£9,403	£13,770	£17,927	£21,886	£25,656	£29,245	£32,663	£39,015
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£986	£2,956	£4,922	£9,820	£14,694	£19,544	£24,371	£29,174	£33,954	£38,710	£48,154
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£1,004	£3,132	£5,429	£12,004	£19,965	£29,607	£41,281	£55,419	£72,540	£93,272	£148,779
Atlas Ethical Fund	0.930%	0.206%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£989	£2,982	£4,996	£10,119	£15,374	£20,764	£26,292	£31,961	£37,775	£43,739	£56,129
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£990	£2,996	£5,034	£10,278	£15,740	£21,430	£27,357	£33,530	£39,961	£46,660	£60,905
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£1,000	£3,093	£5,314	£11,481	£18,640	£26,948	£36,591	£47,783	£60,773	£75,850	£113,659
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£984	£2,935	£4,862	£9,581	£14,161	£18,607	£22,922	£27,110	£31,174	£35,120	£42,666
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£985	£2,943	£4,885	£9,674	£14,367	£18,968	£23,477	£27,896	£32,228	£36,474	£44,715
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£994	£3,028	£5,127	£10,666	£16,652	£23,119	£30,107	£37,658	£45,817	£54,633	£74,452
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£997	£3,062	£5,223	£11,082	£17,653	£25,023	£33,289	£42,561	£52,960	£64,624	£92,380
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£994	£3,031	£5,134	£10,697	£16,726	£23,259	£30,339	£38,010	£46,323	£55,332	£75,672

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Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£991	£3,000	£5,047	£10,333	£15,868	£21,665	£27,735	£34,092	£40,749	£47,720	£62,665
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£982	£2,918	£4,817	£9,403	£13,770	£17,927	£21,886	£25,656	£29,245	£32,663	£39,015
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£982	£2,918	£4,817	£9,403	£13,770	£17,927	£21,886	£25,656	£29,245	£32,663	£39,015
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£995	£3,040	£5,161	£10,813	£17,003	£23,782	£31,205	£39,335	£48,238	£57,988	£80,360
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£994	£3,025	£5,118	£10,630	£16,565	£22,957	£29,840	£37,253	£45,235	£53,832	£73,059
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£1,000	£3,090	£5,306	£11,447	£18,555	£26,781	£36,301	£47,320	£60,072	£74,831	£111,681
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£1,000	£3,093	£5,315	£11,487	£18,654	£26,976	£36,640	£47,861	£60,891	£76,022	£113,993
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£990	£2,994	£5,029	£10,258	£15,694	£21,345	£27,221	£33,329	£39,679	£46,281	£60,281
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£1,000	£3,089	£5,301	£11,425	£18,499	£26,670	£36,110	£47,014	£59,610	£74,160	£110,384
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£1,000	£3,090	£5,306	£11,447	£18,555	£26,781	£36,301	£47,320	£60,072	£74,831	£111,681

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 31/03/2022.



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%	2.14%	£985	£2,945	£4,891	£9,697	£14,419	£19,059	£23,618	£28,097	£32,499	£36,823	£45,247
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£998	£3,068	£5,243	£11,167	£17,861	£25,425	£33,972	£43,630	£54,544	£66,876	£96,556
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£991	£3,000	£5,045	£10,323	£15,845	£21,622	£27,666	£33,989	£40,604	£47,524	£62,340
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£999	£3,076	£5,263	£11,257	£18,084	£25,857	£34,711	£44,793	£56,275	£69,351	£101,201
Atlas Cash Fund	0.250%	0.018%	1.23%	£981	£2,907	£4,786	£9,283	£13,508	£17,479	£21,211	£24,717	£28,012	£31,108	£36,751
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£985	£2,945	£4,892	£9,702	£14,430	£19,077	£23,646	£28,138	£32,553	£36,893	£45,355
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£1,002	£3,114	£5,375	£11,754	£19,328	£28,317	£38,988	£51,655	£66,691	£84,539	£130,875
Atlas Ethical Fund	0.930%	0.206%	4.36%	£995	£3,040	£5,159	£10,805	£16,983	£23,744	£31,142	£39,238	£48,098	£57,794	£80,013
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£999	£3,076	£5,264	£11,259	£18,087	£25,865	£34,723	£44,812	£56,304	£69,392	£101,279
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£986	£2,956	£4,923	£9,823	£14,702	£19,559	£24,394	£29,207	£33,998	£38,769	£48,244
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£989	£2,980	£4,989	£10,092	£15,312	£20,652	£26,114	£31,701	£37,416	£43,262	£55,358
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£999	£3,081	£5,278	£11,324	£18,248	£26,178	£35,261	£45,664	£57,579	£71,225	£104,756
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£983	£2,924	£4,833	£9,466	£13,909	£18,168	£22,251	£26,166	£29,919	£33,518	£40,276
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£999	£3,075	£5,263	£11,256	£18,080	£25,851	£34,699	£44,775	£56,248	£69,313	£101,129
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£984	£2,932	£4,856	£9,558	£14,110	£18,518	£22,785	£26,917	£30,918	£34,791	£42,173
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£989	£2,983	£4,997	£10,126	£15,390	£20,793	£26,338	£32,029	£37,869	£43,864	£56,330
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£994	£3,033	£5,139	£10,720	£16,780	£23,361	£30,507	£38,267	£46,693	£55,844	£76,570
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£991	£3,003	£5,055	£10,365	£15,943	£21,802	£27,956	£34,420	£41,211	£48,344	£63,707
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£988	£2,975	£4,974	£10,032	£15,174	£20,402	£25,718	£31,122	£36,618	£42,205	£53,661

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Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£999	£3,079	£5,273	£11,302	£18,193	£26,071	£35,077	£45,373	£57,142	£70,596	£103,559
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£981	£2,906	£4,783	£9,273	£13,488	£17,445	£21,159	£24,645	£27,918	£30,990	£36,580
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£981	£2,906	£4,783	£9,273	£13,487	£17,442	£21,154	£24,639	£27,910	£30,980	£36,566
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£993	£3,020	£5,103	£10,567	£16,418	£22,682	£29,389	£36,570	£44,259	£52,491	£70,743
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£991	£3,000	£5,045	£10,323	£15,845	£21,623	£27,667	£33,991	£40,607	£47,529	£62,347
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£998	£3,070	£5,247	£11,188	£17,912	£25,524	£34,141	£43,895	£54,937	£67,437	£97,605
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£997	£3,056	£5,207	£11,013	£17,486	£24,702	£32,748	£41,717	£51,717	£62,866	£89,154
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£987	£2,961	£4,935	£9,872	£14,812	£19,754	£24,699	£29,645	£34,595	£39,547	£49,458
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£999	£3,075	£5,261	£11,247	£18,059	£25,810	£34,629	£44,664	£56,083	£69,076	£100,682
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£999	£3,077	£5,268	£11,280	£18,138	£25,964	£34,893	£45,082	£56,706	£69,970	£102,372

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 31/03/2022.



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	0.510%	0.000%	2.65%	£1,001	£1,004	£1,007	£1,015	£1,022	£1,030	£1,037	£1,042	£1,045	£1,053	£1,060
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£1,038	£1,119	£1,205	£1,453	£1,751	£2,110	£2,544	£2,845	£3,066	£3,695	£4,454
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£1,017	£1,052	£1,089	£1,186	£1,291	£1,406	£1,531	£1,611	£1,667	£1,815	£1,976
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas Cash Fund	0.250%	0.018%	1.50%	£990	£971	£952	£907	£863	£822	£783	£760	£745	£710	£676
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£999	£997	£995	£990	£985	£981	£976	£973	£971	£966	£962
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£1,039	£1,122	£1,211	£1,466	£1,776	£2,150	£2,604	£2,921	£3,153	£3,819	£4,624
Atlas Ethical Fund	0.930%	0.206%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£1,005	£1,015	£1,026	£1,052	£1,079	£1,107	£1,135	£1,152	£1,164	£1,194	£1,224
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£1,008	£1,025	£1,042	£1,085	£1,130	£1,177	£1,226	£1,257	£1,277	£1,331	£1,386
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£1,030	£1,094	£1,161	£1,347	£1,564	£1,815	£2,106	£2,303	£2,445	£2,837	£3,293
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£994	£982	£971	£942	£914	£887	£861	£846	£836	£811	£788
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£996	£988	£980	£961	£942	£923	£905	£894	£887	£869	£852
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£1,016	£1,048	£1,081	£1,168	£1,262	£1,363	£1,473	£1,543	£1,591	£1,720	£1,858
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£1,023	£1,071	£1,122	£1,258	£1,411	£1,583	£1,775	£1,902	£1,991	£2,233	£2,505
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£1,016	£1,049	£1,084	£1,174	£1,272	£1,379	£1,494	£1,568	£1,619	£1,755	£1,901

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Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£1,009	£1,028	£1,047	£1,097	£1,148	£1,203	£1,259	£1,295	£1,319	£1,381	£1,446
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£990	£971	£952	£907	£863	£822	£783	£760	£745	£710	£676
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£990	£971	£952	£907	£863	£822	£783	£760	£745	£710	£676
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£1,018	£1,056	£1,095	£1,199	£1,313	£1,438	£1,575	£1,663	£1,725	£1,889	£2,069
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£1,015	£1,045	£1,077	£1,160	£1,249	£1,345	£1,448	£1,514	£1,560	£1,680	£1,809
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,267	£2,403	£2,781	£3,219
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£1,030	£1,094	£1,161	£1,348	£1,566	£1,818	£2,111	£2,309	£2,452	£2,847	£3,306
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£1,008	£1,024	£1,040	£1,081	£1,124	£1,168	£1,215	£1,243	£1,263	£1,313	£1,365
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£1,029	£1,090	£1,155	£1,334	£1,541	£1,781	£2,057	£2,243	£2,376	£2,745	£3,171
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£1,030	£1,092	£1,157	£1,339	£1,550	£1,794	£2,076	£2,267	£2,403	£2,781	£3,219

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 31/03/2022.



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	0.510%	0.000%	2.14%	£996	£990	£983	£965	£949	£932	£916	£906	£900	£884	£869
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£1,025	£1,076	£1,130	£1,277	£1,443	£1,630	£1,842	£1,982	£2,082	£2,352	£2,658
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£1,009	£1,027	£1,046	£1,095	£1,145	£1,198	£1,253	£1,288	£1,311	£1,372	£1,435
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£1,026	£1,081	£1,139	£1,297	£1,477	£1,682	£1,916	£2,071	£2,181	£2,484	£2,829
Atlas Cash Fund	0.250%	0.018%	1.23%	£988	£963	£940	£883	£830	£780	£733	£706	£688	£647	£608
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£997	£990	£983	£966	£950	£934	£918	£909	£902	£887	£872
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£1,035	£1,108	£1,187	£1,409	£1,673	£1,985	£2,357	£2,612	£2,798	£3,321	£3,942
Atlas Ethical Fund	0.930%	0.206%	4.36%	£1,018	£1,056	£1,094	£1,198	£1,310	£1,434	£1,569	£1,656	£1,717	£1,879	£2,056
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£1,026	£1,081	£1,139	£1,297	£1,478	£1,683	£1,917	£2,072	£2,183	£2,487	£2,832
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£999	£997	£996	£991	£987	£982	£978	£975	£973	£969	£965
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£1,005	£1,014	£1,023	£1,046	£1,070	£1,095	£1,120	£1,135	£1,145	£1,172	£1,199
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£1,028	£1,085	£1,145	£1,312	£1,502	£1,721	£1,971	£2,138	£2,257	£2,585	£2,961
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£992	£975	£959	£919	£881	£845	£810	£790	£777	£745	£714
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£1,026	£1,081	£1,139	£1,297	£1,476	£1,681	£1,914	£2,070	£2,180	£2,482	£2,827
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£994	£981	£968	£937	£908	£879	£851	£835	£824	£798	£772
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£1,005	£1,016	£1,026	£1,053	£1,081	£1,110	£1,139	£1,157	£1,169	£1,200	£1,231
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£1,017	£1,051	£1,086	£1,179	£1,280	£1,390	£1,510	£1,586	£1,640	£1,780	£1,933
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£1,010	£1,030	£1,050	£1,103	£1,159	£1,217	£1,279	£1,317	£1,343	£1,411	£1,482
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£1,003	£1,010	£1,017	£1,034	£1,051	£1,069	£1,087	£1,097	£1,105	£1,123	£1,142

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Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£1,027	£1,084	£1,143	£1,307	£1,494	£1,708	£1,952	£2,116	£2,232	£2,551	£2,917
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£987	£963	£939	£881	£827	£776	£729	£702	£684	£642	£603
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£987	£963	£939	£881	£827	£776	£729	£701	£684	£642	£602
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£1,014	£1,042	£1,071	£1,146	£1,227	£1,314	£1,407	£1,466	£1,507	£1,613	£1,727
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£1,009	£1,027	£1,046	£1,095	£1,145	£1,198	£1,253	£1,288	£1,311	£1,372	£1,435
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£1,025	£1,077	£1,132	£1,281	£1,451	£1,642	£1,859	£2,002	£2,104	£2,382	£2,697
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£1,022	£1,067	£1,115	£1,243	£1,386	£1,545	£1,722	£1,839	£1,920	£2,141	£2,387
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£1,000	£1,000	£1,000	£1,001	£1,001	£1,002	£1,002	£1,003	£1,003	£1,003	£1,004
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£1,026	£1,081	£1,138	£1,295	£1,473	£1,676	£1,907	£2,061	£2,170	£2,470	£2,810
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£1,027	£1,082	£1,141	£1,302	£1,485	£1,695	£1,934	£2,093	£2,207	£2,518	£2,873

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 31/03/2022.



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	0.510%	0.000%	2.65%	£501	£502	£504	£507	£511	£515	£519	£522	£526	£529	£530
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£519	£559	£603	£726	£875	£1,055	£1,272	£1,533	£1,848	£2,067	£2,227
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£509	£526	£544	£593	£645	£703	£765	£833	£907	£955	£988
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas Cash Fund	0.250%	0.018%	1.50%	£495	£486	£476	£453	£432	£411	£391	£373	£355	£344	£338
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£500	£499	£498	£495	£493	£490	£488	£486	£483	£482	£481
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£520	£561	£605	£733	£888	£1,075	£1,302	£1,577	£1,909	£2,142	£2,312
Atlas Ethical Fund	0.930%	0.206%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£503	£508	£513	£526	£539	£553	£567	£582	£597	£606	£612
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£504	£512	£521	£543	£565	£589	£613	£639	£665	£682	£693
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£515	£547	£580	£674	£782	£907	£1,053	£1,222	£1,419	£1,551	£1,647
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£497	£491	£485	£471	£457	£444	£431	£418	£406	£399	£394
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£498	£494	£490	£480	£471	£461	£452	£443	£435	£429	£426
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£508	£524	£540	£584	£631	£682	£736	£796	£860	£901	£929
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£512	£536	£561	£629	£706	£791	£888	£995	£1,117	£1,196	£1,252
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£508	£525	£542	£587	£636	£689	£747	£810	£877	£921	£951
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£505	£514	£524	£548	£574	£601	£630	£659	£691	£710	£723

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Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£495	£486	£476	£453	£432	£411	£391	£373	£355	£344	£338
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£495	£486	£476	£453	£432	£411	£391	£373	£355	£344	£338
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£509	£528	£548	£600	£657	£719	£788	£863	£945	£998	£1,034
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£507	£523	£538	£580	£624	£672	£724	£780	£840	£878	£904
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£515	£546	£579	£670	£775	£897	£1,038	£1,202	£1,391	£1,518	£1,610
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£515	£547	£581	£674	£783	£909	£1,056	£1,226	£1,423	£1,557	£1,653
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£504	£512	£520	£540	£562	£584	£607	£631	£656	£672	£682
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£515	£545	£578	£667	£771	£890	£1,028	£1,188	£1,372	£1,496	£1,585
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£515	£546	£579	£670	£775	£897	£1,038	£1,202	£1,391	£1,518	£1,610

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 31/03/2022.



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	33	68 th birthday 35	40
Atlas Active Corporate Bond Fund	0.510%	0.000%	2.14%	£498	£495	£491	£483	£474	£466	£458	£450	£442	£437	£434
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£512	£538	£565	£638	£721	£815	£921	£1,041	£1,176	£1,266	£1,329
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£505	£514	£523	£547	£573	£599	£627	£656	£686	£705	£718
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£513	£541	£569	£648	£738	£841	£958	£1,091	£1,242	£1,343	£1,415
Atlas Cash Fund	0.250%	0.018%	1.23%	£494	£482	£470	£441	£415	£390	£366	£344	£323	£312	£304
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£498	£495	£492	£483	£475	£467	£459	£451	£444	£439	£436
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£517	£554	£594	£705	£836	£993	£1,178	£1,399	£1,660	£1,840	£1,971
Atlas Ethical Fund	0.930%	0.206%	4.36%	£509	£528	£547	£599	£655	£717	£785	£859	£940	£992	£1,028
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£513	£541	£569	£649	£739	£841	£958	£1,092	£1,243	£1,344	£1,416
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£500	£499	£498	£496	£493	£491	£489	£487	£484	£483	£482
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£502	£507	£511	£523	£535	£547	£560	£573	£586	£594	£599
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£514	£542	£573	£656	£751	£860	£985	£1,129	£1,293	£1,402	£1,481
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£496	£488	£479	£460	£441	£422	£405	£388	£372	£363	£357
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£513	£541	£569	£648	£738	£841	£957	£1,090	£1,241	£1,342	£1,413
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£497	£490	£484	£469	£454	£439	£425	£412	£399	£391	£386
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£503	£508	£513	£527	£541	£555	£569	£584	£600	£609	£616
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£508	£525	£543	£590	£640	£695	£755	£820	£890	£935	£967
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£505	£515	£525	£552	£580	£609	£639	£672	£706	£727	£741
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£502	£505	£508	£517	£526	£534	£543	£552	£562	£567	£571
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£514	£542	£572	£653	£747	£854	£976	£1,116	£1,276	£1,382	£1,458

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Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£494	£481	£469	£441	£414	£388	£364	£342	£321	£309	£301
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£494	£481	£469	£441	£413	£388	£364	£342	£321	£309	£301
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£507	£521	£535	£573	£614	£657	£704	£753	£807	£840	£864
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£505	£514	£523	£547	£573	£599	£627	£656	£686	£705	£718
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£513	£539	£566	£641	£725	£821	£929	£1,052	£1,191	£1,283	£1,348
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£511	£534	£557	£621	£693	£772	£861	£960	£1,070	£1,143	£1,193
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£500	£500	£500	£500	£501	£501	£501	£501	£502	£502	£502
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£513	£540	£569	£647	£737	£838	£954	£1,085	£1,235	£1,334	£1,405
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£513	£541	£570	£651	£743	£847	£967	£1,103	£1,259	£1,362	£1,436

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 31/03/2022.



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	0.510%	0.000%	2.65%	£1,252	£1,255	£1,259	£1,268	£1,278	£1,287	£1,293	£1,297	£1,306	£1,316	£1,325
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	6.40%	£1,298	£1,398	£1,507	£1,816	£2,189	£2,638	£2,951	£3,179	£3,832	£4,619	£5,567
Atlas Active Multi Asset Fund	0.600%	0.230%	4.26%	£1,271	£1,316	£1,361	£1,482	£1,614	£1,757	£1,849	£1,913	£2,083	£2,268	£2,470
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas Cash Fund	0.250%	0.018%	1.50%	£1,238	£1,214	£1,190	£1,133	£1,079	£1,027	£998	£978	£931	£887	£844
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.40%	£1,249	£1,246	£1,244	£1,238	£1,232	£1,226	£1,222	£1,220	£1,214	£1,208	£1,202
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.50%	£1,299	£1,402	£1,514	£1,833	£2,220	£2,688	£3,015	£3,255	£3,942	£4,773	£5,780
Atlas Ethical Fund	0.930%	0.206%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas Flexible Access Retirement Fund	0.560%	0.052%	3.02%	£1,256	£1,269	£1,282	£1,315	£1,349	£1,383	£1,404	£1,419	£1,455	£1,492	£1,530
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	3.34%	£1,260	£1,281	£1,302	£1,356	£1,413	£1,472	£1,508	£1,533	£1,597	£1,663	£1,733
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.60%	£1,288	£1,367	£1,451	£1,684	£1,954	£2,268	£2,480	£2,633	£3,056	£3,547	£4,116
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.89%	£1,243	£1,228	£1,213	£1,178	£1,143	£1,109	£1,090	£1,077	£1,045	£1,014	£985
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas Level Annuity Target Fund	0.250%	0.000%	2.09%	£1,245	£1,235	£1,225	£1,201	£1,177	£1,154	£1,140	£1,131	£1,108	£1,086	£1,065
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	4.10%	£1,270	£1,309	£1,351	£1,459	£1,577	£1,704	£1,785	£1,841	£1,989	£2,150	£2,323
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.88%	£1,279	£1,339	£1,402	£1,573	£1,764	£1,978	£2,119	£2,219	£2,489	£2,791	£3,131
Atlas Multi Asset Portfolio 2	0.450%	0.197%	4.16%	£1,270	£1,312	£1,355	£1,468	£1,591	£1,724	£1,809	£1,868	£2,024	£2,193	£2,377
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£1,262	£1,285	£1,309	£1,371	£1,436	£1,503	£1,545	£1,574	£1,649	£1,726	£1,808

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Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.50%	£1,238	£1,214	£1,190	£1,133	£1,079	£1,027	£998	£978	£931	£887	£844
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.50%	£1,238	£1,214	£1,190	£1,133	£1,079	£1,027	£998	£978	£931	£887	£844
Atlas Passive Multi Asset Fund	0.470%	0.000%	4.38%	£1,273	£1,320	£1,369	£1,499	£1,642	£1,798	£1,899	£1,969	£2,156	£2,361	£2,586
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	4.03%	£1,269	£1,307	£1,346	£1,450	£1,561	£1,681	£1,758	£1,810	£1,950	£2,100	£2,261
Atlas Shariah Compliant Fund	0.450%	0.016%	5.54%	£1,287	£1,365	£1,447	£1,674	£1,938	£2,243	£2,448	£2,596	£3,004	£3,477	£4,024
Atlas Sustainable Equity Fund	0.545%	0.311%	5.61%	£1,288	£1,367	£1,451	£1,685	£1,957	£2,273	£2,486	£2,639	£3,064	£3,558	£4,132
Atlas UK Direct Property Fund	0.750%	0.040%	3.30%	£1,260	£1,279	£1,300	£1,351	£1,405	£1,460	£1,495	£1,518	£1,578	£1,641	£1,706
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.50%	£1,287	£1,363	£1,444	£1,668	£1,927	£2,226	£2,427	£2,571	£2,970	£3,431	£3,963
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.54%	£1,287	£1,365	£1,447	£1,674	£1,938	£2,243	£2,448	£2,596	£3,004	£3,477	£4,024

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 31/03/2022



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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	0.510%	0.000%	2.14%	£1,246	£1,237	£1,228	£1,207	£1,186	£1,165	£1,153	£1,145	£1,125	£1,105	£1,086
Atlas Active Emerging Markets Equity Fund	1.170%	0.194%	5.04%	£1,281	£1,345	£1,412	£1,596	£1,803	£2,038	£2,193	£2,303	£2,602	£2,940	£3,322
Atlas Active Multi Asset Fund	0.600%	0.230%	3.43%	£1,261	£1,284	£1,308	£1,368	£1,431	£1,497	£1,539	£1,567	£1,639	£1,715	£1,794
Atlas Asia Pacific (ex Japan) Equity Index Tracker Fund	0.300%	0.000%	5.20%	£1,283	£1,351	£1,424	£1,621	£1,846	£2,103	£2,273	£2,394	£2,727	£3,105	£3,537
Atlas Cash Fund	0.250%	0.018%	1.23%	£1,235	£1,204	£1,175	£1,104	£1,037	£975	£939	£916	£861	£809	£760
Atlas Corporate Bond Index Tracker Fund	0.250%	0.000%	2.15%	£1,246	£1,237	£1,229	£1,208	£1,187	£1,167	£1,155	£1,148	£1,128	£1,109	£1,090
Atlas Emerging Markets Index Tracker Fund	0.400%	0.024%	6.08%	£1,294	£1,385	£1,484	£1,761	£2,091	£2,482	£2,751	£2,946	£3,497	£4,151	£4,927
Atlas Ethical Fund	0.930%	0.206%	4.36%	£1,273	£1,319	£1,368	£1,497	£1,638	£1,793	£1,892	£1,962	£2,147	£2,349	£2,571
Atlas Europe (ex UK) Equity Index Tracker Fund	0.300%	-0.003%	5.20%	£1,283	£1,352	£1,424	£1,622	£1,847	£2,104	£2,274	£2,396	£2,729	£3,108	£3,540
Atlas Flexible Access Retirement Fund	0.560%	0.052%	2.41%	£1,249	£1,247	£1,244	£1,239	£1,233	£1,228	£1,224	£1,222	£1,217	£1,211	£1,206
Atlas Flexible Pre-Retirement Fund	0.350%	0.025%	2.97%	£1,256	£1,267	£1,279	£1,308	£1,338	£1,368	£1,387	£1,400	£1,432	£1,465	£1,498
Atlas Global Equity Index Tracker Fund	0.270%	0.010%	5.32%	£1,284	£1,356	£1,432	£1,640	£1,878	£2,151	£2,333	£2,464	£2,822	£3,232	£3,701
Atlas Inflation-Linked Annuity Target Fund	0.250%	0.000%	1.64%	£1,240	£1,219	£1,198	£1,149	£1,102	£1,056	£1,030	£1,013	£971	£931	£892
Atlas Japan Equity Index Tracker Fund	0.300%	0.002%	5.20%	£1,283	£1,351	£1,423	£1,621	£1,846	£2,102	£2,272	£2,393	£2,725	£3,103	£3,533
Atlas Level Annuity Target Fund	0.250%	0.000%	1.84%	£1,242	£1,226	£1,210	£1,172	£1,135	£1,099	£1,077	£1,064	£1,030	£997	£965
Atlas Multi Asset Absolute Return Fund	0.750%	0.316%	3.03%	£1,257	£1,270	£1,283	£1,317	£1,351	£1,387	£1,409	£1,423	£1,461	£1,499	£1,539
Atlas Multi Asset Portfolio 1	0.450%	0.227%	4.20%	£1,271	£1,313	£1,357	£1,474	£1,601	£1,738	£1,826	£1,887	£2,050	£2,226	£2,417
Atlas Multi Asset Portfolio 2	0.450%	0.197%	3.51%	£1,262	£1,287	£1,313	£1,379	£1,449	£1,522	£1,567	£1,599	£1,679	£1,764	£1,853
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£1,254	£1,263	£1,271	£1,292	£1,314	£1,336	£1,349	£1,358	£1,381	£1,404	£1,428
Atlas North American Equity Index Tracker Fund	0.220%	0.000%	5.28%	£1,284	£1,354	£1,429	£1,634	£1,867	£2,135	£2,313	£2,440	£2,790	£3,189	£3,646

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Atlas Over 15 Years Gilts Index Tracker Fund	0.250%	0.039%	1.21%	£1,234	£1,203	£1,173	£1,101	£1,034	£971	£934	£911	£855	£803	£754
Atlas Over 5 Years Index-Linked Gilts Index Tracker Fund	0.250%	0.040%	1.21%	£1,234	£1,203	£1,173	£1,101	£1,034	£970	£934	£911	£855	£802	£753
Atlas Passive Multi Asset Fund	0.470%	0.000%	3.91%	£1,267	£1,302	£1,338	£1,433	£1,534	£1,643	£1,712	£1,759	£1,883	£2,016	£2,159
Atlas Retirement Income Drawdown Fund	0.590%	0.010%	3.43%	£1,261	£1,284	£1,308	£1,368	£1,431	£1,498	£1,539	£1,567	£1,639	£1,715	£1,794
Atlas Shariah Compliant Fund	0.450%	0.016%	5.07%	£1,281	£1,347	£1,415	£1,602	£1,813	£2,053	£2,211	£2,324	£2,630	£2,978	£3,371
Atlas Sustainable Equity Fund	0.545%	0.311%	4.75%	£1,277	£1,334	£1,394	£1,554	£1,732	£1,931	£2,061	£2,153	£2,400	£2,676	£2,984
Atlas UK Direct Property Fund	0.750%	0.040%	2.51%	£1,250	£1,250	£1,251	£1,251	£1,252	£1,252	£1,253	£1,253	£1,254	£1,254	£1,255
Atlas UK Equity Index Tracker Fund	0.300%	0.018%	5.18%	£1,283	£1,351	£1,422	£1,618	£1,842	£2,095	£2,264	£2,384	£2,713	£3,087	£3,513
Atlas World (ex UK) Equity Index Tracker Fund	0.300%	0.000%	5.24%	£1,283	£1,353	£1,426	£1,627	£1,857	£2,119	£2,293	£2,417	£2,758	£3,147	£3,591

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 31/03/2022



DRAWDOWN EXAMPLE: Member H: Nasser

Projected pension account in today's money				Before Charges										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	30	31	32	50
Atlas Multi Asset Portfolio 3	0.450%	0.159%	3.45%	£96,963	£90,804	£84,531	£68,332	£51,368	£33,604	£15,001	-£4,481	-£8,486	-£12,529	-£92,048
Projected pension account in today's money				After all charges + costs deducted										
Member H: Nasser				Years (drawdown period)										
Fund	Total Expense Ratio	Transaction Costs	Assumed Investment Growth	1	3	5	10	15	20	25	27	28	29	30
Atlas Multi Asset Portfolio 3	0.450%	0.159%	2.84%	£96,380	£89,102	£81,777	£63,249	£44,411	£25,257	£5,783	-£2,098	-£6,058	-£10,031	-£14,017

Notes for Nasser's projected drawdown figures

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

