



Target allocations of funds used\*

Age	The SEI Factor Allocation Global Equity Fund	The SEI Core Fund	The SEI Moderate Fund	SSgA Sterling Liquidity Fund
50 (and under)	100%	0%	0%	0%
51	93%	7%	0%	0%
52	87%	13%	0%	0%
53	82%	18%	0%	0%
54	76%	24%	0%	0%
55	71%	29%	0%	0%
56	67%	33%	0%	0%
57	62%	38%	0%	0%
58	58%	36%	6%	0%
59	54%	34%	12%	0%
60	50%	33%	17%	0%
61	43%	30%	21%	6%
62	38%	26%	24%	12%
63	33%	24%	26%	17%
64	29%	22%	28%	21%
65	26%	20%	29%	25%
66	33%	27%	40%	0%
67	32%	28%	40%	0%
68	31%	28%	41%	0%
69	29%	29%	42%	0%
70	28%	29%	43%	0%
71	26%	30%	44%	0%
72	25%	31%	44%	0%
73	23%	31%	46%	0%
74	21%	32%	47%	0%
75	19%	33%	48%	0%
76	16%	34%	50%	0%
77	14%	35%	51%	0%
78	11%	36%	53%	0%
79	8%	38%	54%	0%
80	4%	39%	57%	0%
81	0%	41%	59%	0%
82	0%	37%	63%	0%
83	0%	34%	66%	0%
84	0%	29%	71%	0%
85	0%	24%	76%	0%
86	0%	17%	83%	0%
87	0%	10%	90%	0%
88 (onwards)	0%	0%	100%	0%

\*Actual allocations will vary on market conditions. Changes are made on the member's date of birth.

## Frequently Asked Questions

### Who manages the SEI Master Trust Flexi Default Option?

The SEI Master Trust Flexi Default Option is managed and monitored by the Trustee. The Trustee determines the choice of manager, the mix of securities and how much risk to take within the different stages of the SEI Master Trust Flexi Default Option. In making their decision, the Trustee will always get investment advice whenever appropriate.

### What if I want to change my investments?

You can change your investment at any time by going into your online account. There are no explicit costs for switching or any limits to the number of switches that you can make.

### What if I decide to retire early?

The SEI Master Trust Flexi Default Option is built around your Selected Retirement Age (SRA) which is set at age 65. If you intend to retire earlier or later, then change your SRA online to ensure the switching period of the SEI Master Trust Flexi Default Option will change in accordance with your SRA.

If you change your Selected Retirement Age (from 65) your investments may not be split exactly as per the tables shown in this factsheet, as your investments will change based upon how many years you are away from your Selected Retirement Age.

Whenever you reach your Selected Retirement Age you will be automatically start to be invested in line with the 'post retirement' section of this SEI Master Trust Flexi Default Option.

### How much will I get at retirement?

Your income at retirement will depend on how much you pay in, for how long and how your monies are invested. The SEI Master Trust Flexi Default Option will make some broad investment decisions on your behalf, but you still need to decide how much you can afford to save and when to join/retire from the pension scheme. You can use the online projection tool to estimate your pension at retirement and the benefits from making additional contributions.

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**Past performance is not a guarantee of future performance.** Investment in the range of SEI Master Trust's funds is intended as a long-term investment. The value of an investment and any income from it can go down as well as up. Investors may not get back the original amount invested. Additionally, this investment may not be suitable for everyone. If you should have any doubt whether it is suitable for you, you should obtain expert advice.