



## Ecclesiastical Personal Pension Scheme

### Product Cost & Charges as of 31 December 2021

<b>Funds</b>	<b>Annual Management Charge (%)</b> <i>(deduction made each year to pay for our administration &amp; investment services).</i>	<b>Additional Charges (%)</b> <i>(deduction made during 2021 to pay for the Depositary, Custodian, Registrar and Auditor fees).</i>	<b>Transaction Costs (%) *</b> <i>(deduction made during 2021 as a net cost of buying and selling the underlying investments in a fund).</i>	<b>Annual Loyalty Bonus (%)</b> <i>(addition made each year to reduce Annual Management Charge to 0.50% in respect of Edentree funds only).</i>
Edentree Responsible and Sustainable European Equity Fund – Share Class C	<b>1.25%</b>	<b>0.06%</b>	<b>-0.042%</b>	<b>0.75%</b>
Edentree Responsible and Sustainable Global Equity Fund – Share Class C	<b>1.25%</b>	<b>0.06%</b>	<b>-0.008%</b>	<b>0.75%</b>
Edentree Responsible and Sustainable UK Equity Fund – Share Class C	<b>1.25%</b>	<b>0.04%</b>	<b>0.003%</b>	<b>0.75%</b>
Edentree Responsible and Sustainable UK Equity Opportunities Fund – Share Class C	<b>1.25%</b>	<b>0.04%</b>	<b>-0.03%</b>	<b>0.75%</b>
Edentree Responsible and Sustainable Managed Income Fund – Share Class C	<b>1.00%</b>	<b>0.03%</b>	<b>0.127%</b>	<b>0.50%</b>
Unitised Deposit Fund	<b>0.25%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

\* Transaction costs may be negative where an overall gain was made on the transaction due to changes in the pricing of the assets being bought or sold making a net revenue. For our Cost and Charges comparative illustration, where transaction costs are negative, we have assumed a zero cost. Transaction costs aren't likely to remain negative every year and may not accurately represent the costs in future years

For members who still pay contributions, a 5% contribution charge applies. Depending on the contribution amount payable, shares are purchased based on published allocation rates of between 95.23% and 99.04%. There are no charges on exit or switching between funds.