



## Ecclesiastical Personal Pension Scheme

### Product Cost & Charges as of 31 December 2023

<b>Funds</b>	<b>Annual Management Charge %</b> <i>(deduction made each year for administration &amp; investment services after loyalty bonus discount).</i>	<b>Additional Fund Charges %</b> <i>(fees of the Depositary, Fund Administrator, Custodian, Registrar and Auditor). Managed Income Fund also includes charges for the other open-ended investment funds held in the fund.</i>	<b>Transaction Costs % *</b> <i>(deduction made as a net cost of buying and selling the underlying investments in a fund).</i>
Edentree Responsible and Sustainable European Equity Fund – Share Class C	<b>0.50%</b>	<b>0.06%</b>	<b>-0.05%</b>
Edentree Responsible and Sustainable Global Equity Fund – Share Class C	<b>0.50%</b>	<b>0.04%</b>	<b>0.01%</b>
Edentree Responsible and Sustainable UK Equity Fund – Share Class C	<b>0.50%</b>	<b>0.04%</b>	<b>-0.02%</b>
Edentree Responsible and Sustainable UK Equity Opportunities Fund – Share Class C	<b>0.50%</b>	<b>0.05%</b>	<b>0.05%</b>
Edentree Responsible and Sustainable Managed Income Fund – Share Class C	<b>0.50%</b>	<b>0.19%</b>	<b>-0.03%</b>
Unitised Deposit Fund	<b>0.25%</b>	<b>N/A</b>	<b>N/A</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.