

# Legal & General Multi-Index 3 Fund

Unit Trust (NURS non-complex) I-Class GBP



## FUND AIM

The objective of the fund is to provide a combination of growth and income and to keep the fund within a pre-determined risk profile. The fund will have exposure to company and government bonds, cash, company shares and UK commercial property. The fund will have a strong bias towards company and government bonds. At least 75% of the fund will be invested in other funds. At least 50% of the fund will be invested in Legal & General index-tracker funds.

## RISK PROFILE

The fund is part of a range of risk targeted funds. The risk profile ranges from 1-10 with 1 being the least risky, and 10 being the most.

The fund targets risk profile 3. The level of risk in the fund is managed by restricting the types and proportions of the assets it holds.

We have selected Distribution Technology as our current risk profiler. Distribution Technology are an independent agency who provide risk profiling tools to advisers and fund managers.

## WHO IS THIS FUND FOR?

- This fund is designed to provide growth and can form a substantial part of a savings portfolio. It is primarily designed for investors who have received advice but may be appropriate for investors who have considered the Multi-Index range and matched their own risk profile to this fund
- Although investors can take their money out at any time, this fund may not be appropriate for those who plan to withdraw their money within five years
- If you do not understand this document we recommend you seek additional information to help you decide if this fund is right for you

## FUND FACTS

Fund size <b>£274.7m</b>	Base currency <b>GBP</b>	IA Sector <b>Managed Volatility</b>
Launch date <b>21 Aug 2013</b>	Domicile <b>UK</b>	Underlying yield <b>2.10%</b>

## COSTS

Initial charge <b>0.00%</b>	Ongoing charge <b>0.31%</b>
Price basis <b>Dual</b>	Bid / Offer spread <b>0.46%</b>

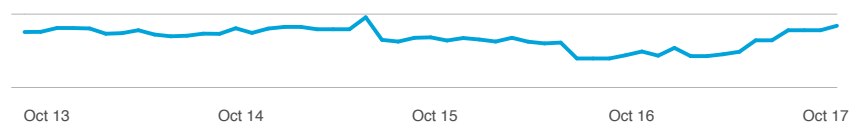
## PERFORMANCE (%)



## ANNUAL PERFORMANCE (%)

12 months to 30 September	2017	2016	2015	2014	2013
Fund	2.29	12.25	3.29	6.92	-

## HISTORICAL RISK PROFILE POSITIONING (RISK PROFILE 3)



Performance for the I Dist unit class in GBP, launched on 21 August 2013. Source: Lipper. Performance assumes all fund charges have been taken and that all income generated by the investments, after deduction of tax, remains in the fund.

**Past performance is not a guide to future returns. The value of your investment and any income taken from it is not guaranteed and may go up and down.**

The chart illustrates the positioning of the Multi-Index 3 fund since inception within the corresponding risk profile. LGIM calculations based on month-end target asset allocations and the variance-covariance matrix as provided by Distribution Technology at the time.

For detail on price basis methodologies please refer to the 'Guide to Investing With Us' found on our website. [↗](#)

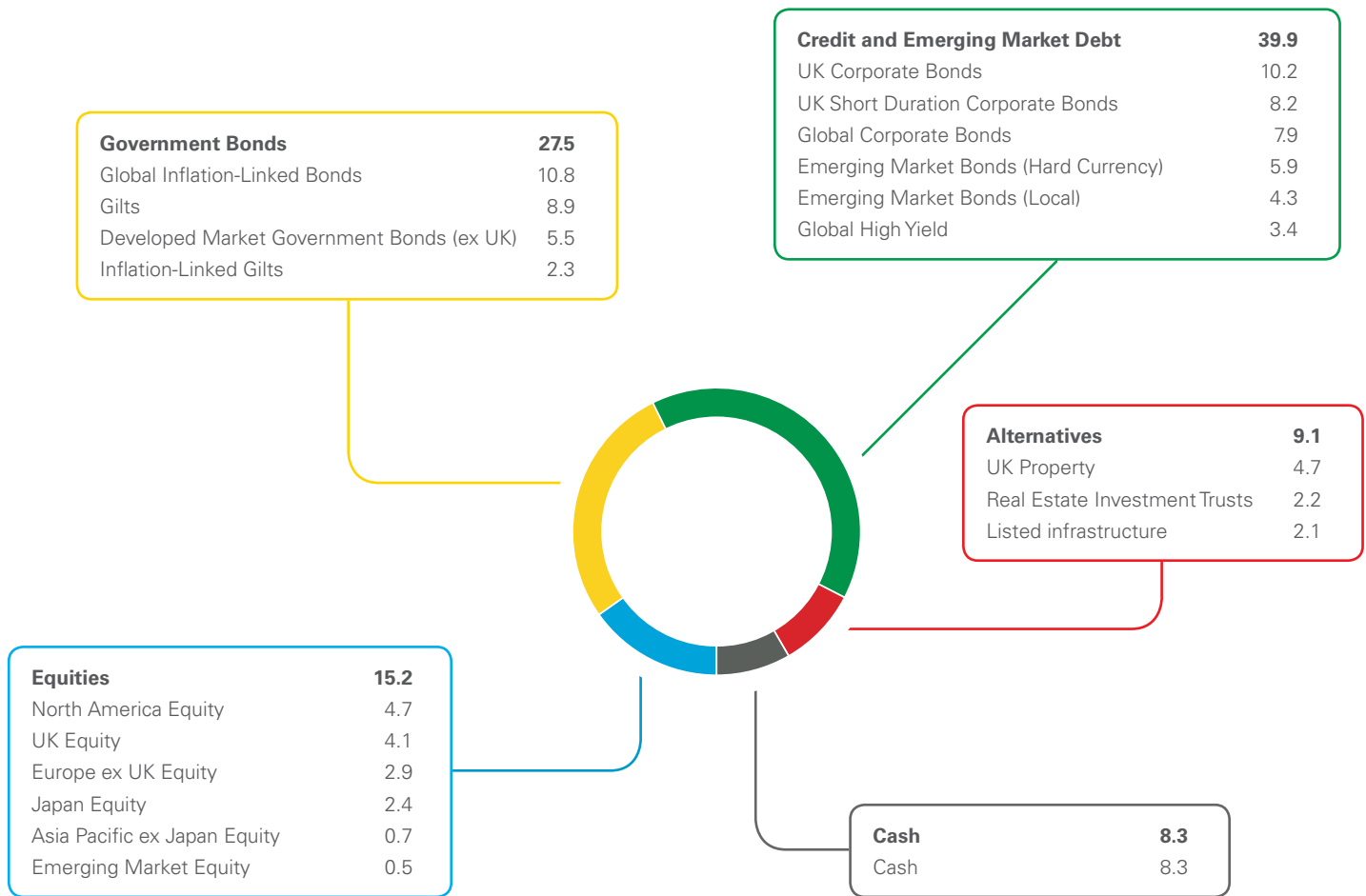
## FUND SNAPSHOT

- Aims to help clients reach their investment goals by staying true to its risk profile over time
- A low-risk, risk-profile targeted portfolio of bonds and equities
- The asset allocation of the fund incorporates the views of the economists, strategists and fund managers as part of a team process



## PORTFOLIO BREAKDOWN

All data source LGIM unless otherwise stated. Totals may not sum due to rounding.



**Justin Onuekwusi**    **Bruce White**    **Andrzej Pioch**

### FUND MANAGERS

The fund managers have responsibility for managing the multi-index fund range. They are part of the Multi-Asset Funds (MAF) team in LGIM. This team focuses on designing and managing multi-asset funds that are tailored to match the specific objectives of various client types. The team sits within a wider Asset Allocation team which combines both depth of experience with a broad range of expertise from different fields, including fund management, investment consulting and risk management roles.

### TOP 10 HOLDINGS (%)

L&G Global Inflation Linked Bond Index Fund	10.8
L&G All Stocks Gilt Index Trust	10.2
L&G Sterling Corporate Bond Index Fund	10.2
LGIM Sterling Liquidity Fund Class 1	9.9
L&G Short Dated Sterling Corporate Bond Index Fund	8.2
LGIM Global Corporate Bond Fund	7.9
L&G Emerging Markets Government Bond (US\$) Index Fund	5.9
L&G UK Property Fund	4.7
L&G US Index Trust	4.5
L&G Emerging Markets Government Bond (Local Currency) Index Fund	4.3

## KEY RISKS

- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The fund may have underlying investments that are valued in currencies that are different from Sterling (British Pounds). Any such investments will be impacted by exchange rate fluctuations and this may affect the value of your investment and any income from it. Currency hedging techniques may have been applied to reduce the impact of exchange rate fluctuations but may not entirely eliminate it.
- Investment returns on bonds are particularly sensitive to trends in interest rate movements. Their values are likely to fall when interest rates rise. Such falls may be more pronounced in a low interest rate environment. Bonds with a longer time to go before their maturity date will fall by more than bonds with a short time to their maturity date.
- Credit ratings assigned to the individual assets in the fund can weaken and cause the value of those assets to fall.
- The fund invests in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of your fund may fall.
- The fund could lose money if any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the fund.

For more information, please refer to the key investor information document on our website [↗](#)

## LATEST DISTRIBUTION INFORMATION

For distributing unit classes, the latest payments are shown below. Please note that these payments are not guaranteed, are at the discretion of the manager and may be paid out of capital.

Type	Ex-div date	Pay date	Pence per unit
Final	16 Aug 17	13 Oct 17	0.60p



### SPOTLIGHT ON LEGAL & GENERAL INVESTMENT MANAGEMENT

We are one of Europe's largest asset managers and a major global investor, with assets under management of £957.2 billion (as at 30 June 2017). We work with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors.

Assets under management includes derivative positions and assets managed by LGIMA, an SEC Registered Investment Advisor.

## DEALING INFORMATION

Valuation frequency Daily, 3pm (UK time)

Dealing frequency Daily

Settlement period T+4

## CODES

**ISIN** I Acc GB00B9751744

I Dist GB00B6VR4B04

**SEDOL** I Acc B975174


I Dist B6VR4B0

**Bloomberg** I Acc LGMI3IA LN

I Dist LGMI3II LN

## TO FIND OUT MORE

 Visit [www.legalandgeneral.com](http://www.legalandgeneral.com)

 Call **0370 050 0955**

 Email [investments@landg.com](mailto:investments@landg.com)

Lines are open Monday to Friday 8.30am to 6.00pm. We may record and monitor calls. Call charges will vary.

## Important information

Issued by Legal & General (Unit Trust Managers) Limited as management company for this fund. Registered in England and Wales No. 01009418. Registered Office: One Coleman Street, London, EC2R 5AA. Authorised and Regulated by the Financial Conduct Authority No. 119273. We are members of the Investment Association. All features described in this fact sheet are those current at the time of publication and may be changed in the future. Nothing in this fact sheet should be construed as advice and it is therefore not a recommendation to buy or sell investments. If in doubt about the suitability of this product, you should seek professional advice. No investment decisions should be made without first reviewing the key investor information document of the Fund ("KIID") which can be obtained from [www.legalandgeneral.com](http://www.legalandgeneral.com). This fact sheet is only directed at investors resident in jurisdictions where this fund is registered for sale. It is not an offer or invitation to persons outside of those jurisdictions. We reserve the right to reject any applications from outside of such jurisdictions.