

# Legal & General Future World Multi-Index 5 Fund

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



## FUND AIM

The Fund objective is to provide a combination of growth and income within a pre-determined risk profile. The Fund's potential gains and losses are likely to be constrained by the aim to stay within the risk profile. The Fund also aims to incorporate environmental, social and governance considerations into the investment strategy.

## 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 5. 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 primarily designed for investors: who have received advice and had their attitude to risk assessed and matched to the risk profile of this Fund but may be appropriate for those investors who have considered the risk profile of this Fund with the others in the Multi-Index range; who are looking for growth from an investment in company and government bonds (a type of loan that pays interest), cash, company shares and UK commercial property.
- 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.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- To help you understand this Fund, its risk profile and how it compares to others in the range we have created a guide [www.legalandgeneral.com/mi-guide](http://www.legalandgeneral.com/mi-guide).

## FUND FACTS

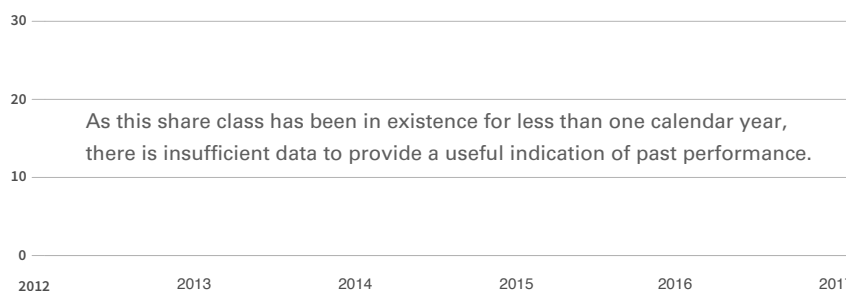
Fund size <b>£1.5m</b>	Base currency <b>GBP</b>	IA Sector <b>IA Volatility Managed</b>
Launch date <b>17 Apr 2019</b>	Domicile <b>UK</b>	

## COSTS

Initial charge <b>0.00%</b>	Ongoing charge <b>0.66%</b>
Price basis <b>Full swing</b>	Bid / Offer spread <b>0.65%</b>

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

## PERFORMANCE (%)



	1 month	3 months	1 year	3 years	Launch
■ Fund	-	-	-	-	-
■ Benchmark	-	-	-	-	-

## FUND SNAPSHOT

- A multi-asset portfolio of equities, bonds and some exposure to commercial property that aims to stay true to its targeted risk profile over time
- Environmental, social and governance (ESG) considerations are a core part of the fund's investment strategy
- The asset allocation of the fund incorporates the views of the economists, strategists and fund managers as part of a team process

## 12 MONTH PERFORMANCE TO MOST RECENT QUARTER (%)

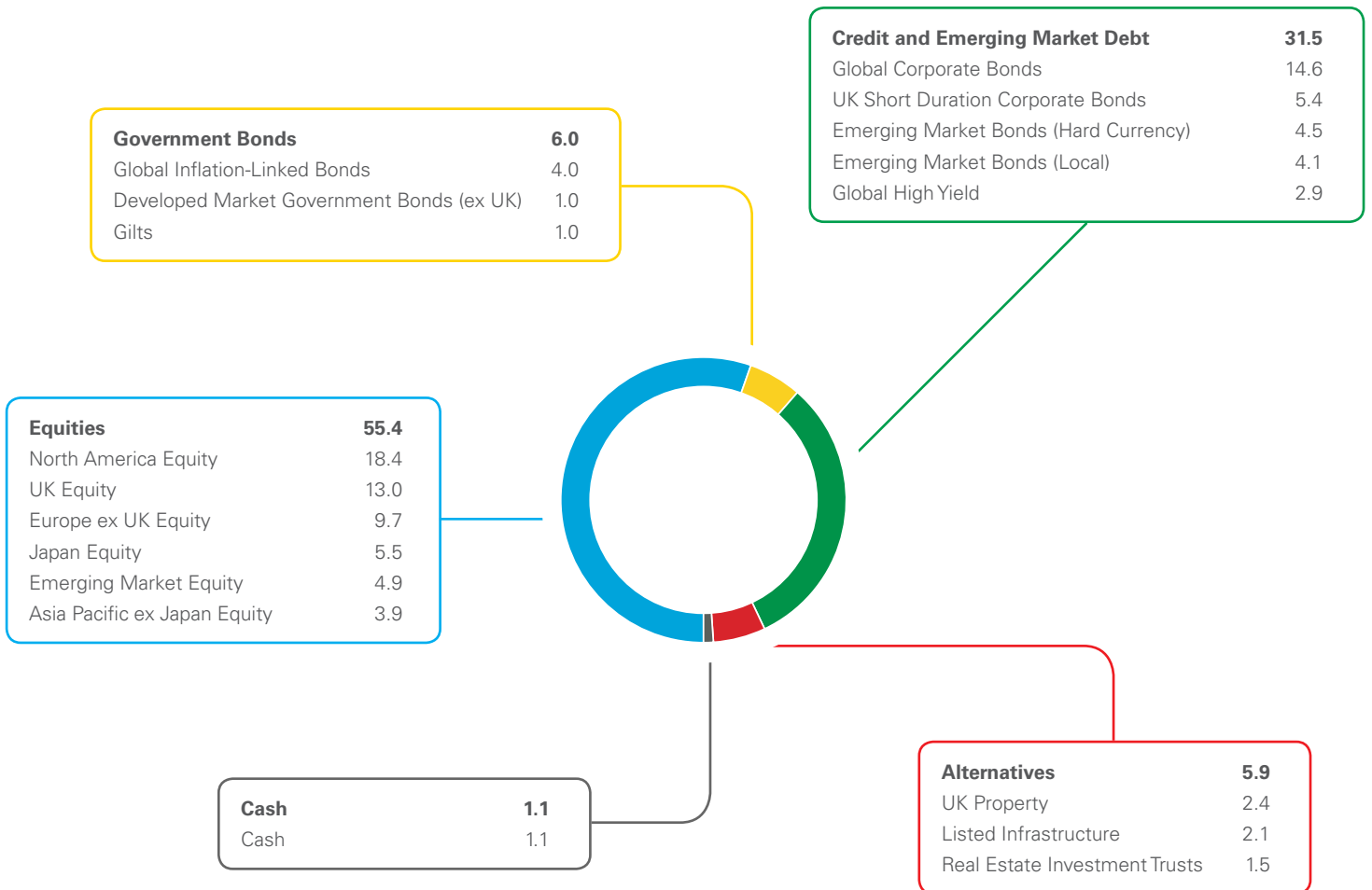
12 months to 30 June	2019	2018	2017	2016	2015
Fund	-	-	-	-	-
Benchmark	-	-	-	-	-

Performance for the R Inc unit class in GBP, launched on 17 April 2019. 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 the future.**

## PORTFOLIO BREAKDOWN

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



**Justin Onuekwusi**     **Andrzej Pioch**     **Francis Chua**

### 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 FutureWorld ESG Developed Fund	29.0
L&G FutureWorld Global Credit Fund	12.6
L&G FutureWorld ESG UK Fund	11.3
L&G Short Dated Sterling Corporate Bond Index Fund	5.4
L&G Global Emerging Markets Index Fund	4.9
L&G ESG EM Gov Bond USD Fund	4.5
L&G ESG EM Gov Bond Local Currency Fund	4.1
L&G Global Inflation Linked Bond Index Fund	4.0
L&G Japan Equity UCITS ETF	3.0
L&G High Income Trust	2.9

**RISK PROFILE**



The synthetic risk and reward indicator (SRRRI) is based on the historic volatility of the fund's value and it may change in the future.

The fund is in category 4 because the mix of different asset types in which the fund invests has a balancing effect on the rate at which the fund share price moves up and down.

**KEY RISKS**

- The value of an investment and any income taken from it is not guaranteed and can go down as well as up. You may not get back the amount you originally invested.
- The fund invests directly or indirectly 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 the fund may fall.
- By investing in other funds this fund indirectly holds bonds and property that are traded through agents, brokers or investment banks or directly between buyers and sellers. This makes them less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the fund may not be able to sell its holdings in other funds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the fund depository.
- The fund could lose money if any institution providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the fund.
- 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). Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.

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



**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 £1,015.50 billion (as at 31 December 2018). We work with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors.

The AUM disclosed aggregates the assets managed by LGIM in the UK, LGIMA in the US and LGIM Asia in Hong Kong. The AUM includes the value of securities and derivatives positions.

**DEALING INFORMATION**

Valuation frequency	Daily, 3pm (UK time)
Dealing frequency	Daily
Settlement period	T+4

**CODES**

<b>ISIN</b>	R Acc	GB00BJ0LSB26
	R Inc	GB00BJ0LSC33
<b>SEDOL</b>	R Acc	BJ0LSB2
	R Inc	BJ0LSC3
<b>Bloomberg</b>	R Acc	LGF5RA LN
	R Inc	LGF5RI 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.

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