



# L&G Diversified EUR Fund

ICAV (UCITS compliant) Z-Class EUR Acc

## FUND AIM

The Fund aims to deliver long term capital growth through investment predominantly in other investment funds.

## RISK AND REWARD PROFILE



The synthetic risk and reward indicator (SRRI) 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's share price moves up and down.

For more information, please refer to the Key Risks section on page 3.

## WHO IS THIS FUND FOR?

- This fund is designed for investors looking for growth from an investment in other authorised funds
- 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
- 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<br><b>€1,055.9m</b>     | Base currency<br><b>EUR</b> | Comparator<br><b>Composite*</b> |
| Launch date<br><b>17 Aug 2016</b> | Domicile<br><b>Ireland</b>  |                                 |

\*We show the Fund's performance against a comparator of the MSCI World Index (50% hedged to EUR), because the long-term expected rate of return of the Fund is broadly similar to that of a developed market equity fund. The diversified nature of the Fund means that it is expected to have less exposure than a pure equity fund to adverse equity market conditions. However, the Fund may perform less strongly than a pure equity fund in benign or positive market conditions.

## COSTS

|   |   |
|---|---|
| Initial charge<br><b>0.00%</b>              | Ongoing charge<br><b>0.07%</b>            |
| Price basis<br><b>Single- dilution levy</b> | Dilution levy<br><b>0.26%- round trip</b> |

The eligibility for the Z share class is restricted and may require a separate fee agreement with LGIM. Please contact us to discuss share class eligibility.

## PERFORMANCE (%)



|        | 1m   | 3m   | 1y   | 3y   | Launch |
|--------|------|------|------|------|--------|
| ■ Fund | 1.63 | 2.86 | 8.12 | 5.62 | 5.32   |

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

| 12 months to 30 September | 2019 | 2018 | 2017 | 2016 | 2015 |
|---------------------------|------|------|------|------|------|
| Fund                      | 8.12 | 2.58 | 6.23 | -    | -    |

All performance periods over a year will be annualised. Performance for the Z EUR Acc share class in EUR, launched on 17 August 2016. 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.**

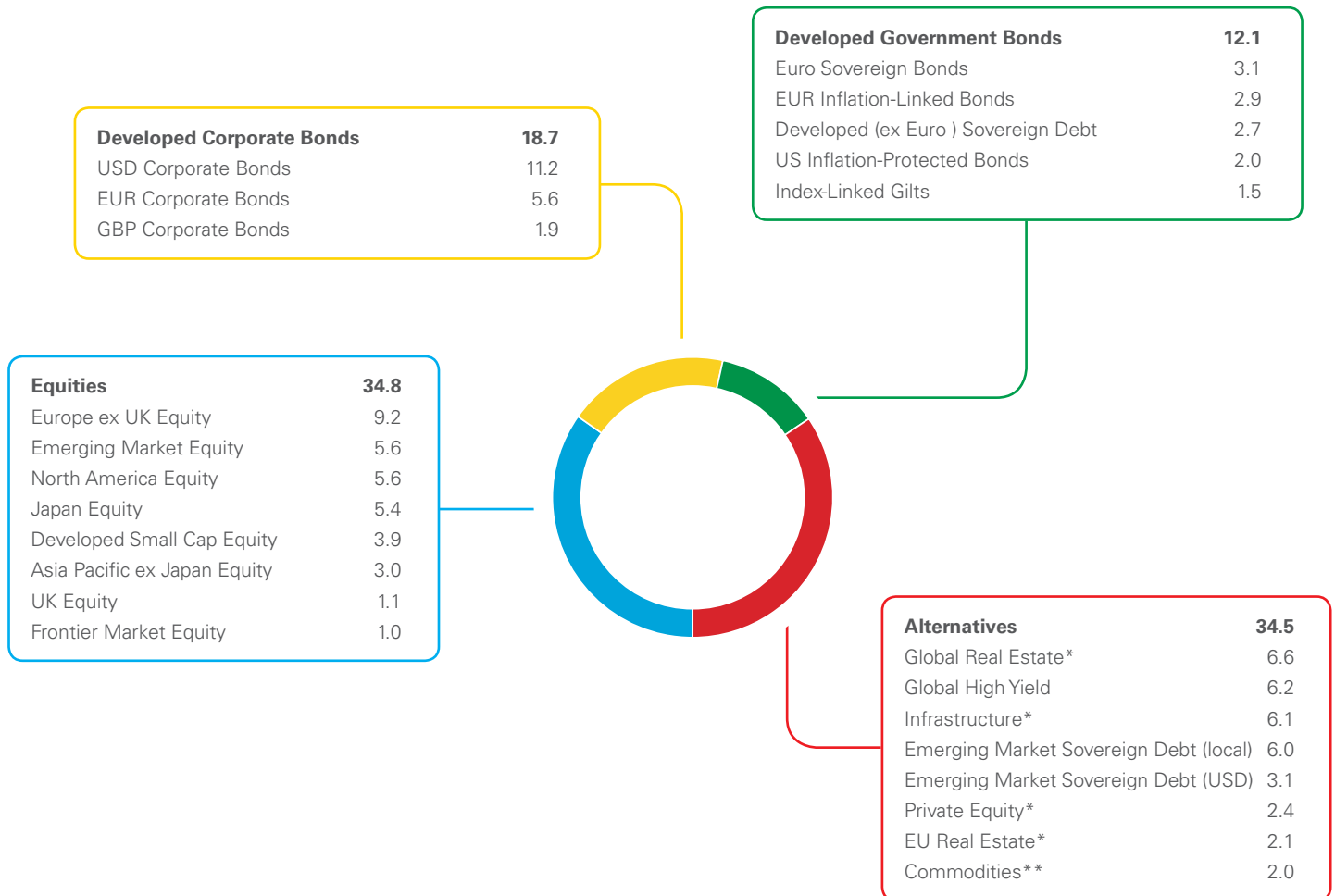
## FUND SNAPSHOT

- Aims to provide pure market exposure for long-term investors
- A fund designed to provide a return broadly similar to developed market equities but with lower volatility
- Delivering a diversified investment that is straightforward and transparent in its approach



## PORTFOLIO BREAKDOWN

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



### LGIM ASSET ALLOCATION TEAM

The Fund's asset allocation is set and maintained by LGIM's Asset Allocation team. The team has a wealth of experience in fund management, investment strategy and economics. They are responsible for a wide range of multi-asset funds and investment strategies across LGIM's client base. The Fund allows a broad range of investors to access this expertise.

\*Exposure through shares in listed infrastructure and global Real Estate Investment Trusts (REITs).

\*\*Exposure through investing in funds that aim to provide a similar return to selected commodity indices. The underlying funds invest in derivatives to provide the return of the specified indices.

Asset allocations are subject to change.

## KEY RISKS

- The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- 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 that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds 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 the currency of this share class. 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.
- We may take some or all of the ongoing charges from the fund's capital rather than the fund's income. This increases the amount of income, but it reduces the growth potential and may lead to a fall in the value of the fund.
- 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 [↗](#)

## TO FIND OUT MORE

Legal & General ICAV  
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 Visit [www.lgim.com](http://www.lgim.com)

 Call **+353 1 434 5080** We may record and monitor calls. Call charges will vary.

 Email [LGIM\\_ta\\_queries@ntrs.com](mailto:LGIM_ta_queries@ntrs.com)



## 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 €1,268.0 billion (as at 30 June 2019). 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, 22:30 Irish time        |
| Dealing frequency       | Each Irish and UK Business Day |
| Settlement period       | T+2                            |
| Administrator/Custodian | Northern Trust                 |

## CODES

**ISIN** IE00BD6FWQ93

**Bloomberg** LGDEZEA ID

## COUNTRY REGISTRATION

-  Germany
-  Ireland
-  Italy
-  Netherlands
-  United Kingdom

## Important information

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**Internal Fund Code: 8600**