



# Legal & General Cash Trust

Unit Trust (UCITS compliant) R-Class GBP

## FUND AIM

The objective of this fund is to maintain capital and to provide a return in line with money market rates, before charges. The fund will generally invest in short term deposits, certificates of deposit, government bonds (predominantly UK) issued in pounds sterling and reverse repos.

## 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.

This fund is in category 1 because it invests in a mixture of deposits, government bonds and Repos which generally provide lower rewards and lower risks than other investments such as commercial property or company shares.

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 to preserve their money in an investment which can form part of their existing savings portfolio. It is not the same as a bank or building society account. Your money is not protected under the UK deposit protection scheme
- This fund may be appropriate for investors looking to invest for a short period of time
- 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

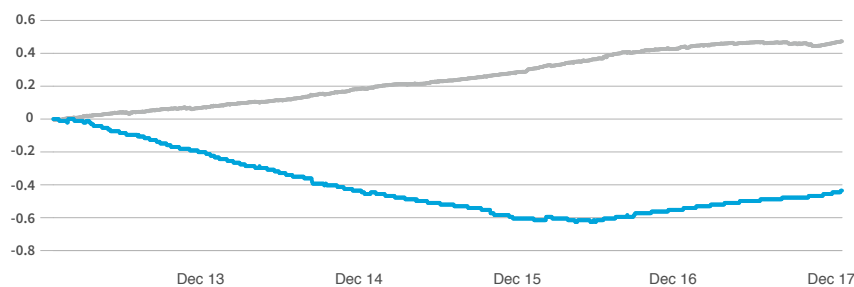
|                                   |                             |   |
|-----------------------------------|-----------------------------|---|
| Fund size<br><b>£1,375.3m</b>     | Base currency<br><b>GBP</b> | IA Sector<br><b>IA Short Term Money Market NR</b> |
| Launch date<br><b>23 Sep 1992</b> | Domicile<br><b>UK</b>       | Distribution yield<br><b>0.20%</b>                |
|                                   |                             | Weighted average maturity<br><b>50.0 days</b>     |

## COSTS

|                                  |                                    |
|----------------------------------|------------------------------------|
| Initial charge<br><b>0.00%</b>   | Ongoing charge<br><b>0.25%</b>     |
| Price basis<br><b>Full swing</b> | Bid / Offer spread<br><b>0.00%</b> |

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

## PERFORMANCE (%)



|             | 1 month | 6 months | 1 year | 3 years | 5 years |
|-------------|---------|----------|--------|---------|---------|
| ■ Fund      | 0.02    | 0.05     | 0.11   | 0.02    | -0.44   |
| ■ IA Sector | 0.01    | 0.02     | 0.04   | 0.30    | 0.49    |

## ANNUAL PERFORMANCE (%)

| 12 months to 31 December | 2017 | 2016 | 2015  | 2014  | 2013  |
|--------------------------|------|------|-------|-------|-------|
| Fund                     | 0.11 | 0.06 | -0.15 | -0.23 | -0.22 |
| IA Sector                | 0.04 | 0.14 | 0.11  | 0.11  | 0.08  |

Performance for the R Acc unit class in GBP, launched on 26 August 2005. 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.**

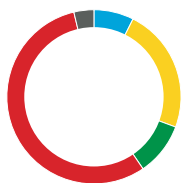
## FUND SNAPSHOT

- Aims to preserve capital and provide a return in line with money market rates
- Invests in a range of money market securities denominated in sterling
- Actively managed, leveraging the resources of LGIM's Global Fixed Income team



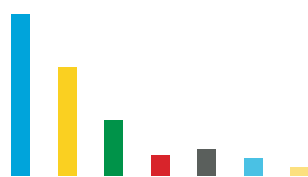
## PORTFOLIO BREAKDOWN

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



### CREDIT RATING (%)

|      |      |
|------|------|
| AA   | 7.3  |
| AA-  | 22.8 |
| A+   | 9.7  |
| A    | 54.8 |
| A-   | 3.6  |
| Cash | 1.9  |



### DAYS TO MATURITY (%)

|         |      |
|---------|------|
| 0-30    | 40.7 |
| 31-60   | 27.3 |
| 61-90   | 13.8 |
| 91-120  | 5.1  |
| 121-150 | 6.6  |
| 151-180 | 4.4  |
| 180+    | 2.2  |

### COUNTRY (%)

|  |                      |      |
|--|----------------------|------|
|  | Japan                | 26.0 |
|  | France               | 18.6 |
|  | United Kingdom       | 14.3 |
|  | Netherlands          | 8.9  |
|  | United Arab Emirates | 7.3  |
|  | Germany              | 5.5  |
|  | United States        | 5.1  |
|  | Sweden               | 4.4  |
|  | Switzerland          | 2.9  |
|  | Other                | 7.1  |

### TOP 10 HOLDINGS (%)

|   |     |
|---|-----|
| Bank Of Tokyo Mitsubishi                    | 5.5 |
| National Bank Of Abu Dhabi                  | 5.1 |
| SMBC Europe Ltd                             | 5.1 |
| Treasury 0% 22/01/18                        | 4.7 |
| BNP Paribas London                          | 3.6 |
| DZ Bank                                     | 3.3 |
| Sumitomo Mitsui Trust Bank CD 0.5% 02/02/18 | 2.9 |
| Sumitomo Mitsui Bank CD 0.5% 12/03/18       | 2.9 |
| BRED Banque Populaire CD 0.60% 12/02/18     | 2.2 |
| Northern Trust                              | 1.9 |

### LGIM LIQUIDITY TEAM MANAGEMENT

LGIM has a team-based approach to liquidity management which forms a strategic part of our asset management capability drawing on the expertise of over 70 investment professionals from our liquidity and fixed income teams globally.

## KEY RISKS

- The fund has money on deposit with companies such as banks or other financial institutions and invests in bonds which are issued by the government. If these companies or the government 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.
- When interest rates are low and the fund's income is not enough to pay charges, the fund's capital will be used instead. This may reduce the potential for growth or cause the value of the fund to fall.

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 £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, 12pm (UK time) |
| Dealing frequency   | Daily                 |
| Settlement period   | T+1                   |

## CODES

|                  |              |
|------------------|--------------|
| <b>ISIN</b>      | GB0005141584 |
| <b>SEDOL</b>     | 0514158      |
| <b>Bloomberg</b> | LEGCASI      |

## 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.