



Legal & General Cash Trust

Unit Trust (UCITS compliant) I-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 Repos. Repos are an agreement between two parties to sell or buy an asset and later reverse the trade at an agreed date and price.

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

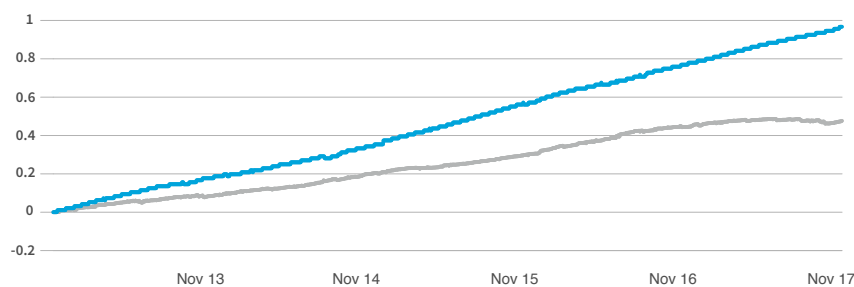
Fund size £1,345.0m	Base currency GBP	IA Sector Short Term Money Market	
Launch date 23 Sep 1992	Domicile UK	Distribution yield 0.30%	Weighted average maturity 54.0 days

COSTS

Initial charge 0.00%	Ongoing charge 0.15%
Price basis Full swing	Bid / Offer spread 0.00%

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	0.09	0.20	0.62	0.97
■ IA Sector	0.01	0.01	0.05	0.29	0.49

ANNUAL PERFORMANCE (%)

12 months to 30 September	2017	2016	2015	2014	2013
Fund	0.19	0.21	0.22	0.17	0.19
IA Sector	0.04	0.16	0.10	0.09	0.13

Performance for the I 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.

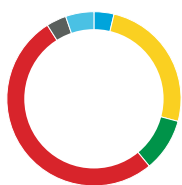
FUND SNAPSHOT

- 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



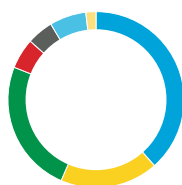
PORTFOLIO BREAKDOWN

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



CREDIT RATING (%)

■ AA	3.7
■ AA-	25.5
■ A+	9.9
■ A	52.0
■ A-	3.7
■ Cash	5.3



DAYS TO MATURITY (%)

■ 0-30	38.5
■ 31-60	18.0
■ 61-90	24.5
■ 91-120	5.6
■ 121-150	4.8
■ 151-180	6.7
■ 180+	1.9

COUNTRY (%)

🇯🇵 Japan	25.1
🇬🇧 United Kingdom	12.7
🇫🇷 France	12.3
🇩🇪 Germany	11.1
🇳🇱 Netherlands	8.7
🇺🇸 United States	8.6
🇦🇪 United Arab Emirates	7.4
🇸🇪 Sweden	5.2
🇨🇳 China	4.2
🌐 Other	4.7

TOP 10 HOLDINGS (%)

Northern Trust	5.3
Helaba Bank	5.2
Bank Of Tokyo Mitsubishi	3.7
DZ Bank	3.7
First Abu Dhabi Bank	3.7
SMBC Europe Ltd	3.7
Sumitomo Mitsui Trust Bank CD 0.5% 02/02/18	3.0
Treasury 0% 22/01/18	3.0
BRED Banque Populaire CD 0.60% 12/02/18	2.2
ABN AMRO Bank 0.5% 01/03/18	1.9



JENNIFER GILLESPIE

Jennifer Gillespie is Head of Money Markets and the Fund Manager for Legal & General's Cash Trust. She joined LGIM in 2008 from Scottish Widows Investment Partnership (SWIP) where she held the title of Investment Director, Money Market Funds. Prior to that, she was a Treasury Manager with Scottish Widows Bank (SWB). Jennifer graduated from the University of Waterloo in Canada with a BA (Hons) in Soviet Studies and is also an Associate of the Chartered Institute of Bankers in Scotland.

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

ISIN	GB00B0CNHB64
SEDOL	B0CNHB6
Bloomberg	LEGAIA

TO FIND OUT MORE

 Visit www.legalandgeneral.com

 Call **0370 050 0955**

 Email 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

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