

Legal & General Multi-Index 3 Fund

Unit Trust (NURS non-complex) C-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 £326.5m | Base currency GBP | IA Sector IA Volatility Managed |
| Launch date 21 Aug 2013 | Domicile UK | Underlying yield 2.3% |

COSTS

| | |
|--------------------------------|------------------------------------|
| Initial charge 0.00% | Ongoing charge 0.24% |
| Price basis Dual | Bid / Offer spread 0.58% |

PERFORMANCE (%)

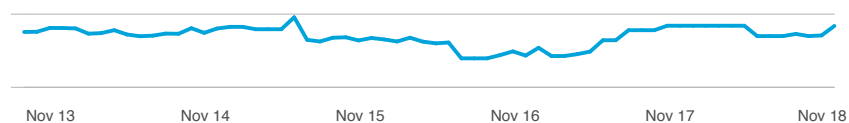


| | 1 month | 3 months | 1 year | 3 years | Launch |
|------|---------|----------|--------|---------|--------|
| Fund | 0.15 | -1.36 | -0.28 | 13.00 | 26.24 |

12 MONTH PERFORMANCE TO MOST RECENT QUARTER (%)

| 12 months to 30 September | 2018 | 2017 | 2016 | 2015 | 2014 |
|---------------------------|------|------|-------|------|------|
| Fund | 1.90 | 2.37 | 12.33 | 3.36 | - |

HISTORICAL RISK PROFILE POSITIONING (RISK PROFILE 3)



Performance for the C Inc unit class in GBP, launched on 07 January 2014. 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. [↗](#)

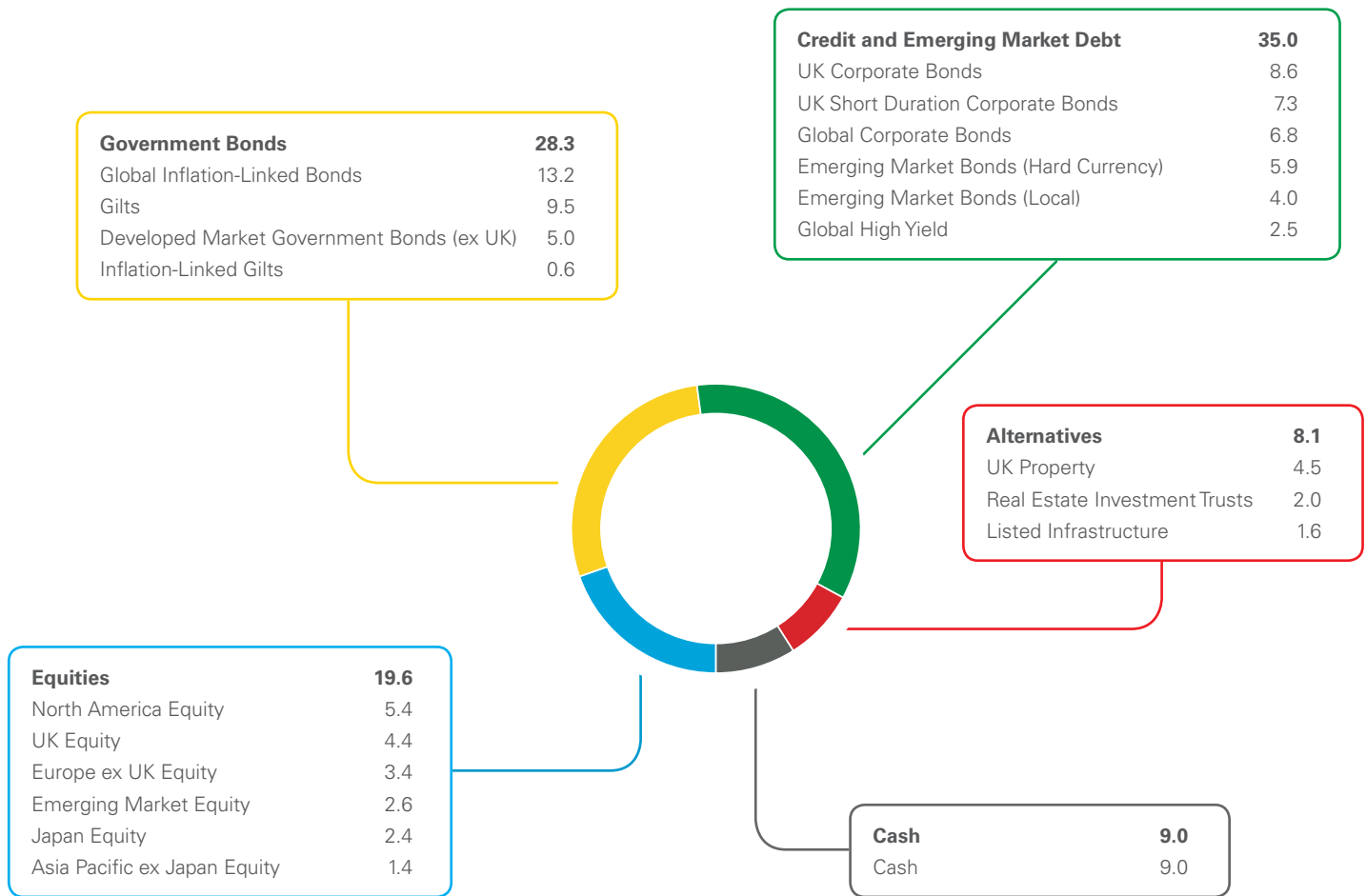
FUND SNAPSHOT

- 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 **Andrzej Pioch** **Francis Chua**

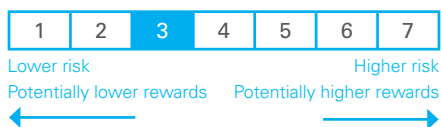
FUND MANAGERS

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 Global Inflation Linked Bond Index Fund | 10.6 |
| LGIM Sterling Liquidity Fund Class 1 | 10.0 |
| L&G All Stocks Gilt Index Trust | 9.5 |
| L&G Sterling Corporate Bond Index Fund | 8.6 |
| L&G Short Dated Sterling Corporate Bond Index Fund | 7.3 |
| LGIM Global Corporate Bond Fund | 6.8 |
| L&G Emerging Markets Government Bond (US\$) Index Fund | 5.9 |
| L&G UK Property Fund | 4.5 |
| L&G US Index Trust | 4.4 |
| L&G Emerging Markets Government Bond (Local Currency) Index Fund | 4.0 |

RISK PROFILE



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

The fund is in category 3 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 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 your fund may fall.
- By investing in other funds this fund indirectly holds bonds and property that, rather than being traded on an exchange, 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 that are traded on an exchange. In times of market uncertainty or if an exceptional amount of withdrawals are requested it may become less easy for your fund to sell its holdings in other funds and the Manager may defer withdrawals, or suspend dealing. The Manager can only delay paying out if it is in the interests of all investors and with the permission of the fund trustee or depositary.
- 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). 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 be applied to reduce the impact of exchange rate fluctuations but may not entirely eliminate it.
- Investment returns on bonds are 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 short time to go before their maturity date will fall by less than bonds with a longer time to their maturity date.

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 18 | 15 Oct 18 | 0.65p |
| Interim | 16 Feb 18 | 13 Apr 18 | 0.57p |
| Final | 16 Aug 17 | 13 Oct 17 | 0.63p |



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 £984.8 billion (as at 30 June 2018). We work with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors.

Assets under management include 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 | C Acc | GB00BH6XZ621 |
| | C Inc | GB00BH6XZ514 |
| SEDOL | C Acc | BH6XZ62 |
| | C Inc | BH6XZ51 |
| Bloomberg | C Acc | LGMI3CA LN |
| | C Inc | LGMI3CI LN |

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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