

L&G PMC Global Equity Market Weights (30:70) Index Fund - GBP 75% Currency Hedged 3

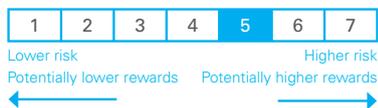


WorkSave Buy Out Plan/WorkSave Pension Plan/WorkSave Pension Trust

FUND AIM

To capture the total returns of the UK and overseas equity markets as represented by the FTSE All-Share Index in the UK and the FTSE AW- All World (ex UK) Index overseas while maintaining a fixed 30/70 weighting between the UK and the overseas assets. A total of 75% of the overseas assets (excluding emerging markets) will be currency hedged to sterling, exposure to emerging market currencies, will be left unhedged.

RISK AND REWARD PROFILE



The fund's risk rating is based on the historic volatility of the fund's value and it may change in the future.

Investment funds with a lower risk profile typically exhibit fewer price fluctuations and therefore a lower probability of temporary capital losses. Funds with a high risk rating typically experience greater fluctuations in value and maintain a greater risk of capital losses.

For more information on the investment risks that are specific to this fund, please refer to the Fund Specific Risks section on page 3.

USING THIS FUND FACT SHEET

- This fact sheet contains detailed information about the fund. We suggest you read it carefully, along with any other investment related material available to you on your scheme website before deciding whether to invest.
- For more information on the terms used in this guide, please see the glossary on the last page.
- Each fund has a unique four digit reference code, which you'll find below. You'll need to use this code when telling us where you would like to invest your savings.
- Legal & General fund code: **NRJ3**

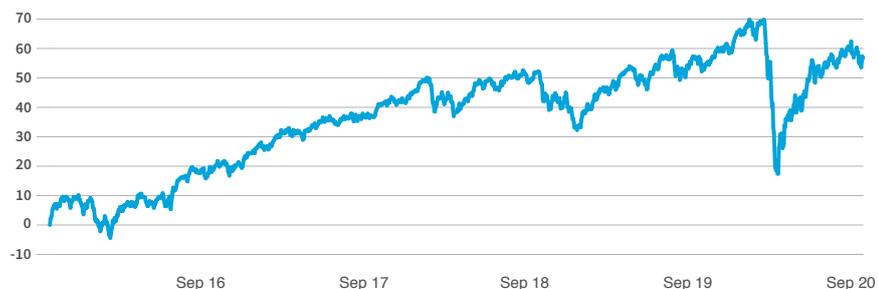
FUND FACTS

Launch date | Legal & General fund size
7 Jun 2010 | **£777.1m**

ABI Sector
Global Equities

PERFORMANCE (%)

The graph below shows how the fund has performed over the last five years (or since the fund launched). The first table shows the total percentage change over one, three and five years. The second table shows performance for 12-month periods over the last five years to the end of the last quarter.



	1 year	3 years	5 years
■ Fund	0.33	14.16	56.51

ANNUAL PERFORMANCE (%)

12 months to 30 September	2020	2019	2018	2017	2016
■ Fund	0.33	2.74	10.75	15.07	19.14

The values do not take account of any product charges. You can find more information about our charges in the terms and conditions booklet (for example, the Member's Booklet and Member's Policy Booklet) or Key Features documents.

Performance data 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.

CHARGES

Investment management charge (IMC) **0.14%**

Additional expenses (AE) **0.00%**

Fund management charge (FMC = IMC + AE) **0.14%**

The IMC is taken by adjusting the unit price of the fund monthly.

MANAGE YOUR PENSION ONLINE

Register for our secure online customer service at:

www.legalandgeneral.com/manageyouraccount

All you need is your pension account number.

In Manage Your Account you can:

- check the value of your pension pot
- monitor your contributions
- see and request your statements
- update your details
- change your investments
- plan your future using our tools and calculators

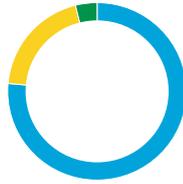
PORTFOLIO BREAKDOWN (%)

All data sourced from Legal & General Investment Management unless otherwise stated. Totals may not add up to 100% due to rounding.



SECTOR (%)

Financials	19.3
Technology	16.3
Consumer Services	12.9
Industrials	12.6
Consumer Goods	12.5
Health Care	11.8
Basic Materials	5.3
Oil & Gas	3.9
Utilities	3.1
Other	2.4



MARKET CAPITALISATION (%)

Large	76.4
Mid	19.7
Small	3.9



■ Top 10 holdings 14.3%
■ Rest of portfolio 85.7%

TOP 10 HOLDINGS (%)

Apple Inc	2.6
Microsoft Corp	2.2
Amazon.Com Inc	1.9
AstraZeneca Plc	1.8
Glaxosmithkline Plc	1.1
British American Tobacco plc	1.0
HSBC Holdings plc	1.0
Diageo plc	1.0
Facebook	0.9
Unilever plc	0.8

REGION (%)

World (ex UK) Dev GBP Hdg	46.7
UK	29.9
World (ex UK) Dev	15.3
World Emerging Markets	8.1



INDEX FUND MANAGEMENT TEAM

The Index Fund Management team comprises 25 fund managers, supported by two analysts. Management oversight is provided by the Global Head of Index Funds. The team has average industry experience of 15 years, of which seven years has been at LGIM, and is focused on achieving the equally important objectives of close tracking and maximising returns.

FUND SPECIFIC RISKS

- The fund may have investments valued in currencies that are not sterling (British pounds). If the value of these currencies falls compared to sterling, this may mean the value of your investment and the income paid to you will go down. If arrangements are made to protect the fund against currencies' movements (known as 'hedging') and the currencies rise compared to sterling, your fund will not benefit from those gains.
- Investments in company shares tend to be riskier than for many other types of investment. This is because the value of shares tend to go up and down more often and by a larger amount than for many other investment types, especially in the short term.
- This fund is able to delay paying out, which may mean that you have to wait to get your money. A delay may happen when market conditions mean it is difficult for the fund manager to cash in investments to pay out to investors. For example, a fund with investments in commercial properties may find they may take time to sell. Whilst waiting to complete on the sale of properties, the fund manager may suspend making payments to investors who want to cash in. The fund can only delay paying out if it is in the interests of all investors.
- The fund manager may lend stock to other parties and it is usual for the borrower to provide collateral. If the borrower fails to return the borrowed stock, the collateral may not be enough to cover the value of the stock, resulting in a reduction in the fund value.
- The fund invests in an underlying fund operated by another life insurance company in the Legal & General Group (Legal and General Assurance Pensions Management Limited ("PMC")) or another life insurance company outside of the Legal & General Group, through a reinsurance agreement to give Legal & General customers access to that fund. In the unlikely event that the life insurance company operating the underlying fund were to become insolvent, the customer could lose some or all of the value of their investment in this fund. Legal & General engages in ongoing due diligence of any life insurance company it has a reinsurance agreement with and only invests in underlying funds operated by other life insurance companies where it benefits from a legal security instrument to guard against the risk of the other life insurance company's insolvency.

TO FIND OUT MORE



Visit your scheme website

If you're not sure whether to invest in this fund and would like more information, you may want to speak to a financial adviser. To find an adviser in your local area go to www.unbiased.co.uk. Please note that advisers will usually charge for their services.



LEGAL & GENERAL INVESTMENT MANAGEMENT

We are one of Europe's largest asset managers and a major global investor, with assets under management of £1,240.6 billion (as at 30 June 2020). We work with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors.

Source: LGIM internal data as at 30 June 2020. 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.

GLOSSARY

Investment management charge (IMC)

This charge covers the costs of managing your fund.

Additional expenses (AE)

This charge includes variable expenses that are not included in the IMC.

Fund management charge (FMC)

This charge is the sum of the IMC and AE. Please see your Member's Booklet, Member's Policy Booklet or Key Features document for more information.

ABI sector

ABI sectors are defined by the Association of British Insurers (ABI). They are a way of grouping funds with similar characteristics so they're easier to compare.

Lipper

A Thomson Reuters company that supplies fund information and analytical tools. We use Lipper to provide past performance data on our fund fact sheets.

FUND CODES

Legal & General fund code	NRJ3
ISIN code	GB00B4YNPZ25
SEDOL code	B4YNPZ2
MEX code	LGAABO

Important information

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