

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Multi-Index Income 5 Fund Unit Class I GBP Accumulation - ISIN: GB00BZ0RRW63

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to provide a combination of income and growth within a pre-determined risk profile. While this will be the Fund's focus, the Fund will invest in assets that generate income over assets that grow in value so as to pay income to investors. The Fund's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile.
  - The Fund is part of a range of risk profiled funds. The target risk profile for the Fund is set by an independent agency\*, and is based on the historic return and volatility of different asset types. The risk profile ranges from 1-10 with 1 being the least risky, and 10 being the most. This Fund aims to stay within risk profile 5. We use our experience and research, together with research and allocation guidelines from this independent agency\* to restrict the types of assets held and the allocation of each asset type to stay within the target risk profile.
  - The Fund will have exposure to company and government bonds (a type of loan that pays interest), shares in companies, money market instruments (a form of loan that pays interest and is designed to have a stable value), deposits, cash and indirectly to alternative asset classes (such as commodities) and property. The Fund will typically have higher exposure to shares in companies than to bonds, money market instruments and cash relative to other funds with a lower risk profile in the Legal & General Multi-Index Funds range, however, the aggregate exposure to bonds may still be material.
  - The bonds the Fund is exposed to may be investment grade (rated as lower risk) or sub-investment grade (rated as higher risk). Investment and sub-investment grade bonds are bonds that have been given a credit rating by a rating agency. Credit ratings give an indication of how likely it is that the issuer of a bond will be able to pay back interest and the loan on time.
  - In order to achieve this exposure, at least 75% of the Fund will be invested in collective investment schemes. At least 50% of the Fund will invest in index-tracker schemes which are operated by Legal & General.
  - The Fund may also invest directly in shares in companies, bonds (both government and non-government), money market instruments (such as treasury bills), cash and deposits.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is actively managed as the Manager uses their expertise to select investments to achieve the Fund's objective.
  - There is no benchmark available for this Fund as it is constrained by its objective to remain within its risk profile.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund is primarily designed for investors:
    - who have received advice and had their attitude to risk assessed and matched to the risk profile of this Fund but may be appropriate for those investors who have considered the risk profile of this Fund with the others in the Multi-Index range;
    - who are looking for growth and income from an investment in bonds, shares in companies, money market instruments, deposits, cash and indirectly to alternative asset classes (such as commodities) and property.
  - 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.
  - To help you understand this Fund, its risk profile and how it compares to others in the range we have created a guide [www.legalandgeneral.com/mi-guide](http://www.legalandgeneral.com/mi-guide). Please read this guide to help you decide if this is the right fund for you.

### RISK AND REWARD PROFILE

Lower Risk ← Higher Risk  
Potentially lower rewards Potentially higher rewards

1	2	3	4	5	6	7
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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- 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 share price moves up and down. This type of fund is generally considered to be higher risk than one investing only in bonds and lower risk than one existing only in company shares.
- Even a fund in the lowest category is not a risk free investment.
- The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.

Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund may have underlying investments that are valued in currencies that are different from GBP. 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.

- 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 could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
  - 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 and property that 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 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 depositary.
  - Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.
  - 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.
- \* The Fund targets risk profile 5 as calculated by Distribution Technology ("DT"). They are an independent agency who provide risk profiling tools to advisers and fund managers. The Risk and Reward profile scale above is calculated differently to the DT Risk Profiles. The DT profiles range from 1 to 10 with 10 being the highest (rather than a scale of 1 to 7 for the Risk and Reward profile).



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

### One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested.

The price for buying and selling units is subject to a Dilution Adjustment See opposite.

### Charges taken from the fund over each year

Ongoing charge	0.31%
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### Charges taken from the fund under certain specific conditions

Performance fee	None
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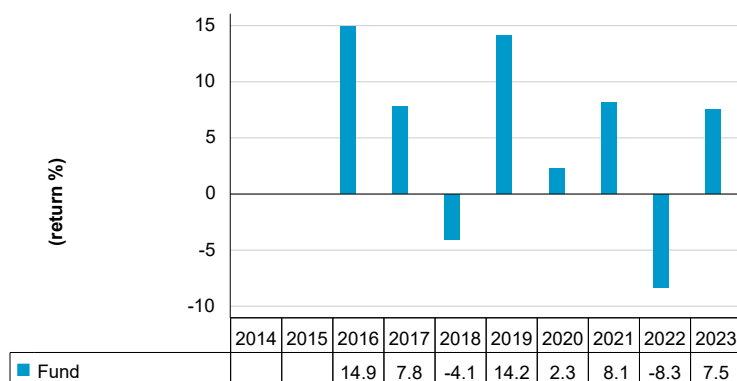
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2023. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any open ended funds it may invest in. In addition to the ongoing charges, the Fund incurs costs relating to investments in closed ended funds (such as investment trusts). These costs vary and are approximately 0.01%. Portfolio transaction costs are also excluded from the ongoing charges.
- The ongoing charges are taken from the Capital of the Fund.

### Other costs:

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.10% for purchases and 0.05% for sales at 31 December 2023. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2015.
- This unit class launched in 2015.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.