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 Future World ESG Multi-Index 5 Fund
Unit Class I GBP Income - ISIN: GB00BJ0LSF63

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 growth and income within a pre-determined risk profile. The Fund's potential gains and losses are likely to be constrained by the objective to remain within the risk profile.
- The Fund is part of the Future World product range. It is also part of the 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. The Investment Manager will use experience and research together with 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.
- At least 75% of the Fund will invest in collective investment schemes (CIS) (including CIS that also belong to the Future World product range), of which at least 50% of the Fund will invest in index tracker funds operated by Legal & General. The Fund may also invest in the shares of companies, company and government bonds (a type of loan that pays interest), money market instruments (a form of loan that pays interest and is designed to have a stable value), cash and deposits.
- The Fund may have exposure (directly and/or indirectly) to bonds (both government and non-government), shares in companies, money market instruments, cash, permitted deposits and indirectly to alternative asset classes and property. Due to the risk profile, the expectation is that the Fund will typically have an exposure to bonds, money market instruments and cash than to shares in companies (typically exposure to shares in companies will be between 40% and 80%, however it is not guaranteed and the exposure can be lower or higher than the stated range) relative to other funds with a higher risk profile in the Legal & General Multi-Index Fund range.
- The Fund aims to reduce exposure to issuers associated with poor environmental, social and governance (ESG) practices and provide greater exposure to issuers better positioned from an ESG perspective. The Fund aims to achieve this by investing at least 75% in other collective investment schemes or direct holdings which, in the Investment Manager's view, can be considered ESG assets.
- ESG assessment criteria for LGIM Future World CIS include the application of LGIM's Climate Impact Pledge and exclusions in accordance with LGIM's Future World Protection List. Further details can be found on the Manager's website and fund factsheet.
- ESG assessment criteria for CIS outside of the Future World product range include ESG enhancements such as tilting towards companies or government issuers with higher ESG scores, and away from those with lower ESG scores, using proprietary and external ESG research.
- The Investment Manager may also include other CIS and direct holdings that can deliver clear sustainable characteristics (e.g green bonds), or screened against minimum exclusion criteria comprising of a minimum ESG score and, where applicable, contravention of international norms (e.g. UN Global Compact violation).
- The Investment Manager may actively engage with companies on specific ESG issues and to drive improvement in a company's ESG profile.
- The Fund's ability to incorporate ESG criteria may be limited when the Investment Manager may need to increase the Fund's cash exposure in volatile market conditions given the Fund's primary objective is to remain within its risk profile.
- Additional information on each Fund's ESG asset types and criteria for asset selection can be found in the factsheets.
- 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 income units. Income from the Fund's investments will be paid out to you every six months (as dividends). This will reduce your capital growth accordingly.
- 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 others in the Multi-Index range;
  - who are looking for for a combination of growth and income with ESG considerations forming a core part of the investment decision making process with assets invested across a diverse portfolio.
- 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**. 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

- 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 and any income you take from it 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**.

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund has a sustainability and/or ESG focus in its investment process which may i) limit the Fund's exposure to or exclude certain companies, industries or sectors ii) impact the Fund's investment performance compared to other funds that do not apply such criteria and, iii) differ from an investor's own sustainability and/or ESG criteria.
- 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.

*** 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).**

LGIM

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	0.36%
Charges taken from the fund under certain specific conditions	
Performance fee	None

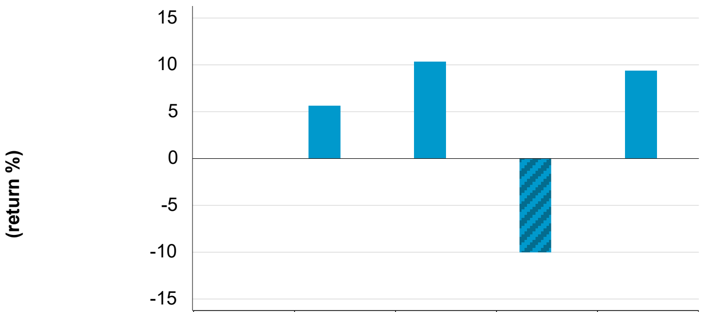
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2023. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any open ended funds it may invest in. In addition to the ongoing charges, the 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 Income 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 0.05% for purchases and 0.03% 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**.

PAST PERFORMANCE



	2019	2020	2021	2022	2023
Fund		5.7	10.4	-10.0	9.4

*Performance prior to this point achieved under circumstances that no longer apply

- 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 2019.
- This unit class launched in 2019.
- On 22 July 2022* the Fund changed its name (from Legal & General Future World Multi-Index 3 Fund) and its investment policy objective and investment policy was updated to provide greater clarity of how ESG considerations are incorporated into the Fund's investment approach.

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**. 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**. A paper copy is also available free of charge upon request.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. Legal & General (Unit Trust Managers) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.
This key investor information is accurate as at 15 February 2024.