

# Legal & General Multi-Index Income 5 Fund

Unit Trust (NURS non-complex) I-Class GBP

Base currency: **GBP**Domicile: **UK**

## FUND AIM

The Fund objective 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.

## FUND RANGE

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 5. 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 ('DT') as our current risk profiler. They are an independent agency who provide risk profiling tools to advisers and fund managers. The Risk and Reward profile scale on page 3 is calculated differently to the DT risk profiles.

## WHO IS THIS FUND FOR?

- 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.

## FUND FACTS

Fund size

**£98.4m**

Fund launch date

**9 Oct 2015**

Historical yield

**4.1%**

## COSTS

Initial charge

**0.00%**

Ongoing charge

**0.31%**

Price basis

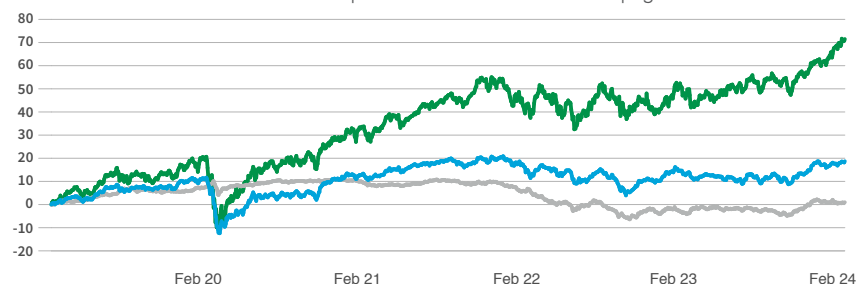
**Single swing**

Dilution adjustment

**0.15%- round trip**

## PERFORMANCE (%)

Please also see 'How do I assess the performance of the fund?' on page 3.



|                          | 1 month | 3 months | 1 year | 3 years | 5 years |
|--------------------------|---------|----------|--------|---------|---------|
| ■ Fund                   | 0.76    | 4.63     | 5.39   | 7.35    | 19.41   |
| ■ Reference equity index | 4.90    | 9.90     | 17.68  | 34.57   | 73.08   |
| ■ Reference bond index   | -0.72   | 2.19     | 4.76   | -7.04   | 0.85    |

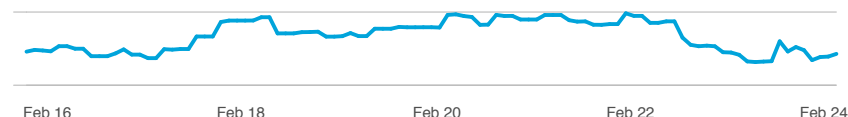
## 12 MONTH PERFORMANCE TO MOST RECENT QUARTER (%)

| 12 months to 31 December | 2023  | 2022   | 2021  | 2020  | 2019  |
|--------------------------|-------|--------|-------|-------|-------|
| Fund                     | 7.51  | -8.32  | 8.10  | 2.32  | 14.14 |
| Reference equity index   | 15.12 | -7.75  | 19.49 | 12.43 | 21.64 |
| Reference bond index     | 6.22  | -12.15 | -1.54 | 4.96  | 6.46  |

Performance for the I Inc unit class in GBP, launched on 09 October 2015. 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.**

## HISTORICAL RISK PROFILE POSITIONING (RISK PROFILE 5)



The chart illustrates the positioning of the Multi-Index Income 5 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.

## REFERENCE INDICES

Reference equity index

**FTSE All World Net Tax TR GBP**

Reference bond index

**Bloomberg Global Aggregate GBP Hedged Index**

## FUND SNAPSHOT

- What does it invest in?** Invests in a risk-profile targeted range of index tracker funds and individual investments including property. Typically has higher exposure to company shares than to bonds, relative to other funds in the Multi-Index Fund range with a lower risk profile.
- How does it invest?** Actively managed to stay within DT's risk profile 5, based on the historic performance of different asset types. The fund is part of a range of risk profiled funds which are rated on a scale of 1 (least risky) to 10 (most risky).



## PORTFOLIO BREAKDOWN

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



**Andrzej  
Pioch**

**Francis  
Chua**

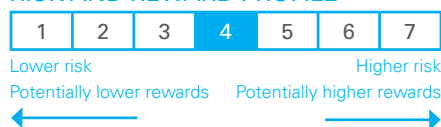
### FUND MANAGERS

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 Quality Equity Dividends ESG Exclusions UK ETF                    | 13.0 |
| L&G Active Global High Yield Bond Fund                                | 7.5  |
| L&G UK Index Trust                                                    | 6.8  |
| L&G Quality Equity Dividends ESG Exclusions Europe ex UK ETF          | 6.0  |
| L&G Euro High Alpha Corporate Bond Fund                               | 4.5  |
| L&G Quality Equity Dividends ESG Exclusions Asia Pacific ex Japan ETF | 4.5  |
| L&G Quality Equity Dividends ESG Exclusions Emerging Markets ETF      | 4.5  |
| US Treasury Inflation Linked 1.125 15/01/33                           | 4.5  |
| L&G Emerging Markets Government Bond USD Index Fund                   | 4.0  |
| L&G Emerging Markets Government Bond Local Currency Index Fund        | 3.5  |

## 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. 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.

## KEY RISKS

- The value of an investment and any income taken from it is not guaranteed and can go down as well as up; you may not get back the amount you originally invested.
- 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.
- 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). 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.
- 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.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.

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 |
|---------|-------------|-----------|----------------|
| Interim | 16 Jan 24   | 14 Feb 24 | 0.17p          |
| Interim | 18 Dec 23   | 14 Jan 24 | 0.16p          |
| Interim | 16 Nov 23   | 14 Dec 23 | 0.16p          |
| Interim | 16 Oct 23   | 14 Nov 23 | 0.16p          |

## HOW DO I ASSESS THE PERFORMANCE OF THE FUND?

This Fund does not have a benchmark in view of its risk targeted approach and investment in multiple asset classes. Investors can assess the Fund's performance against the reference equity index and the reference bond index, representing the relevant global markets for shares in companies and bonds respectively. As this Fund invests in multiple asset classes, investors will need to take into account, when assessing its performance, that the extent of its exposure to the different asset classes will depend on its target risk profile. Investors can see the Fund's current portfolio breakdown in the chart on page 2.

## Important information

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## SPOTLIGHT ON LEGAL &amp; GENERAL INVESTMENT MANAGEMENT

We are one of Europe's largest asset managers and a major global investor, with assets under management of £1,159.2 billion (as at 31 December 2023). 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 31 December 2023. The AUM disclosed aggregates the assets managed by LGIM in the UK, LGIMA in the US and LGIM Asia in Hong Kong (2018-2019 only). The AUM includes the value of securities and derivatives positions.

## DEALING INFORMATION

Valuation frequency Daily, 3pm (UK time)

Dealing frequency Daily

Settlement period T+4

## CODES

ISIN I Acc GB00BZ0RRW63

I Inc GB00BZ0RRV56

SEDOL I Acc BZ0RRW6

I Inc BZ0RRV5

Bloomberg I Acc LGM5IAC LN

I Inc LGM5IIN LN

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 Visit [www.legalandgeneral.com](http://www.legalandgeneral.com)

 Call **0370 050 0955**  
Lines are open Monday to Friday 8.30am to 6.00pm. We may record and monitor calls. Call charges will vary.

 Email [investments@landg.com](mailto:investments@landg.com)