

L&G Multi-Index 4 I Inc

Fund Information

Sector

IA Volatility Managed

Manager's Name

Justin Onuekwusi

Andrzej Pioch

Francis Chua

Date Manager Appointed

Aug 2013

Launch Date

Aug 2013

Fund Size (£m)

£1325.61

Yield* (See page2)

1.80 %

XD Dates

Aug 17, Feb 17

Last Distribution

17/08/20 (XD Date)

15/10/20 (Pay Date)

0.67(Distribution)

OCF

0.31 %

Morningstar Analyst Rating

Silver

FE Crown Rating

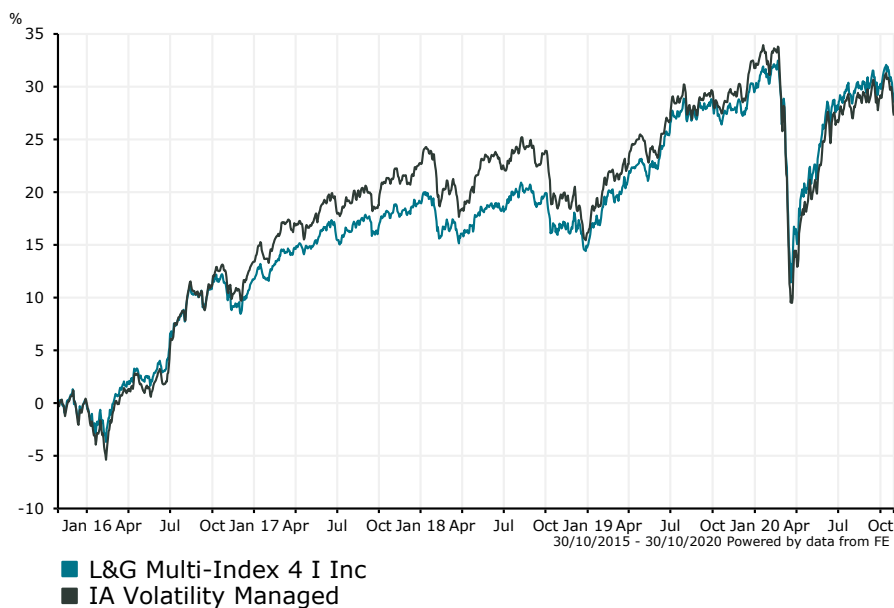
★★★★★

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 is part of a range of risk profiled funds. The risk profile ranges from 1-10 with 1 being the least risky, and 10 being the most. This fund is a 4. The level of risk in the fund is managed by restricting the types and proportions of the assets it holds. The fund's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile. The target risk profile for the fund is set by an independent company, and is based on the historic return and volatility of different asset types. We use our experience and research, together with research and allocation guidelines from this independent company 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), cash, company shares and UK commercial property. The fund will have a bias towards company and government bonds. The bonds the fund is exposed to may be investment grade or sub-investment grade. Investment grade means that the bond is rated as lower risk by a rating agency, while sub-investment grade bonds will be classed as higher risk, but with a potentially higher return. In order to achieve this exposure, at least 75% of the fund will be invested in other authorised investment funds. At least 50% of the fund will be invested in index-tracker funds which are operated by Legal & General. The fund may also invest in money market instruments (a form of loan that pays interest and is designed to have a stable value) and bank 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

Sector: IA Volatility Managed

Performance



Discrete Performance - 12 months to 31/12/19

	2019	2018	2017	2016	2015
Fund	12.83	-3.65	6.60	11.67	2.68
Stock Sector Average	13.47	-5.41	8.25	13.12	1.54

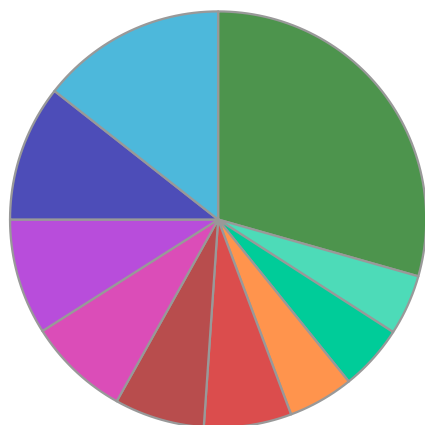
Cumulative Performance to 30/09/20

	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
Fund	1.01	8.47	11.57	17.29	33.82
Stock Sector Average	-0.58	4.15	8.51	16.04	33.88

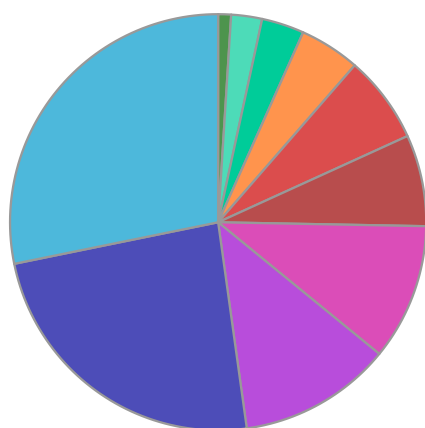
Performance Analysis - Annualised 3 years

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Fund Composition



	(%)
UK Corporate Fixed Interest	14.40
North American Equities	10.60
UK Equities	9.00
Global Corporate Fixed Interest	7.90
Global Developed Markets Government Fixed Interest	7.00
Money Market	6.80
Global High Yield Fixed Interest	5.10
Global Emerging Market Fixed Interest	5.10
Europe ex UK Equities	4.70
Others	29.40



	(%)
UK	28.20
International	24.00
Global Emerging Markets	11.90
North America	10.60
Not Specified	7.10
Money Market	6.80
Europe ex UK	4.70
Japan	3.30
Asia Pacific ex Japan	2.40
Others	1.00

Largest Holdings

Holdings	(%)
L&G STERLING CORPORATE BOND INDEX FUND	14.60
LGIM GLOBAL CORPORATE BOND FUND	7.90
L&G US INDEX	7.60
L&G UK INDEX TRUST	6.00
L&G EMERGING MARKETS GOVERNMENT BOND (US\$) INDEX FUND	5.10

Holdings	(%)
L&G HIGH INCOME TRUST	5.10
L&G EUROPEAN INDEX TRUST	4.20
L&G GLOBAL EMERGING MARKETS INDEX FUND	3.50
L&G GLOBAL INFLATION LINKED BOND INDEX FUND	3.50

* Data supplied by fund managers regarding fixed interests funds may not specify yield type. As the provision of redemption yield is an FCA regulatory requirement Novia assumes these are used.

Important Information

Performance details and yields are as at 30/09/2020. Performance figures are inclusive of net reinvested income. Source: FE. This document is designed only for professional investors and experienced advisers. The value of investments and the income gained may fluctuate. Investors may not get back the full amount invested. Past performance is not a guide to the future.