

L&G Multi-Index Income 5 I Acc

Fund Information

Sector

IA Volatility Managed

Manager's Name

Justin Onuekwusi

Andrzej Pioch

Francis Chua

Date Manager Appointed

Oct 2015

Launch Date

Oct 2015

Fund Size(£m)

£86.12

Yield* (See page2)

3.20 %

XD Dates

Sep 16, Aug 17, Jul 16, Jun 16

Last Distribution

16/09/20 (XD Date)

14/10/20 (Pay Date)

0.07(Distribution)

OCF

0.38 %

Morningstar Analyst Rating

N/A

FE Crown Rating


Fund Aim

The objective of this fund is to provide a combination of income and capital growth and to keep the fund within a pre-determined risk profile. While this will be the Fund's focus, it will have a bias towards investments that pay a higher income. The fund's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile. At least 75% of the fund will be invested in other authorised investment funds. Between 50% and 100% of the funds invested in will be index-tracking and operated by Legal & General. The fund will have exposure to company shares, company and government bonds (a type of loan that pays interest), cash and property. The fund will have a bias towards company shares. The bonds that these funds invest in 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. The fund may use derivatives (contracts which have a value linked to the price of another asset) for the following purposes: • To help with efficient day to day management. • To reduce some of the risks of the market. The fund may also have indirect exposure to money market instruments (a form of loan that pays interest and is designed to have a stable value), bank deposits and alternative asset classes such as commodities. Distribution Technology has set risk profiles from 1 to 10, with 10 being the highest risk. This fund aims to stay within risk profile 5

Sector: IA Volatility Managed

Performance



■ L&G Multi-Index Income 5 I Acc
 ■ IA Volatility Managed

Discrete Performance - 12 months to 31/12/19

	2019	2018	2017	2016	2015
Fund	14.16	-4.08	7.84	14.93	-
Stock Sector Average	13.47	-5.41	8.25	13.12	1.54

Cumulative Performance to 30/09/20

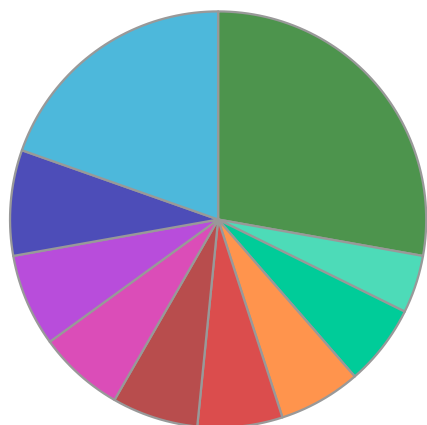
	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
Fund	-3.83	3.39	6.24	13.81	-
Stock Sector Average	-0.58	4.15	8.51	16.04	33.88

Performance Analysis - Annualised 3 years

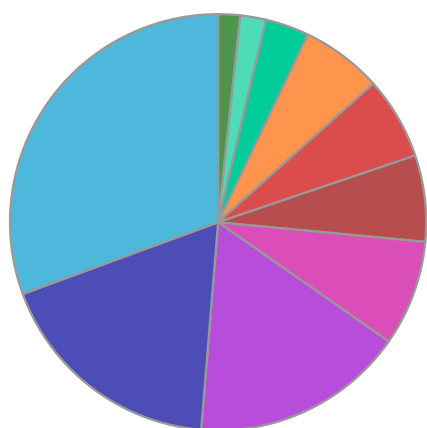
	Growth Rate %	Volatility	Alpha	Beta	Sharpe

L&G Multi-Index Income 5 I Acc

Fund Composition



	(%)
UK Equities	19.60
Europe ex UK Equities	8.20
Global Emerging Market Fixed Interest	7.20
Asia Pacific ex Japan Equities	6.70
Global High Yield Fixed Interest	6.70
UK Corporate Fixed Interest	6.60
Global Emerging Market Fixed Interest	6.40
North American Equities	6.30
Global Emerging Market Equities	4.50
Others	27.80



	(%)
UK	30.60
Global Emerging Markets	18.10
International	16.60
Europe ex UK	8.20
Asia Pacific ex Japan	6.70
Not Specified	6.40
North America	6.30
Money Market	3.40
Japan	2.00
Others	1.70

Largest Holdings

Holdings	(%)
L&G UK INDEX TRUST	10.00
ISHARES UK DIVIDEND UCITS ETF GBP	7.30
L&G EMERGING MARKETS GOVERNMENT BOND (US\$) INDEX FUND	7.20
L&G EMERGING MARKETS GOVERNMENT BOND (LOCAL CURRENCY) INDEX FUND	6.40
L&G HIGH INCOME TRUST	6.20

Holdings	(%)
L&G US INDEX	5.50
L&G PACIFIC INDEX TRUST	5.00
L&G STERLING CORPORATE BOND INDEX FUND	4.90
L&G EUROPEAN INDEX TRUST	4.90
LGIM GLOBAL CORPORATE BOND FUND	4.50

* 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.