

# 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 Mixed Investment Income 0-35% Fund Class D Income - ISIN: GB00BYW6BV14

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

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to provide a combination of income and growth.
  - The Manager will aim to identify a combination of investments that allow the payment of a regular income, while maintaining a focus on capital preservation.
  - The Fund is actively managed and will have exposure to shares in companies, bonds (both corporate and government), money market instruments (such as treasury bills), cash, deposits and indirectly to property and alternative asset classes (such as commodities). The shares in companies may represent all economic sectors and geographical areas.
  - The Fund will have higher exposure to bonds and money market instruments than to shares in companies. The Fund will have exposure of up to 35% in shares in companies and at least 45% in money market instruments and bonds with an investment grade rating. The shares in companies may represent all economic sectors and geographical areas.
  - To obtain the exposure to shares in companies, bonds, cash and money market instruments, the Manager may invest directly or indirectly in collective investments schemes (both active and index tracking) including those which are managed and operated by the Manager or an associate of the Manager.
  - At times the Fund could hold up to 100% in other funds; or up to 100% directly in the assets.
  - The bonds that the Fund invests 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) 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 objectives.
  - There is no benchmark available for this Fund as it invests in a broad range of different asset classes.
  - Your units will be income units. Income from investments held by the Fund will be paid out to you monthly (as interest). 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 3.00pm. This is the time we calculate unit prices for this Fund. If you contact us after 3.00pm, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in sterling (British pounds).
  - This Fund is designed for investors looking for income and growth through exposure to a diverse portfolio of assets.
  - 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.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right 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 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](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 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.
- By investing in other funds this Fund indirectly holds bonds that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds 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 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.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.
- 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 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.
- 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.

## 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

<b>Entry charge</b>	0.00%*
<b>Exit charge</b>	0.00%*

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

\*The Fund also incurs a dilution levy. See opposite.

### Charges taken from the fund over a year

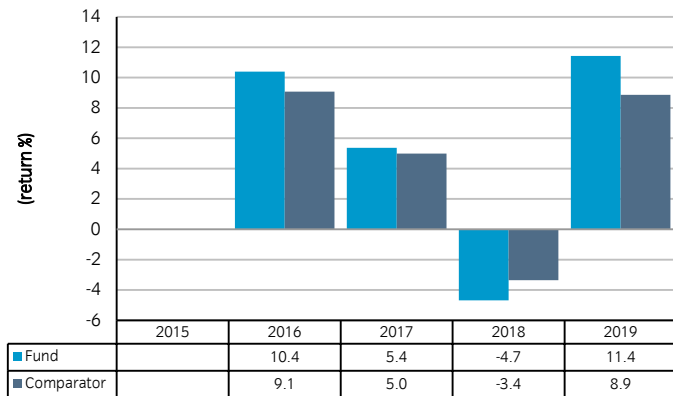
<b>Ongoing charge</b>	0.99%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	None
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- There are no entry or exit charges.
  - The ongoing charges figure is based on the latest available expenses at May 2020. This figure may vary from year to year.
  - This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
  - The ongoing charges are taken from the capital of the Fund.
- Other costs:**
- **Dilution levy:** Each day 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, if necessary to protect ongoing investors, we can also take a deduction from anyone buying or selling units. This deduction is called the 'dilution levy' and reflects the difference between the buying and selling prices of the assets in the Fund and costs associated with buying and selling the assets.
  - The dilution levy is separate to the ongoing charges shown in this section.
  - As an example, the dilution levy for this Fund was 0.21% for purchases and 0.20% for sales at January 2020. The amount of the dilution levy 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 [legalandgeneral.com/chargesandfees](http://legalandgeneral.com/chargesandfees). Due to exceptional market conditions, spreads are currently volatile and may be subject to frequent change. To see the latest spread visit our website as per above.

## 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 Sterling (British Pounds).
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2015.
- This unit class launched in 2015.
- To assess the performance of the Fund, it can be compared to the IA sector, Mixed Investment 0-35% Shares (referred to as the "Comparator" in the chart opposite).

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Global Services SE, UK Branch.
- 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 from: Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB. We provide documents free of charge and in English.
- You can find the latest prices for our funds at [legalandgeneral.com/utprices](http://legalandgeneral.com/utprices)
- Investors can get other practical information, including the latest prices, dilution levy and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 8.30am and 6.00pm. 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.
- You can find details of our Remuneration Policy at [www.lgim.com/remuneration](http://www.lgim.com/remuneration). You can also request a paper copy free of charge. The Policy includes details of our Remuneration Committee and how remuneration and benefits are calculated.