

Flexible Guarantee Investment Range

Details of charges (September 2025)

This document details the charges across our Flexible Guarantee product range:

- Flexible Guarantee Bond (all series)
- Flexible Guarantee Trustee Investment Plan – FG TIP (all series).

The Flexible Guarantee product range is closed to new business and top ups.

These are with-profits investments therefore they will be eligible to participate in the future performance of LV= through mutual bonus declarations.

Fund management charge (referred to as the Annual Management Charge (AMC))

The charge is taken monthly as 1/12 of the annual charge by cancelling units.

Bond

Flexible Guarantee Bond

Based on the amount invested including any commission sacrifice	AMC (p.a.)
Up to £9,999.99	1.5%
£10,000 and over	1.3%

Flexible Guarantee Bond series 2

(pricing tranche applied is dependent on bond start date)

Start date 22.10.2012 – 17.07.2015		Start date 20.07.2015 – 18.09.2016		Start date 19.09.2016 – 11.06.2017	
Bond value*	AMC (p.a.)	Bond value*	AMC (p.a.)	Bond value*	AMC (p.a.)
Up to £24,999.99	0.90%	Up to £24,999.99	1.05%	Up to £24,999.99	1.15%
£25k to £49,999.99	0.75%	£25k to £49,999.99	0.95%	£25k to £49,999.99	1.05%
£50k to £99,999.99	0.70%	£50k to £99,999.99	0.875%	£50k to £99,999.99	0.975%
£100k to £249,999.99	0.65%	£100k to £499,999.99	0.80%	£100k to £499,999.99	0.90%
£250k to £499,999.99	0.60%	£500k and over	0.775%	£500k and over	0.875%
£500k and over	0.55%				

*Bond value including any mutual bonus

Flexible Guarantee Bond Series 3

Bond value (including mutual bonus)	AMC (p.a.)	Duration (Years)	AMC loyalty discount (p.a.)
Up to £24,999.99	1.05%	0	0.00%
£25k to £49,999.99	0.975%	5	0.05%
£50k to £99,999.99	0.90%	10	0.10%
£100k to £249,999.99	0.85%	15	0.20%
£250k and over	0.825%	20	0.25%

Pension

Flexible Guarantee Fund Series 1

(pricing tranche applied is dependent on plan start date)

Start date 22.10.2012 – 17.07.2015		Start date 20.07.2015 – 18.09.2016		Start date 19.09.2016 – 11.06.2017	
Plan value*	AMC (p.a.)	Plan value*	AMC (p.a.)	Plan value*	AMC (p.a.)
Up to £24,999.99	0.90%	Up to £24,999.99	1.05%	Up to £24,999.99	1.35%
£25k to £49,999.99	0.75%	£25k to £49,999.99	0.95%	£25k to £49,999.99	1.25%
£50k to £99,999.99	0.70%	£50k to £99,999.99	0.875%	£50k to £99,999.99	1.175%
£100k to £249,999.99	0.65%	£100k to £499,999.99	0.80%	£100k to £499,999.99	1.10%
£250k to £499,999.99	0.60%	£500k and over	0.775%	£500k and over	1.075%
£500k and over	0.55%				

*Plan value including any mutual bonus

Flexible Guarantee Fund Series 2

Plan value (including mutual bonus)	AMC (p.a.)	Duration (Years)	AMC loyalty discount (p.a.)
Up to £24,999.99	1.20%	0	0.00%
£25k to £49,999.99	1.075%	5	0.05%
£50k to £99,999.99	0.95%	10	0.10%
£100k to £249,999.99	0.90%	15	0.20%
£250k and over	0.875%	20	0.25%

Guarantee charge

Where a capital guarantee is available, the guarantee charge is taken monthly as 1/12 of the annual charge by cancelling units.

Please remember that these terms and charges can be changed at any time. However, once the guarantee has been selected, the charge will remain fixed throughout the guarantee term. The guarantee will only apply at the end of the selected guarantee term.

Product name	Fund name	Guarantee term (years)	Guarantee charge (p.a.)	
Flexible Guarantee Bond (start date 18 August 2009 to 17 August 2012 – bond conditions reference FGB1 and FGB2)	Cautious Series 1	5	0.60%	
	Balanced Series 1		0.75%	
	Managed Growth*		0.90%	
Flexible Guarantee Bond (start date 20 August 2012 to 17 August 2014 – bond conditions reference FGB2(1))	Cautious Series 1	10	0.35%	
	Flexible Guarantee Bond Series 2		Balanced Series 1	0.50%
	Flexible Guarantee Fund Series 1		Managed Growth	0.65%
	Flexible Guarantee Fund Series 2			

* The guarantee is only available on this fund option for clients who invested in their bond up to and including 6 August 2010. It isn't available for clients who invested between 9 August 2010 and 17 August 2012 (with Bond Conditions reference FGB2).

Fund switch charge

The first three fund switches per bond/plan year are free. A £25 fee applies to every switch thereafter.

Rebasing a guarantee

The first guarantee rebase per bond/plan year is free. A £25 fee applies to any subsequent change not related to the expiry of a previous guarantee.

For more information please get in touch with your usual Business Development Manager or call



0800 032 8298



LVadviser.com

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