LV= Pension Savings Pathway Option 4 (Series 1 & 2)

Fund Factsheet

February 2024

This fund is for customers who plan to take out all of their money from their pension(s) within the next 5 years, and have a cautious attitude to risk.

All investments have an element of risk and the timing of any retirement decision can have a significant impact on the amount of income and/or the value that a fund could achieve. It's important to consider the best time for you to invest, and to remember that investment values aren't guaranteed and that they may go up or down.

This fund is available as an investment option within our LV= Pension products. It invests 100% in the LV= Legal & General Short Dated Sterling Corporate Bond Index Fund and invests in short-dated company bonds with less than 5 years to maturity. Short-dated company bonds tend to be less sensitive to changes in interest rates than longer-dated bonds.

If you're not sure what your attitude to risk is, or you are in any doubt about the suitability of any particular type of investment, we strongly recommend that you seek professional financial advice. This factsheet is for information purposes only and the contents should not be taken as financial advice.

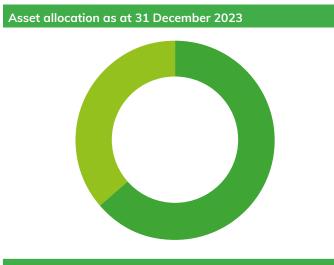
Fund objective

The objective of the fund is to provide a combination of growth and income by tracking the performance of the Markit iBoxx GBP Corporates 1-5 Index.

Funds are typically 'risk rated' using a scale of 1-10 with 1 being the least risk, and 10 being the most.

This fund is rated 2.

Regional weightings as at 31 December 2023				
UK	42%			
Europe - ex. UK	24.9%			
North America	16.5%			
Australia	2.8%			
Other	13.8%			



Ass	et classes	Allocation
	International corporate bonds	58%
	UK corporate bonds	42%

This fund has been selected as a Pathway option because it contains asset allocations that offer some protection against the value of the fund dropping due to inflation and charges. It provides liquidity to enable significant withdrawals within a five year period while keeping within a risk level consistent with a cautious risk attitude.

We have assumed that you plan to withdraw your pension fund over the next five years. If you decide not to withdraw any funds for the first couple of years, or leave the money invested for longer than five years, then there is a risk that this fund won't grow sufficiently to meet your future retirement objectives.

As part of our commitment to investment governance we'll monitor the fund and liaise with the fund managers on a quarterly basis to ensure it still remains suitable as this Pathway option, providing a long-term income. However this doesn't guarantee the future performance of the fund.





Fund information				
Date Pathway launched	26 October 2020			
Original launch date	14 May 2014			
IA sector	Sterling Corporate Bond			
	Series 1	Series 2		
ISIN code	GB00BLCB6092	GB00BLCB6217		
Sedol code	BLCB609	BLCB621		
CTI code	R6VL	R6VM		
Total Fund Charge	0.16%	0.16%		

Discrete performance as at 31 December 2023 - Underlying fund performance					
Date	0-12 months	12-24 months	24-36 months	36-48 months	48-60 months
Growth (%)	8.06%	-7.61%	-0.9%	3.89%	4.97%

Cumulative performance as at 31 December 2023 - Underlying fund performance					
Date	3 months	6 months	1 year	3 years	5 years
Growth (%)	4.74%	8.69%	8.06%	-1.06%	7.9%

(Source FE Analytics)

All performance figures have had applicable charges deducted. This includes a daily fund management charge which is deducted from the value of the fund. This charge is calculated by multiplying the daily value of each fund by the annual charge percentage rate, and then dividing by the number of days in the year. The value of investments can go down as well as up.

Please note that past performance doesn't guarantee what will happen in the future.

Please note that past performance figures apply to the period before 31 December 2023. Asset allocations are subject to change and correct as at 31 December 2023 for this fund.

For more information you can contact us on



0800 0322 990

Lines are open 9am-5pm Monday to Friday.
For textphone dial 18001 first. We will record and / or monitor your calls for training and audit purposes.

If you're a financial adviser you can call us on 0800 032 8298 or email salessupport@LV.com

You can get this and other documents from us in Braille or large print by contacting us.



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