

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

## Fund Factsheet

February 2024

**This fund is for customers who have no plans to touch their money within the next 5 years, and have a moderate 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 Legal & General Multi Index Income 5 fund, which includes a mix of index tracker funds and individual investments including property. The fund tends to have a higher exposure to company shares than bonds. This increases its growth potential, but also increases the chances of the fund value falling in a downturn.

**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 fund objective is to provide a combination of income and growth with a medium level of investment risk.

The fund invests in assets that generate income rather than assets that grow in value, allowing an income to be paid to investors.

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 4.**

### Regional weightings as at 31 December 2023

UK	28.6%
US	6.5%
Asia	5.5%
Europe-ex UK	8.8%
Other	50.6%

### Asset allocation as at 31 December 2023



Asset classes	Allocation
● Stocks	47%
● Bonds	40.4%
● Other	12.6%

This fund has been selected as a Pathway option because it contains asset allocations that offer potential for growth, but with an element of protection against the value of the fund dropping due to things like inflation and charges when retirement decisions are delayed.

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. However this doesn't guarantee the future performance of the fund.



Fund information		
Date Pathway launched	26 October 2020	
Original launch date	09 October 2015	
IA sector	Volatility managed	
	Series 1	Series 2
ISIN code	GB00BLCB5T18	GB00BLCB5V30
Sedol code	BLCB5T1	BLCB5W3
CTI code	R6VF	R6VG
Total fund charge	0.26%	0.26%

Discrete performance as at 31 December 2023			
Date	0-12 months	12-24 months	24-36 months
Growth (%)	7.89%	-8.29%	-0.32%

Cumulative performance as at 31 December 2023				
Date	3 months	6 months	1 year	3 year
Growth (%)	5.96%	7.40%	7.89%	-0.74%

(Source FE Analytics)

All performance figures have had any 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 [salesupport@LV.com](mailto:salesupport@LV.com).**

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



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