

# Pension Investments (Series 2 & 3)

All available through the LV= Pension wrapper (Flexible Transitions Account)

October 2023

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
<b>Asia Pacific excluding Japan Equities</b>					
BNY Mellon Asian Opportunities (s2)	1212	0.77%	0.11%	0.88%	BNY Mellon Investment Management
CT China Opportunities (s2)	1255	0.77%	0.17%	0.94%	Columbia Threadneedle Investments
Fidelity Asia (s2)	1150	0.77%	0.18%	0.95%	Fidelity (FIL Investment International)
Fidelity Index Pacific ex Japan (s2)	1083	0.15%	0.00%	0.15%	Fidelity (FIL Investment International)
Invesco Asian (UK) (s2)	1158	0.97%	0.00%	0.97%	Invesco Asset Management
Ninety One Asia ex Japan (s2)	1040	0.77%	0.15%	0.92%	Ninety One Asset Management
Schroder Asian Income Maximiser (s2)	1234	0.92%	0.00%	0.92%	Schroder Unit Trusts Ltd
Vanguard Pacific ex-Japan Stock Index (s2)	1239	0.12%	0.00%	0.12%	Vanguard Asset Management Ltd
<b>Commodity &amp; Energy</b>					
BlackRock Gold & General (s2)	1033	1.02%	0.17%	1.19%	BlackRock Fund Managers
JPM Natural Resources (s2)	1173	0.77%	0.08%	0.85%	JPMorgan Asset Management
<b>Europe excluding UK Equities</b>					
Artemis SmartGARP European Equity Fund (s2)	1024	0.77%	0.12%	0.89%	Artemis Fund Managers Limited
BlackRock European Dynamic (s2)	1032	0.77%	0.16%	0.93%	BlackRock Fund Managers
BNY Mellon Sustainable European Opportunities (s2)	1209	0.77%	0.80%	0.85%	BNY Mellon Investment Management
CT European Select (s2)	1262	0.77%	0.05%	0.82%	Columbia Threadneedle Investments
CT European Smaller Cos (s2)	1256	0.77%	0.13%	0.90%	Columbia Threadneedle Investments
Fidelity European (s2)	1141	0.77%	0.16%	0.93%	Fidelity (FIL Investment International)
Fidelity Index Europe ex UK (s2)	1081	0.12%	0.00%	0.12%	Fidelity (FIL Investment International)
JPM Europe Dynamic ex UK (s2)	1172	0.77%	0.10%	0.87%	JPMorgan Asset Management
Jupiter European Special Situations (s2)	1185	1.01%	0.00%	1.01%	Jupiter Asset Management Limited
Vanguard FTSE Developed Europe ex-UK Equity Index (s2)	1238	0.10%	0.00%	0.10%	Vanguard Asset Management Ltd
<b>Flexible Investment</b>					
7IM AAP Adventurous (s2)	1270	0.52%	0.18%	0.70%	Seven Investment Management
7IM Adventurous (s2)	1013	0.82%	0.52%	1.34%	Seven Investment Management
Acumen Portfolio 6 (s2)	1286	0.77%	0.29%	1.06%	Tavistock Wealth Limited
CT MM Lifestyle 7 (s2)	1056	0.52%	0.45%	0.97%	Columbia Threadneedle Investments
Jupiter Merlin Growth Portfolio (s2)	1182	1.60%	0.00%	1.60%	Jupiter Asset Management Limited
L&G Multi-Index 7 (s3)	3004	0.23%	0.01%	0.24%	Legal & General Investment Management
Liontrust Sustainable Future Managed Growth (s2)	1123	0.77%	0.11%	0.88%	Liontrust Fund Partners LLP
Quilter Investors Cirilium Adventurous Passive Portfolio (s2)	1059	0.40%	0.00%	0.40%	Quilter Investors
Quilter Investors Cirilium Adventurous Portfolio (s2)	1058	1.21%	0.00%	1.21%	Quilter Investors
Quilter Investors Cirilium Dynamic Blend Portfolio (s2)	1094	0.76%	0.00%	0.76%	Quilter Investors

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Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
Quilter Investors Cirilium Dynamic Passive Portfolio (s2)	1089	0.40%	0.00%	0.40%	Quilter Investors
Quilter Investors Cirilium Dynamic Portfolio (s2)	1061	1.22%	0.00%	1.22%	Quilter Investors
Schroder Sustainable Future Multi Asset (s2)	1235	0.32%	0.00%	0.32%	Schroder Unit Trusts Ltd
MGTS Sentinel Enterprise Portfolio (s2)	1232	0.72%	0.14%	0.86%	Margetts Fund Management Ltd
WS Verbatim Portfolio 7 (s2)	1269	0.67%	0.89%	1.56%	Waystone Management (UK)
<b>Global Emerging Markets Equities</b>					
BlackRock Emerging Markets (s2)	1031	0.77%	0.22%	0.99%	BlackRock Fund Managers
CT Global Emerging Markets Equity (s2)	1257	0.77%	0.15%	0.92%	Columbia Threadneedle Investments
CT Latin American (s2)	1259	0.77%	0.16%	0.93%	Columbia Threadneedle Investments
Fidelity Index Emerging Markets (s2)	1080	0.22%	0.00%	0.22%	Fidelity (FIL Investment International)
Fidelity Sustainable Emerging Markets Equity Index (s2)	1139	0.77%	0.20%	0.97%	Fidelity (FIL Investment International)
Invesco China Equity (UK) (s2)	1157	0.96%	0.00%	0.96%	Invesco Asset Management
Schroder Global Emerging Markets (s2)	1228	1.01%	0.00%	1.01%	Schroder Unit Trusts Ltd
Vanguard Emerging Markets Stock Index (s2)	1246	0.18%	0.00%	0.18%	Vanguard Asset Management Ltd
<b>Global Equities</b>					
Acumen Portfolio 7 (s2)	1295	0.77%	0.31%	1.08%	Tavistock Wealth Limited
BlackRock Consensus 100 (s2)	1109	0.22%	0.04%	0.26%	BlackRock Fund Managers
CT Global Equity Income (s2)	1263	0.77%	0.15%	0.92%	Columbia Threadneedle Investments
Fidelity Global Dividend (s2)	1138	0.77%	0.16%	0.93%	Fidelity (FIL Investment International)
Fidelity Global Special Situations (s2)	1143	0.77%	0.16%	0.93%	Fidelity (FIL Investment International)
Fidelity Index World (s2)	1086	0.14%	0.00%	0.14%	Fidelity (FIL Investment International)
Fidelity Open World (s2)	1153	0.52%	0.65%	1.17%	Fidelity (FIL Investment International)
Jupiter Ecology (s2)	1178	0.82%	0.00%	0.82%	Jupiter Asset Management Limited
Jupiter Merlin Worldwide Portfolio (s2)	1177	1.56%	0.00%	1.56%	Jupiter Asset Management Limited
Liontrust Sustainable Future Global Growth (s2)	1126	0.77%	0.10%	0.87%	Liontrust Fund Partners LLP
M&G Global Dividend (s2)	1200	0.68%	0.00%	0.68%	M&G Investments
M&G Global Themes (s2)	1196	0.88%	0.01%	0.89%	M&G Investments
Schroder Global Equity (s2)	1068	0.64%	0.00%	0.64%	Schroder Unit Trusts Ltd
Schroder QEP Global Core (s2)	1219	0.34%	0.00%	0.34%	Schroder Unit Trusts Ltd
Vanguard LifeStrategy 100% Equity (s2)	1279	0.24%	0.00%	0.24%	Vanguard Asset Management Ltd
<b>Global Fixed interest</b>					
BNY Mellon International Bond (s2)	1211	0.52%	0.07%	0.59%	BNY Mellon Investment Management
Invesco Global Bond (UK) (s2)	1166	0.69%	0.00%	0.69%	Invesco Asset Management
iShares ESG Overseas Corporate Bond Index Fund (s2)	1030	0.12%	0.01%	0.13%	BlackRock Fund Managers
<b>Global High Yield</b>					
Ninety One Emerging Markets Debt (s2)	1041	0.77%	0.22%	0.99%	Ninety One Asset Management
<b>Global Property</b>					
Fidelity Global Property (s2)	1142	0.77%	0.18%	0.95%	Fidelity (FIL Investment International)
iShares Environment & Low Carbon Tilt Real Estate Index (s2)	1029	0.18%	0.02%	0.20%	BlackRock Fund Managers
Schroder Global Cities Real Estate (s2)	1221	0.92%	0.00%	0.92%	Schroder Unit Trusts Ltd
Schroder Digital Infrastructure (s2)	1236	0.99%	0.00%	0.99%	Schroder Unit Trusts Ltd

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<b>Japan Equities</b>					
Fidelity Index Japan (s2)	1082	0.12%	0.00%	0.12%	Fidelity (FIL Investment International)
Jupiter Japan Income (s2)	1181	1.00%	0.00%	1.00%	Jupiter Asset Management Limited
Schroder Tokyo (s2)	1224	0.97%	0.00%	0.97%	Schroder Unit Trusts Ltd
Vanguard Japan Stock Index (s2)	1241	0.12%	0.00%	0.12%	Vanguard Asset Management Ltd
<b>Mixed Investment 0% - 35% Shares</b>					
7IM AAP Moderately Cautious (s2)	1273	0.52%	0.20%	0.72%	Seven Investment Management
7IM Cautious (s2)	1020	0.52%	0.30%	0.82%	Seven Investment Management
7IM Moderately Cautious (s2)	1010	0.87%	0.48%	1.35%	Seven Investment Management
BlackRock Consensus 35 (s2)	1105	0.22%	0.02%	0.24%	BlackRock Fund Managers
CT Managed Bond Focused (s2)	1261	0.62%	0.10%	0.72%	Columbia Threadneedle Investments
CT MM Lifestyle 3 (s2)	1055	0.52%	0.41%	0.93%	Columbia Threadneedle Investments
Fidelity Multi Asset Allocator Defensive (s2)	1078	0.22%	0.00%	0.22%	Fidelity (FIL Investment International)
JPM Global Macro Sustainable (s2)	1171	0.62%	0.15%	0.77%	JPMorgan Asset Management
Jupiter Merlin Conservative Select (s2)	1187	0.92%	0.00%	0.92%	Jupiter Asset Management Limited
L&G Multi-Index 3 (s3)	3000	0.23%	0.01%	0.24%	Legal & General Investment Management
Quilter Investors Cirilium Conservative Passive Portfolio (s2)	1088	0.40%	0.00%	0.40%	Quilter Investors
Quilter Investors Cirilium Conservative Portfolio (s2)	1063	1.03%	0.00%	1.03%	Quilter Investors
Vanguard LifeStrategy 20% Equity (s2)	1275	0.24%	0.00%	0.24%	Vanguard Asset Management Ltd
WS Verbatim Portfolio 3 (s2)	1265	0.67%	0.77%	1.44%	Waystone Management (UK)
<b>Mixed Investment 20% - 60% Shares</b>					
7IM AAP Balanced (s2)	1271	0.52%	0.18%	0.70%	Seven Investment Management
7IM Balanced (s2)	1011	0.82%	0.46%	1.28%	Seven Investment Management
Acumen Income Portfolio (s2)	1288	0.77%	0.46%	1.23%	Tavistock Wealth Limited
Acumen Portfolio 4 (s2)	1287	0.77%	0.28%	1.05%	Tavistock Wealth Limited
Artemis Monthly Distribution (s2)	1028	0.77%	0.11%	0.88%	Artemis Fund Managers Limited
BlackRock Consensus 60 (s2)	1106	0.22%	0.02%	0.24%	BlackRock Fund Managers
CT MM Lifestyle 4 (s2)	1054	0.52%	0.37%	0.89%	Columbia Threadneedle Investments
CT MM Navigator Distribution (s2)	1057	0.77%	0.68%	1.45%	Columbia Threadneedle Investments
Fidelity Multi Asset Allocator Strategic (s2)	1077	0.22%	0.00%	0.22%	Fidelity (FIL Investment International)
Fidelity Multi Asset Open Strategic (s2)	1149	0.52%	0.51%	1.03%	Fidelity (FIL Investment International)
Invesco Distribution (UK) (s2)	1160	0.84%	0.00%	0.84%	Invesco Asset Management
Jupiter Merlin Income Portfolio (s2)	1183	1.44%	0.00%	1.44%	Jupiter Asset Management Limited
L&G Future World ESG Multi-Index 4 (s3)	3008	0.35%	0.01%	0.36%	Legal & General Investment Management
L&G Multi-Index 4 (s3)	3001	0.23%	0.01%	0.24%	Legal & General Investment Management
L&G Multi-Index Income 4 (s3)	3005	0.23%	0.01%	0.24%	Legal & General Investment Management
Liontrust Sustainable Future Defensive Managed (s2)	1125	0.77%	0.15%	0.92%	Liontrust Fund Partners LLP
M&G Sustainable Multi-Asset (s2)	1192	0.47%	0.08%	0.55%	M&G Investments
Ninety One Global Income Opportunities (s2)	1044	0.77%	0.13%	0.90%	Ninety One Asset Management
Quilter Investors Cirilium Balanced Blend Portfolio (s2)	1092	0.75%	0.00%	0.75%	Quilter Investors
Quilter Investors Cirilium Balanced Passive Portfolio (s2)	1087	0.39%	0.00%	0.39%	Quilter Investors
Quilter Investors Cirilium Balanced Portfolio (s2)	1060	1.14%	0.00%	1.14%	Quilter Investors

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Quilter Investors Monthly Income Portfolio (s2)	1097	1.02%	0.00%	1.02%	Quilter Investors
Schroder Income Portfolio (s2)	1064	0.78%	0.00%	0.78%	Schroder Unit Trusts Ltd
Schroder MM Diversity (s2)	1065	0.65%	0.57%	1.22%	Schroder Unit Trusts Ltd
Schroder Monthly Income (s2)	1216	0.89%	0.03%	0.92%	Schroder Unit Trusts Ltd
Vanguard LifeStrategy 40% Equity (s2)	1276	0.24%	0.00%	0.24%	Vanguard Asset Management Ltd
WS Verbatim Multi-Index Portfolio 3 (s2)	1290	0.29%	0.39%	0.68%	Waystone Management (UK)
WS Verbatim Multi-Index Portfolio 4 (s2)	1291	0.29%	0.37%	0.66%	Waystone Management (UK)
WS Verbatim Portfolio 4 (s2)	1266	0.66%	0.79%	1.45%	Waystone Management (UK)
<b>Mixed Investment 40% - 85% Shares</b>					
7IM AAP Moderately Adventurous (s2)	1272	0.52%	0.18%	0.70%	Seven Investment Management
7IM Moderately Adventurous (s2)	1012	0.82%	0.50%	1.32%	Seven Investment Management
Acumen Portfolio 5 (s2)	1289	0.77%	0.28%	1.05%	Tavistock Wealth Limited
Balanced Index (s2)	1244	0.12%	0.00%	0.12%	Vanguard Asset Management Ltd
BlackRock Consensus 70 (s2)	1107	0.22%	0.02%	0.24%	BlackRock Fund Managers
BlackRock Consensus 85 (s2)	1108	0.22%	0.02%	0.24%	BlackRock Fund Managers
BNY Mellon Multi Asset Balanced (s2)	1208	0.65%	0.05%	0.69%	BNY Mellon Investment Management
CT MM Lifestyle 5 (s2)	1053	0.52%	0.35%	0.87%	Columbia Threadneedle Investments
CT MM Lifestyle 6 (S2)	1052	0.52%	0.42%	0.94%	Columbia Threadneedle Investments
Fidelity Multi Asset Allocator Growth (s2)	1079	0.22%	0.00%	0.22%	Fidelity (FIL Investment International)
Fidelity Multi Asset Open Growth (s2)	1148	0.52%	0.57%	1.09%	Fidelity (FIL Investment International)
Jupiter Merlin Balanced Portfolio (s2)	1176	1.46%	0.00%	1.46%	Jupiter Asset Management Limited
L&G Future World ESG Multi-Index 5 (s3)	3009	0.35%	0.01%	0.36%	Legal & General Investment Management
L&G Multi-Index 5 (s3)	3002	0.23%	0.01%	0.24%	Legal & General Investment Management
L&G Multi-Index 6 (s3)	3003	0.23%	0.01%	0.24%	Legal & General Investment Management
L&G Multi-Index Income 5 (s3)	3006	0.23%	0.01%	0.24%	Legal & General Investment Management
L&G Multi-Index Income 6 (s3)	3007	0.23%	0.01%	0.24%	Legal & General Investment Management
Liontrust Sustainable Future Cautious Managed (s2)	1124	0.77%	0.15%	0.92%	Liontrust Fund Partners LLP
Liontrust Sustainable Future Managed (s2)	1127	0.77%	0.10%	0.87%	Liontrust Fund Partners LLP
Quilter Investors Cirilium Moderate Blend Portfolio (s2)	1095	0.75%	0.00%	0.75%	Quilter Investors
Quilter Investors Cirilium Moderate Passive Portfolio (s2)	1090	0.38%	0.00%	0.38%	Quilter Investors
Quilter Investors Cirilium Moderate Portfolio (s2)	1062	1.16%	0.00%	1.16%	Quilter Investors
Quilter Investors Monthly Income & Growth Portfolio (s2)	1096	1.00%	0.00%	1.00%	Quilter Investors
Schroder Blended Portfolio 6 (s2)	1066	0.22%	0.44%	0.66%	Schroder Unit Trusts Ltd
Schroder Blended Portfolio 7 (s2)	1067	0.22%	0.45%	0.67%	Schroder Unit Trusts Ltd
MGTS Sentinel Universal Portfolio (s2)	1233	0.47%	0.51%	0.98%	Margetts Fund Management Ltd
Vanguard LifeStrategy 60% Equity (s2)	1277	0.24%	0.00%	0.24%	Vanguard Asset Management Ltd
Vanguard LifeStrategy 80% Equity (s2)	1278	0.24%	0.00%	0.24%	Vanguard Asset Management Ltd
WS Verbatim Multi-Index Portfolio 5 (s2)	1292	0.33%	0.36%	0.69%	Waystone Management (UK)
WS Verbatim Multi-Index Portfolio 6 (s2)	1293	0.21%	0.39%	0.60%	Waystone Management (UK)
WS Verbatim Portfolio 5 Growth (s2)	1267	0.67%	0.74%	1.41%	Waystone Management (UK)
WS Verbatim Portfolio 6 (s2)	1268	0.67%	0.87%	1.54%	Waystone Management (UK)

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<b>Money Market</b>					
CT Sterling Short-Term Money Market (s2)	1003	0.17%	0.06%	0.23%	Columbia Threadneedle Investments
Vanguard Sterling Short-Term Money Market (s2)	1248	0.10%	0.00%	0.10%	Vanguard Asset Management Ltd
<b>North America Equities</b>					
BlackRock US Dynamic (s2)	1036	0.77%	0.14%	0.91%	BlackRock Fund Managers
CT American (s2)	1254	0.75%	0.06%	0.81%	Columbia Threadneedle Investments
Fidelity Index US (s2)	1085	0.08%	0.00%	0.08%	Fidelity (FIL Investment International)
M&G North American Dividend (s2)	1194	0.57%	0.05%	0.62%	M&G Investments
Schroder US Mid Cap (s2)	1227	0.93%	0.00%	0.93%	Schroder Asset Management Limited
Vanguard US Equity Index (s2)	1242	0.12%	0.00%	0.12%	Vanguard Asset Management Limited
<b>Protected/Guaranteed</b>					
Ninety One Multi Asset Protector 2 (s2) (Please refer to note on page 7)	1039	0.82%	0.15%	0.97%	Ninety One Asset Management
<b>Specialist</b>					
Acumen Portfolio 8 (s2)	1296	0.77%	0.36%	1.13%	Tavistock Wealth Limited
BNY Mellon Multi Asset Diversified Return (s2)	1213	0.65%	0.45%	1.09%	BNY Mellon Investment Management
CT Dynamic Real Return (s2)	1104	0.42%	0.10%	0.52%	Columbia Threadneedle Investments
DMS Stirling House Balanced (s2)	1280	0.65%	0.64%	1.29%	Waystone Management (UK)
DMS Stirling House Dynamic (s2)	1282	0.72%	0.71%	1.43%	Waystone Management (UK)
DMS Stirling House Growth (s2)	1283	0.72%	0.65%	1.37%	Waystone Management (UK)
Jupiter India (s2)	1175	1.01%	0.00%	1.01%	Jupiter Asset Management Limited
MGTS Sentinel Defensive (s2)	1231	0.62%	0.27%	0.89%	Margetts Fund Management Ltd
<b>Sterling Corporate Bond</b>					
CT Sterling Corporate Bond (s2)	1002	0.17%	0.06%	0.23%	Columbia Threadneedle Investments
Fidelity Sustainable MoneyBuilder Income (s2)	1145	0.42%	0.16%	0.58%	Fidelity (FIL Investment International)
Invesco Corporate Bond (UK) (s2)	1159	0.57%	0.00%	0.57%	Invesco Asset Management
L&G Active Sterling Corporate Bond Plus (s2)	1101	0.46%	0.00%	0.46%	Legal & General Investment Management
M&G Corporate Bond (s2)	1195	0.45%	0.00%	0.45%	M&G Investments
M&G Strategic Corporate Bond (s2)	1193	0.45%	0.00%	0.45%	M&G Investments
Schroder All Maturities Corporate Bond (s2)	1229	0.58%	0.00%	0.58%	Schroder Unit Trusts Ltd
Vanguard UK Investment Grade Bond Index (s2)	1247	0.08%	0.00%	0.08%	Vanguard Asset Management Limited
<b>Sterling Fixed Interest</b>					
Vanguard UK Government Bond Index (s2)	1245	0.08%	0.00%	0.08%	Vanguard Asset Management Limited
<b>Sterling High Yield</b>					
CT High Yield Bond (s2)	1258	0.62%	0.13%	0.75%	Columbia Threadneedle Investments
Ninety One Global Total Return Credit (s2)	1042	0.67%	0.11%	0.78%	Ninety One Asset Management
<b>Sterling Strategic Bond</b>					
Artemis High Income (s2)	1025	0.65%	0.11%	0.76%	Artemis Fund Managers Limited
Fidelity Strategic Bond (s2)	1152	0.52%	0.11%	0.63%	Fidelity (FIL Investment International)
Invesco Monthly Income Plus (UK) (s2)	1163	0.74%	0.00%	0.74%	Invesco Asset Management
L&G Strategic Bond (s2)	1100	0.65%	0.00%	0.65%	Legal & General Investment Management
M&G Optimal Income (s2)	1198	0.65%	0.00%	0.65%	M&G Investments

\*For Important Note when selecting the LV= Ninety One Multi Asset Protector 2 Fund please refer to page 7.

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<b>UK All Companies</b>					
Artemis SmartGARP UK Equity Fund (s2)	1023	0.77%	0.11%	0.88%	Artemis Fund Mangers Limited
Artemis UK Special Situations (s2)	1027	0.77%	0.11%	0.88%	Artemis Fund Mangers Limited
BlackRock UK (s2)	1034	0.77%	0.17%	0.94%	BlackRock Fund Managers
BlackRock UK Special Situations (s2)	1035	0.77%	0.17%	0.94%	BlackRock Fund Managers
BNY Mellon Sustainable UK Opportunities (s2)	1214	0.77%	0.06%	0.83%	BNY Mellon Investment Management
Fidelity Index UK (s2)	1084	0.08%	0.00%	0.08%	Fidelity (FIL Investment International)
Fidelity Special Situations (s2)	1151	0.77%	0.16%	0.93%	Fidelity (FIL Investment International)
Invesco UK Equity High Income (UK) (s2)	1161	0.94%	0.00%	0.94%	Invesco Asset Management
Invesco UK Equity Income (UK) (s2)	1162	0.93%	0.00%	0.93%	Invesco Asset Management
Invesco UK Opportunities (UK) (s2)	1165	0.93%	0.00%	0.93%	Invesco Asset Management
Liontrust UK Growth (s2)	1188	0.77%	0.07%	0.84%	Liontrust Fund Partners LLP
Schroder UK Alpha Plus (s2)	1225	0.82%	0.00%	0.82%	Schroder Unit Trusts Ltd
Vanguard FTSE UK All Share Index (s2)	1243	0.07%	0.00%	0.07%	Vanguard Asset Management Limited
<b>UK Direct Property</b>					
CT UK Property AIF (s2)	1252	0.72%	0.07%	0.79%	Columbia Threadneedle Investments
L&G UK Property (s2)	1103	0.77%	0.00%	0.77%	Legal & General Investment Management
<b>UK Equity Income</b>					
Artemis Income (s2)	1026	0.77%	0.05%	0.82%	Artemis Fund Mangers Limited
BNY Mellon UK Income (s2)	1210	0.77%	0.04%	0.81%	BNY Mellon Investment Management
CT UK Equity Alpha Income (s2)	1260	0.77%	0.14%	0.91%	Columbia Threadneedle Investments
CT UK Equity Income (s2)	1264	0.74%	0.07%	0.81%	Columbia Threadneedle Investments
Fidelity MoneyBuilder Dividend (s2)	1144	0.52%	0.17%	0.69%	Fidelity (FIL Investment International)
Jupiter Income Trust (s2)	1180	0.96%	0.00%	0.96%	Jupiter Asset Management Limited
Schroder Income (s2)	1217	0.91%	0.00%	0.91%	Schroder Unit Trusts Ltd
Schroder Income Maximiser (s2)	1222	0.91%	0.00%	0.91%	Schroder Unit Trusts Ltd
<b>UK Gilt</b>					
CT UK Fixed Interest (s2)	1250	0.17%	0.08%	0.25%	Columbia Threadneedle Investments
<b>UK Index-Linked Gilts</b>					
CT UK Index Linked (s2)	1251	0.17%	0.11%	0.28%	Columbia Threadneedle Investments
<b>UK Smaller Companies</b>					
Invesco UK Smaller Companies Equity (UK) (s2)	1164	0.94%	0.00%	0.94%	Invesco Asset Management
Liontrust UK Smaller Companies (s2)	1191	1.27%	0.07%	1.34%	Liontrust Fund Partners LLP
Ninety One UK Smaller Companies (s2)	1043	0.77%	0.14%	0.91%	Ninety One Asset Management

Full information on all the funds listed is provided to LV= by Morningstar® and can be found on the LV= Adviser site at [LVadviser.com/online-services/funds-centre](https://www.lvadviser.com/online-services/funds-centre)



Please note the fund charges shown in this brochure are correct as at **1st October 2023**, and may change in the future. For an up to date list of our current fund options and charges, or for more information about our range of funds, including past performance, volatility and fund prices, please visit our website [lvadviser.com/online-services/funds-centre](https://lvadviser.com/online-services/funds-centre)

You can also view short and long-term past performance data on all our funds using our online funds centre.




For funds invested wholly or partly in property, it may not be possible to switch units, or take a transfer value, which includes the value of any units in these funds, at the chosen time. This is because property in the fund may not always be readily saleable.

For funds not invested in property, we reserve the right to defer the switching of units or transfers for up to three months, if we consider it is in the interests of customers generally. LV= accepts no responsibility for the performance and any acts, or omissions, or other defaults, of those involved in the operation of the unit trust or OEIC represented by the fund links. The performance of the fund links will not exactly mirror the performances of the underlying funds because of the different fund charges and the timing of the purchase and sale of units in the underlying funds.






For the Ninety One Multi Asset Protector 2 (s2) fund the 80% protection only applies to the underlying Ninety One fund into which the LV= fund invests. The LV= fund protection level could be higher or lower than 80% due to factors such as cashflow, investment timing and tax. Investors should note that it is intended that the protection level of 80%, of the underlying Ninety One Fund share price, will be provided under a derivative contract with a single counterparty, currently Deutsche Bank. If the counterparty is unable to meet its obligations under the derivative contract or where there is no derivative in place, then the Fund will not have the same level of protection and there will be a risk that the price could fall below the 80% level. If the underlying Ninety One Fund's share price falls, the Fund may have large allocations to cash. In this situation keeping the Fund open may no longer be in the best interests of investors. At this stage, Ninety One would consider winding up the Fund.

There may be other circumstances which may also cause Ninety One to wind up the Fund such as the counterparty becoming insolvent. In the event of Ninety One winding up the Fund shareholders, including LV=, will be sent their proportionate share of the proceeds from the sale of the assets of the Fund.

## LV= Flexible Guarantee Funds (Series 2)

Fund	Code	Monthly Management Charge %pa		Portfolio Manager(s)	Dynamic Planner Risk Rating
These funds closed to new business from 31 August 2021. Existing Flexible Transitions Account customers, who already hold a Flexible Guarantee Fund within their pension wrapper, are able to switch fund option within their Flexible Guarantee Fund investment. These funds are invested in the LV= With-Profits fund.					
Flexible Guarantee Cautious Series 2	1998	Current plan value (including any mutual bonus)	Investment Management Charge	Columbia Threadneedle Asset Management Ltd	
Flexible Guarantee Balanced Series 2	1999	Up to £25,000	1.200%	Columbia Threadneedle Asset Management Ltd	
		£25,000+ to £50,000	1.075%		
		£50,000+ to £100,000	0.950%		
Flexible Guarantee Managed Growth	1997	£100,000+ to £250,000	0.900%	Columbia Threadneedle Asset Management Ltd	
		£250,000+ to £500,000	0.875%		
		£500,000+ to £1m	0.875%		

## LV= Smoothed Managed Funds

Fund	Code	Monthly Management Charge %pa			Portfolio Manager(s)	Dynamic Planner Risk Rating
LV= Smoothed Managed Pension. These funds are available to existing Flexible Transitions Account customers and for new business. These funds are in the LV= With-Profits fund.						
LV= Smoothed Managed Extra Cautious	N/A	Annual Management Charge	Fund Value	Fund Size Discount	Columbia Threadneedle Asset Management Ltd	
LV= Smoothed Managed Cautious	N/A		Up to £99,999.99	0.00%		
			£100,000 to £249,999.99	0.05%	Columbia Threadneedle Asset Management Ltd	
LV= Smoothed Managed Balanced	N/A		£250,000 to £499,999.99	0.10%	Columbia Threadneedle Asset Management Ltd	
LV= Smoothed Managed Growth	N/A		£500,000 +	0.15%	Columbia Threadneedle Asset Management Ltd	
LV= Smoothed Managed Impact Growth	N/A				Columbia Threadneedle Asset Management Ltd	

The funds aim to protect investors against some of the ups and downs of investment performance by using a unique 'smoothing' mechanism. For further information on how the fund is managed please refer to Your guide to how we manage our unit-linked Smoothed Managed Funds business, you can find this at [LV.com/investments](https://lv.com/investments). For more on the LV= Smoothed Pension visit [LV.com/investments/smoothed-pension](https://lv.com/investments/smoothed-pension). The monthly management charge depends upon the value of the fund, at

the time the charge is taken. This charge is taken monthly by cancellation of units. There are no additional fund charges.

Information about the availability and costs of optional guarantees can be found at [LVadviser.com](https://lvadviser.com).

Please note the fund charges for the Flexible Guarantee and Smoothed Managed Funds Pension shown in this brochure are correct as at **October 2023** and may change in the future.

Full information on all the funds listed is provided to LV= by Morningstar® and can be found on the LV= Adviser site at [LVadviser.com/online-services/funds-centre](https://lvadviser.com/online-services/funds-centre)



**For more information about these or any of our other investment solutions contact us:**



**0800 028 8974**



**[LV.com/equityrelease](https://lv.com/equityrelease)**

For textphone dial 18001 first. Lines are open 8:30am – 5:30pm Monday to Friday.  
We will record and/or monitor your calls for training and audit purposes.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

**Liverpool Victoria Financial Services Limited, Tilehouse Street, Hitchin, SG5 2DX.**

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