

LV= Pension Savings Pathway Option 3 (Series 1 & 2)

Fund Factsheet

February 2024

This fund is for customers who plan to start taking their money as a long-term income within the next 5 years, and have a moderately 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. The fund invests 100% in the LV= Balanced Index fund to ensure that the fund is able to support regular income withdrawals in the future, the mix of assets may change.

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 invests 60% in the Vanguard FTSE Developed World Common Contractual Fund and 40% in the Vanguard Global Bond Index Fund.

The fund aims to deliver above inflation growth in fund value and support regular income withdrawals when you retire, whilst taking into account a medium level of investment risk.

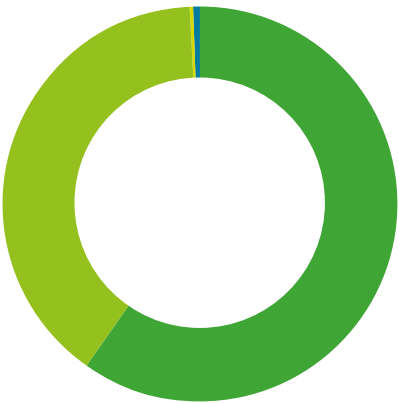
Funds are typically 'risk rated' using a scale of 1-10 with 1 being the least risk, and 10 being the most.

This fund is rated 5.

Regional weightings as at 31 December 2023

US	67.27%
Eurozone	8.83%
Japan	6.9%
Europe ex euro	4.98%
UK	3.93%
Asia - developed	2.58%
Canada	2.72%
Australasia	2.27%
Other	0.52%

Asset allocation as at 31 December 2023



Asset classes	Allocation
Stocks	59.77%
Bonds	40.12%
Cash	0.02%
Other	0.09%

This fund has been selected as a Pathway option because it contains asset allocations that can support regular income withdrawals when you retire and takes a level of risk consistent with a moderately cautious risk attitude.

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	23 July 2018	
IA sector	Mixed Investment 40%-85%shares	
	Series 1	Series 2
ISIN code	GB00BLCB5Y60	GB00BLCB5Z77
Sedol code	BLCB5Y6	BLCB5Z7
CTI code	R6VJ	R6VK
Total fund charge	0.12%	0.12%

Discrete performance as at 31 December 2023			
Date	0-12 months	12-24 months	24-36 months
Growth (%)	11.79%	-10.29%	11.47%

Cumulative performance as at 31 December 2023				
Date	3 months	6 months	1 year	3 year
Growth (%)	5.78%	5.46%	11.79%	11.79%

(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 sallessupport@LV.com

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



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