

Investment Pathways

Our approach

We've introduced four investment pathways that you may wish to consider for your clients.

These investment pathways are designed primarily for customers entering drawdown who have not received a personal recommendation on how to invest their drawdown fund, but equally, can be used as part of your advice process.

Our pathway options have been designed to meet the Financial Conduct Authority's requirements in their Policy Statement PS19/21.

FCA Pathway Statement	Fund Name	Fund Objectives
I have no plans to touch my money in the next five years	LV= Pension Savings Pathway Option 1	To provide a combination of income and growth aligned to a moderately high risk profile.
I plan to use my money to set up a guaranteed income (annuity) within the next five years	LV= Pension Savings Pathway Option 2	To achieve capital returns and investment income through a portfolio comprising of approximately 40% shares and 60% bonds/fixed income investments.
I plan to start taking my money as a long term income within the next five years	LV= Pension Savings Pathway Option 3	To deliver above inflation growth and support regular income withdrawals while taking a level of risk consistent with a moderately cautious attitude to risk.
I plan to take all my money within the next five years	LV= Pension Savings Pathway Option 4	To provide a combination of growth and income via investing in company bonds with less than 5 years to maturity.

Our investment pathways make use of funds managed by Legal and General and Vanguard. They have been selected by LV= and will be monitored as part of our investment governance process to ensure they meet the prescribed outcomes. When an investment pathway is selected all the money within the plan will be invested into the pathway investment (this includes any money not yet designated into drawdown).

The investment pathways will be available through LV= Core fund range, full details can be found on



LV.com/InvestmentPathways

At LV=, we believe that a financial adviser is best placed to help clients plan for their retirement. We always recommend that clients speak to a financial adviser before they make any decisions about how they invest their money when taking drawdown from their plan.



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

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

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383237 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. NM Pensions Trustees Limited, (registered in England No. 4299742), acts as scheme trustee. Registered address for both companies: County Gates, Bournemouth BH1 2NF