LV= ISA Extra Cautious

30 September 2026

This factsheet is for information only and has been designed for financial advisers to discuss with their clients.

If you're not a financial adviser and you'd like further information or want to discuss details of your fund, please contact your financial adviser.

Fund information	
Launch date*	20 January 2023
ABI sector	ABI Mixed Investment 0-35% Shares
ISIN code	GB00BNSMYZ18
Sedol code	BNSMYZ1
CITI code	DFLA



FE fundinfo Risk Scores define risk as a measure of volatility relative to the FTSE 100 index, which has a fixed risk rating of 100.

Our Smoothed Managed Funds are risk-rated by multiple agencies. To find out the latest ratings, please visit:

LVadviser.com/risk-ratings

Fund objective

This fund is designed to provide long term steady growth together with a very low level of investment risk. The fund invests, either directly or indirectly, in a diversified portfolio of fixed interest securities, equities, property, cash and other related instruments. The fund aims to avoid sharp rises and falls by 'averaging' the investment price over a rolling 26 week period.

Cumulative performance as at 30 September 2026

	1 Year	3 Years	5 Years	10 Years
LV= ISA Extra Cautious	8.6%	23.3%		
ABI Mixed Investment 0-35% Shares	5.0%	19.9%	6.6%	21.8%

Discrete annual performance as at 30 September 2026

	30/09/2025 to 30/09/2026	30/09/2024 to 30/09/2025	30/09/2023 to 30/09/2024	30/09/2022 to 30/09/2023	30/09/2021 to 30/09/2022
LV= ISA Extra Cautious	8.6%	5.1%	8.1%		
ABI Mixed Investment 0-35% Shares	5.0%	4.5%	9.4%	2.4%	-13.2%

*The fund launch date relates to this particular share class only. For some versions of the Smoothed Managed Funds, performance has been extended back prior to the launch date by using performance from previous share classes of the same funds. Performance for the LV= fund has been calculated using the underlying unit price for the first 26 weeks, then the averaged price thereafter; with the exception of some funds launched since 2022 where the performance shown is only calculated using the averaged unit price.

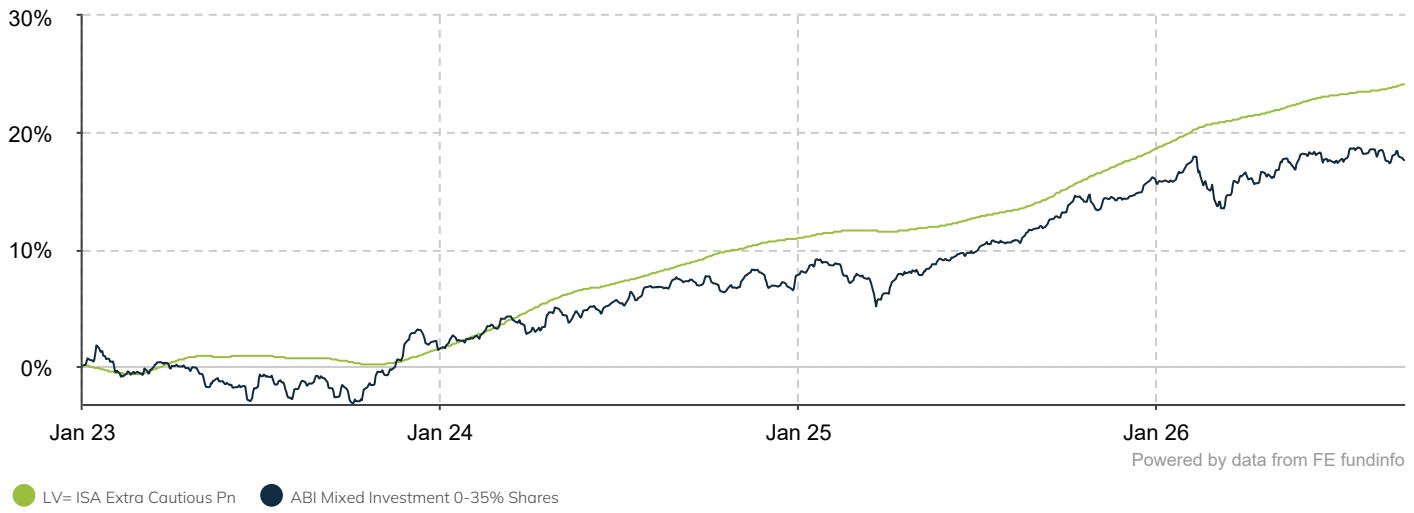
During the first 26 weeks of a customer's investment, their product will be valued using a gradual averaged or underlying unit price. Please see the 'Your guide to how we manage our unitised with-profits Smoothed Managed Funds business' document for further information.

The LV= fund performance figures are gross and do not take account of the Annual Management Charge or any product charges, as these are taken by the cancellation of units.

Please remember that past performance is not a reliable guide to the future. The value of an investment can go down as well as up.

LV= INVESTMENTS

Performance as at 30 September 2026



Asset Allocation as at 31 August 2026

Asset class	%
US Treasuries	22.6%
Global Corporate Bonds	18.5%
UK Gilts	13.2%
High Yield Bonds	7.2%
Property	7.1%
US Equities	6.0%
European Equities	5.1%
Emerging Market Equities	4.0%
UK Corporate Bonds	3.0%
Gold	2.4%
Cash	2.2%
Other	2.1%
Japan Equities	2.0%
UK Equities	2.0%
IL US Treasuries	1.5%
Asia Pacific Equities	1.1%

Top 10 Holdings as at 31 August 2026

Holding	%
BGF Global Corporate Bond Fund	18.5%
iShares UK Gilts All Stocks Index	13.2%
iShares USD Treasury Bond 1-3yr ETF	8.0%
BlackRock Advantage Global High Yield Credit	7.2%
CT UK Property Authorised Trust	7.1%
iShares USD Treasury Bond 7-10yr ETF	6.5%
iShares USD Treasury Bond 3-7yr ETF	6.0%
BlackRock Advantage US Equity Fund	4.2%
BIBF Index Linked Fund	3.0%
Blackrock Advantage Europe ex UK Equity Fund	3.0%

For more information please get in touch with your usual Business Development Manager or call

0800 032 8298

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.

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