Unit Trust (NURS non-complex)

Legal & General Multi-Index 3 Fund

I-Class GBP

Fund aim

The Fund's objective is to provide a combination of growth and income within a pre-determined risk profile. The Fund's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile.

Risk profile

The fund is part of a range of risk targeted funds. The risk profile ranges from 1-10 with 1 being the least risky, and 10 being the most. The fund targets risk profile 3. The level of risk in the fund is managed by restricting the types and proportions of the assets it holds.
We have selected Distribution Technology ('DT') as our current risk profiler. They are an independent agency who provide risk profiling tools to advisers and fund managers. The Risk and Reward profile scale on page 3 is calculated differently to the DT risk profiles.

Fund snapshot

- **What does it invest in?** Invests in a risk-profile targeted range of index tracker funds and individual investments including property. Typically has higher exposure to bonds than to company shares, relative to other funds in the Multi-Index Fund range.
- **How does it invest?** Actively managed to stay within DT's risk profile 3, based on the historic performance of different asset types. The fund is part of a range of risk profiled funds which are rated on a scale of 1 (least risky) to 10 (most risky).

Fund facts

Fund size	£313.9m
Fund launch date	21 Aug 2013
Base currency	GBP
Domicile	UK
Underlying yield	2.7%

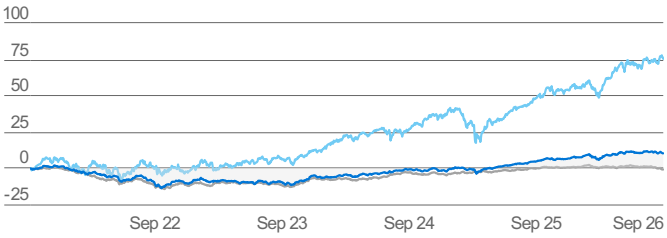
Reference equity index
FTSE All World Net Tax TR GBP

Reference bond index
Bloomberg Global Aggregate GBP Hedged Index

Costs

Ongoing charge	0.31%
Price basis	Single swing

Performance (%)



	1 month	3 months	1 year	3 years	5 years
Fund	-1.13	-1.26	5.28	22.48	10.27
Reference equity index	0.66	1.52	18.22	65.42	75.43
Reference bond index	-1.77	-2.55	-0.67	12.54	-0.72

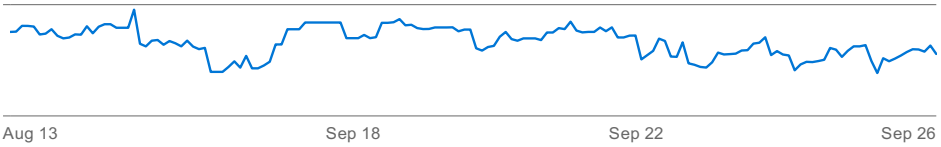
Rolling 12-month performance

To 30 September	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
Fund	5.28	5.61	10.16	2.15	-11.87	6.02	1.83	7.60	1.84	2.29
Reference equity index	18.22	16.89	19.71	10.57	-4.08	22.16	5.15	7.19	12.83	14.91
Reference bond index	-0.67	2.90	10.11	1.11	-12.75	-0.78	3.30	8.71	-0.68	-1.19

Performance for the I Inc unit class in GBP, launched on 21 August 2013. Source: Lipper. Performance assumes all fund charges have been taken and that all income generated by the investments, after deduction of tax, remains in the fund.

Past performance is not a guide to the future. Please also see 'How do I assess the performance of the fund?' on page 4.

Historical risk profile positioning (Risk Profile 3)

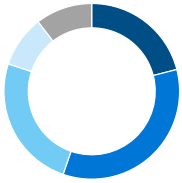


The chart illustrates the positioning of the Multi-Index 3 fund since inception within the corresponding risk profile, with horizontal lines representing the lower and upper bound of the prescribed volatility range. L&G calculations based on month end target asset allocations and the variance covariance matrix as provided by Distribution Planner at the time.

Portfolio breakdown

All data source L&G unless otherwise stated. Totals may not sum due to rounding.

Equities	21.0
Government Bonds	34.3
Credit and Emerging Market Debt	24.8
Alternatives	9.5
Cash	10.5



Equities	**21.0**
North America Equity	6.0
UK Equity	3.0
Europe ex UK Equity	3.0
High Growth Equities	3.0
Emerging Market Equity	1.8
Global Small-Cap	1.5
Japan Equity	1.0
Asia Pacific ex Japan Equity	1.0
Frontier Market Equity	0.8

Government Bonds	**34.3**
Developed Market Government Bonds (ex UK)	14.6
Global Inflation-Linked Bonds	9.5
Gilts	7.8
Inflation-Linked Gilts	2.5

Credit and Emerging Market Debt	**24.8**
Global Corporate Bonds	11.0
UK Corporate Bonds	5.5
Emerging Market Bonds (Hard Currency)	3.0
UK Short Duration Corporate Bonds	2.0
Emerging Market Bonds (Local)	1.8
Global High Yield	1.5

Alternatives	**9.5**
Global Property	4.0
Commodities	2.0
Global Infrastructure	1.3
Alternatives Thematic	1.3
Forestry	1.0

Cash	**10.5**
Cash	10.5

Top 10 holdings (%)

Cash (incl. liquidity funds)	10.5
Legal & General Global Inflation Linked Bond Index Fund	8.5
Legal & General All Stocks Gilt Index Trust	7.8
L&G Global Corporate Bond Fund	7.0
US Treasury Bond 4% 15 Feb 34	7.0
Legal & General US Index Trust	6.0
Legal & General Sterling Corporate Bond Index Fund	5.5
L&G Euro Corporate Bond Plus Fund	4.0
Legal & General European Index Trust	3.0
Legal & General Property Fund	3.0

Fund managers

Andrzej Pioch

Francis Chua

The fund managers have responsibility for managing the multi-index fund range. They are part of the Multi-Asset Funds (MAF) team in L&G. This team focuses on designing and managing multi-asset funds that are tailored to match the specific objectives of various client types. The team sits within a wider Asset Allocation team which combines both depth of experience with a broad range of expertise from different fields, including fund management, investment consulting and risk management roles.

Key risks

- The value of an investment and any income taken from it is not guaranteed and can go down as well as up; you may not get back the amount you originally invested.
- The fund invests directly or indirectly in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of the fund may fall.
- By investing in other funds this fund indirectly holds bonds and property that are traded through agents, brokers or investment banks or directly between buyers and sellers. This makes them less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the fund may not be able to sell its holdings in other funds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the fund depositary.
- The fund could lose money if any institution providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the fund.
- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The fund may have underlying investments that are valued in currencies that are different from sterling (British pounds). Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.

For more information, please refer to the key investor information document on our website

Risk and reward profile

1	2	3	**4**	5	6	7

Lower risk — Higher risk

Potentially lower rewards — Potentially higher rewards

The synthetic risk and reward indicator (SRRI) is based on the historic volatility of the fund's value and it may change in the future.

The fund is in category 4 because the mix of different asset types in which the fund invests has a balancing effect on the rate at which the fund share price moves up and down.

Latest distribution information

For distributing unit classes, the latest payments are shown below. Please note that these payments are not guaranteed, are at the discretion of the manager and may be paid out of capital.

Type	Ex-div date	Pay date	Pence per unit
Interim	16 Feb 26	15 Apr 26	0.77p
Final	18 Aug 25	15 Oct 25	1.25p
Interim	17 Feb 25	15 Apr 25	0.71p
Final	16 Aug 24	15 Oct 24	1.20p

Codes

	ISIN	SEDOL	Bloomberg
I Acc	GB00B9751744	B975174	LGMI3IA LN
I Inc	GB00B6VR4B04	B6VR4B0	LGMI3II LN

Dealing information

Valuation frequency	Daily, 3pm (UK time)
Dealing frequency	Daily
Settlement period	T+4

Who is this fund for?

- This fund is primarily designed for investors: who have received advice and had their attitude to risk assessed and matched to the risk profile of this fund but may be appropriate for those investors who have considered the risk profile of this fund with the others in the Multi-Index range; who are looking for growth and income from an investment in bonds, shares in companies, money market instruments, deposits, cash and indirectly to alternative asset classes (such as commodities) and property.
- Although investors can take their money out at any time, this fund may not be appropriate for those who plan to withdraw their money within five years.
- This fund is not designed for investors who cannot afford more than a minimal loss of their investment.

How do I assess the performance of the fund?

This Fund does not have a benchmark in view of its risk targeted approach and investment in multiple asset classes. Investors can assess the Fund's performance against the reference equity index and the reference bond index, representing the relevant global markets for shares in companies and bonds respectively. As this Fund invests in multiple asset classes, investors will need to take into account, when assessing its performance, that the extent of its exposure to the different asset classes will depend on its target risk profile. Investors can see the Fund's current portfolio breakdown in the chart on page 2.

L&G's asset management division is a major global investor across public and private markets, with £1,219.7 billion in assets under management (as at 30 June, 2026). Our investment philosophy and processes are designed to create value over the long term. We believe that incorporating financially material sustainability criteria, when relevant to our clients, can create attractive returns and drive positive change.

Source: L&G internal data as at 30 June 2026. The AUM disclosed aggregates the assets managed by L&G in the UK, LGIMA in the US and L&G Asia in Hong Kong (2018-2019 only). The AUM includes the value of securities and derivatives positions.

Contact us

Call **0370 050 0955** Email **investments@landg.com** Visit **www.legalandgeneral.com**

Lines are open Monday to Friday 9.00am to 5.00pm. We may record and monitor calls. Call charges will vary.

Important information

Copyright © 2026 Legal & General. This document is subject to copyright. Any unauthorised use is strictly prohibited. All rights are reserved.

Issued by Legal & General (Unit Trust Managers) Limited as management company for this fund. Registered in England and Wales No. 01009418. Registered Office: One Coleman Street, London, EC2R 5AA. Authorised and Regulated by the Financial Conduct Authority No. 119273. We are members of the Investment Association. All features described in this fact sheet are those current at the time of publication and may be changed in the future. Nothing in this fact sheet should be construed as advice and it is therefore not a recommendation to buy or sell investments. If in doubt about the suitability of this product, you should seek professional advice. No investment decisions should be made without first reviewing the key investor information document of the Fund ("KIID") which can be obtained from www.legalandgeneral.com. This fact sheet is only directed at investors resident in jurisdictions where this fund is registered for sale. It is not an offer or invitation to persons outside of those jurisdictions. We reserve the right to reject any applications from outside of such jurisdictions.

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). Bloomberg or Bloomberg's licensors own all proprietary rights in the Bloomberg Indices. Bloomberg does not approve or endorse this material, or guarantee the accuracy or completeness of any information herein, or make any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, shall not have any liability or responsibility for injury or damages arising in connection therewith.