# Non-UCITS Retail Scheme Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Multi-Index 3 Fund
## Unit Class I GBP Income – ISIN: GB00B6VR4B04

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "**Manager**").

## OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund 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 constrained by the objective to remain within the risk profile.
- The Fund is part of a range of risk profiled funds. The target risk profile for the Fund is set by Distribution Technology ("DT"), an independent agency, and is based on the historic return and volatility of different asset types. The DT risk profile ranges from 1 to 10 with 1 being the least risky, and 10 being the most. (Note: this is not the same as the Risk and Reward Indicator shown in the section below, which is calculated differently and uses a scale of 1 to 7).
- This Fund aims to stay within DT risk profile 3. We use our experience and research, together with research and allocation guidelines from DT to restrict the types of assets held and the allocation of each type to stay within the target risk profile.
- The Fund will have exposure to company and government bonds (a type of loan that pays interest), shares in companies, money market instruments (a form of loan that pays interest and is designed to have a stable value), deposits, cash and indirectly to alternative asset classes (such as commodities) and property. The Fund will typically have higher exposure to bonds, money market instruments and cash than to shares in companies, relative to other funds in the Legal & General Multi-Index Fund range, however the aggregate exposure to shares in companies may still be material.
- The bonds the Fund is exposed to may be investment grade or sub-investment grade. Investment grade means that the bond is rated as lower risk by a rating agency, while sub-investment grade bonds will be classed as higher risk, but with a potentially higher return. Credit ratings give an indication of how likely it is that the issuer of a bond will be able to pay back interest and the loan on time.
- In order to achieve this exposure, at least 75% of the Fund will be invested in collective investment schemes. At least 50% of the Fund will be invested in index-tracker schemes funds which are operated by Legal & General.
- The Fund may also invest directly in shares in companies, bonds (both government and non-government), money market instruments (such as treasury bills), cash and deposits.
- The Fund may use derivatives (contracts which have a value linked to the price of another asset) to: reduce risk or cost; or generate additional capital or income with no, or an acceptably low, level of risk.

**Other information:**

- The Fund is actively managed as the Manager uses their expertise to select investments to achieve the Fund's objective.
- There is no benchmark available for this Fund as it is constrained by its objective to remain within its risk profile.
- To help you understand this Fund, its risk profile and how it compares to others in the range we have created a guide www.legalandgeneral.com/mi-guide. Please read this guide to help you decide if this is the right fund for you.
- 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.
- Your units will be income units. Income from the Fund's investments will be paid out to you every six months (as interest). This will reduce your capital growth accordingly.
- 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 5 years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.
- Units of the Fund can be bought or sold on any dealing day, as defined in the Prospectus. The non-dealing day calendar is available at www.lgim.com/utndd.
- The Fund's base currency is denominated in sterling (GBP).

## RISK AND REWARD PROFILE

Lower Risk ⟷ Higher Risk

Potentially lower rewards ⟷ Potentially higher rewards

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- 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. This type of fund is generally considered to be higher risk than one investing only in bonds and lower risk than one existing only in company shares.
- Even a Fund in the lowest category is not a risk free investment.
- The value of your investment and any income you take from it may fall as well as rise and is not guaranteed. You might get back less than you invest.

Further information on the risks of investing in this Fund is contained in the Prospectus available at www.lgim.com.

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund invests in securities valued in currencies that are different from the base currency of the Fund. 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
- 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 could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- 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.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.

Legal & General
INVESTMENT MANAGEMENT

## CHARGES

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

| One-off charges taken before or after you invest | |
|---|---|
| **Entry charge** | 0.00% |
| **Exit charge** | 0.00% |
| This is the maximum that might be taken out of your money before it is invested. | |
| The price for buying and selling units is subject to a Dilution Adjustment See opposite. | |
| **Charges taken from the fund over a year** | |
| **Ongoing charge** | 0.31% |
| **Charges taken from the fund under certain specific conditions** | |
| **Performance fee** | None |

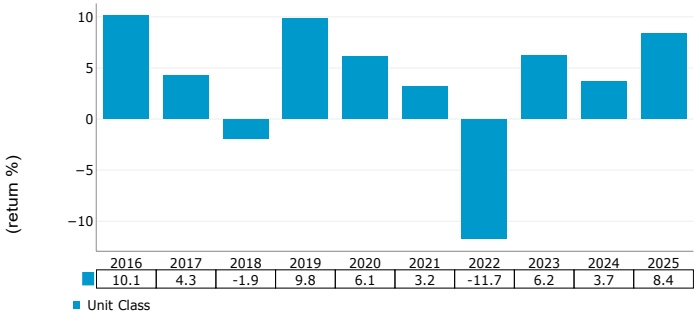
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at 28 February 2026. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the income of the Fund.

**Other costs:**

- **Dilution adjustment**: on any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at legalandgeneral.com/chargesandfees.

## PAST PERFORMANCE




- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2013.
- This unit class launched in 2013.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its Prospectus and the latest annual and semi-annual reports at www.legalandgeneral.com/reports. Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on 0370 050 0955 Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from www.lgim.com/remuneration. A paper copy is also available free of charge upon request.