

Legal & General Real Capital Builder Fund

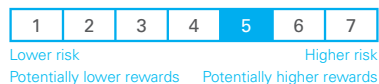
Unit Trust (UK UCITS compliant) I-Class GBP

Base currency: **GBP**Domicile: **UK**

FUND AIM

The objective of the Fund is to grow capital, at the rate of inflation (CPI (UK Consumer Prices Index)) +4% per annum on average over a rolling five year period and to manage volatility so that it remains around 66% of the MSCI World Index. This objective is before the deduction of any charges and assumes any income is reinvested. There is no guarantee that the objective will be met over any time period and capital is at risk.

RISK AND REWARD PROFILE



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 5 because historically the mix of investments it could hold have shown a medium level of volatility (how much the fund price goes up and down compared to the other risk categories).

For more information, please refer to the Key Risks section on page 3.

WHO IS THIS FUND FOR?

- This fund is designed for investors looking for growth through exposure to a portfolio of shares in companies and bonds with lower portfolio volatility than a typical equity portfolio in absolute terms.
- 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.
- If you do not understand this document we recommend you seek additional information to help you decide if this fund is right for you.

FUND FACTS

Fund size
£66.9mFund launch date
24 Oct 2017

COSTS

Initial charge
0.00%Ongoing charge
0.55%Price basis
Single swingDilution adjustment
0.10% - round trip

BENCHMARKS

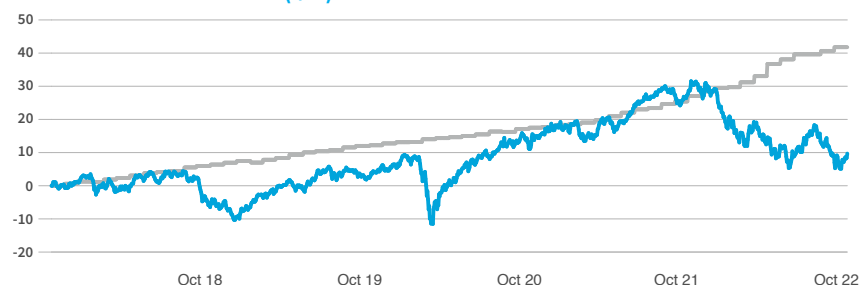
Performance objective

UK CPI + 4%

Comparator benchmarks

Comparator 1 (for fund's performance):**IA Sector: Mixed Investments 40-85% Shares****Comparator 2 (for risk and volatility):****MSCI World TR Net Index**

PERFORMANCE (%)



| | 1 month | 3 months | 1 year | 3 years | 5 years |
|-----------------------------------|---------|----------|--------|---------|---------|
| ■ Fund | 2.55 | -4.78 | -14.15 | 7.15 | 9.99 |
| ■ Performance objective | 0.00 | 1.59 | 12.63 | 27.58 | 43.14 |
| Relative to Performance objective | 2.55 | -6.37 | -26.78 | -20.43 | -33.15 |
| Comparator 1 | 0.59 | -4.88 | -10.55 | 6.32 | 13.07 |
| Comparator 2 | 3.94 | -1.43 | -2.48 | 36.22 | 61.17 |

12 MONTH PERFORMANCE TO MOST RECENT QUARTER (%)

| 12 months to 30 September | 2022 | 2021 | 2020 | 2019 | 2018 |
|-----------------------------------|--------|-------|-------|-------|------|
| Fund | -16.01 | 13.04 | 8.53 | 1.59 | - |
| Performance objective | 14.14 | 7.10 | 4.52 | 5.71 | - |
| Relative to Performance objective | -30.15 | 5.94 | 4.01 | -4.12 | - |
| Comparator 1 | -10.24 | 16.85 | -0.30 | 4.28 | - |
| Comparator 2 | -2.46 | 24.06 | 5.79 | 8.38 | - |

Performance for the I Acc unit class in GBP, launched on 24 October 2017. 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.

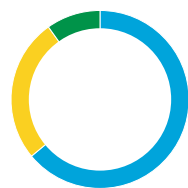
FUND SNAPSHOT

- **What does it invest in?** Invests in a wide range of investment types, with at least 50% in company shares from anywhere in the world.
- **How does it invest?** Actively managed, with holdings in between 20 and 40 companies on average over a typical market cycle of 3-5 years, which means the fund may be concentrated at times.



PORTFOLIO BREAKDOWN

All data source LGIM unless otherwise stated. Totals may not sum due to rounding.



ASSET CLASS BREAKDOWN (%)

| | |
|--------------|------|
| Equity | 64.0 |
| Fixed Income | 26.2 |
| Cash | 9.8 |

EQUITIES SECTOR BREAKDOWN (%)

| | |
|------------------------|------|
| Technology | 19.8 |
| Health Care | 11.9 |
| Industrials | 8.6 |
| Consumer Staples | 6.8 |
| Consumer Discretionary | 6.6 |
| Communications | 5.3 |
| Financials | 4.6 |
| Energy | 0.4 |



■ Top 10 Equities 31.0%
■ Rest of Portfolio 69.0%

No. of Equities in fund 38

TOP 10 EQUITIES (%)

| | |
|------------------------------|-----|
| Microsoft Corp | 3.9 |
| Mastercard Inc- A | 3.5 |
| Novo Nordisk A/S-B | 3.3 |
| Mondelez International Inc-A | 3.1 |
| Nestle SA-Reg | 3.0 |
| Thermo Fisher Scientific Inc | 2.9 |
| McDonald's Corporation | 2.9 |
| Alphabet Inc-CI A | 2.9 |
| S&P Global Inc | 2.8 |
| Unitedhealth Group Inc | 2.7 |

BONDS SECTOR BREAKDOWN (%)

| | |
|------------------------|------|
| Government | 10.1 |
| Utilities | 4.5 |
| Communications | 3.9 |
| Technology | 2.0 |
| Real Estate | 1.8 |
| Consumer Staples | 1.2 |
| Financials | 1.0 |
| Health care | 0.9 |
| Consumer Discretionary | 0.6 |
| Industrials | 0.2 |



■ Top 10 Bonds 14.9%
■ Rest of Portfolio 85.2%

No. of Bonds in fund 28

TOP 10 BONDS (%)

| | |
|--------------------------|-----|
| UK Treasury 4 ¼ 12/07/27 | 2.0 |
| UK Treasury 4 ¼ 06/07/32 | 1.9 |
| UK Treasury 4 ½ 09/07/34 | 1.8 |
| UK Treasury 4 ¼ 09/07/39 | 1.6 |
| UK Treasury 1 ½ 07/22/26 | 1.4 |
| UK Treasury 5 03/07/25 | 1.4 |
| AT&T 5.2 11/18/33 | 1.4 |
| Henkel 1 ¼ 09/30/26 | 1.2 |
| Verizon 2 ½ 04/08/31 | 1.2 |
| DLR 3.3 07/19/29 | 1.1 |



SHAUNAK MAZUMDER

Shaunak joined LGIM in 2014 as a fund manager within the Active Equity team. He joined LGIM from Asian Century Quest, a multi-billion dollar, fundamental focused long / short equity hedge fund, spin off from Maverick Capital and seeded by Julian Robertson (tiger-cub). Prior to this, Shaunak advised on mergers & acquisitions within Investment Banking at Morgan Stanley. Shaunak has a BComm from Queen's University Kingston, Canada.

KEY RISKS

- The value of an investment is not guaranteed and can go down as well as up; you may not get back the amount you originally invested.
- The return from this fund is dependent on relatively few individual investments. This means that a fall in the value of an individual investment can have a major impact on the overall performance of the fund.
- This fund holds bonds that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the fund may not be able to sell bonds 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 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.
- 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.
- Investment in contingent convertible debt securities may result in material losses to the portfolio based on certain trigger events. The existence of these trigger events creates a different type of risk from traditional bonds and may more likely result in a partial or total loss of value or alternatively they may be converted into shares of the issuing company which may also have suffered a loss in value.
- 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 [↗](#)



SPOTLIGHT ON LEGAL & GENERAL INVESTMENT MANAGEMENT

We are one of Europe's largest asset managers and a major global investor, with assets under management of £1,421.5 billion (as at 31 December 2021). We work with a wide range of global clients, including pension schemes, sovereign wealth funds, fund distributors and retail investors.

Source: LGIM internal data as at 31 December 2021. The AUM disclosed aggregates the assets managed by LGIM in the UK, LGIMA in the US and LGIM Asia in Hong Kong. The AUM includes the value of securities and derivatives positions.

DEALING INFORMATION

| | |
|---------------------|-----------------------|
| Valuation frequency | Daily, 12pm (UK time) |
| Dealing frequency | Daily |
| Settlement period | T+4 |

CODES

| | | |
|------------------|-------|--------------|
| ISIN | I Acc | GB00BZ607M98 |
| | I Inc | GB00BZ607L81 |
| SEDOL | I Acc | BZ607M9 |
| | I Inc | BZ607L8 |
| Bloomberg | I Acc | LGRCBIA LN |
| | I Inc | LGRCBII LN |

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Lines are open Monday to Friday 8.30am to 6.00pm.
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