

Trust through partnership:

LGIM's Model Portfolio Service



About us

We are Legal & General Investment Management (LGIM), the global asset management business of Legal & General Group. We are the UK's largest asset manager with £1,122 billion across a range of asset classes. We are a major global investor, managing people's financial futures around the world.¹

MPS capability

We have created the LGIM Model Portfolio Service for investors looking to invest to help them meet their long-term goals. At the heart of this discretionary investment service is our selection of model portfolios, designed to meet the needs of a wide range of investors.

Our model portfolios are managed by our highly-experienced and expert team of over 45 investment professionals, including economists, strategists and fund managers who look after over £89 billion¹ in multi-asset funds and portfolios. This team will also perform regular reviews and rebalances of the model portfolios to ensure your clients' investments are invested in line with expectations.

We offer an income-focused model portfolio strategy, and three growth-focused portfolio strategies: Index, Blended and ESG. The Index model portfolios utilise our core indices and can predominantly invest in our own index funds, which means we can pass savings back to your clients. Our Blended portfolios are for those who wish to pay more for the potential for additional outperformance; this strategy invests around 60% in active funds managed by LGIM and around 40% in external asset managers. Lastly, our ESG model portfolios are for clients seeking investments that integrate ESG factors. We do this by investing in ESG-focused, blended funds, including LGIM's Future World fund range.

1. Source: data as at 30 June 2024

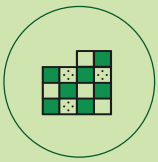
Five reasons to partner with us



1. Asset allocation - We believe that asset allocation is key to driving long-term returns and that our size and scale is a significant advantage in multi-asset investing as it allows us to access potential opportunities across the full breadth of the investment universe. Fund selection is also integral to our process, and we have a dedicated fund research group who cover both public and private market assets.



2. Cost-effective without compromise - Starting from only 6bps DFM fee, we offer competitive pricing for model portfolios without compromising on service or quality. Your clients get access to diversified portfolios, with dynamic asset allocation and active manager selection.



3. A variety of portfolios for different client needs and risk appetites - Our model portfolios are managed across 7 different risk profiles, designed to stay true to their respective risk profiles. The portfolios are mapped to the Dynamic Planner and Defaqto risk profiles. Other risk profilers are available upon request.



4. A proven track record in multi-asset investing and manager selection - We manage over £89 billion in multi-asset strategies² using tried and tested asset allocation and fund selection processes to select the very best active managers in areas we see active management to be rewarded. This includes our Multi-Index funds, our flagship multi-asset offering for financial advisers and wealth managers.



5. ESG - At LGIM, our purpose is to create a better future through responsible investing. This is why we seek to use our size and influence to bring about real, positive change in companies by raising standards across entire markets and sectors. In interactions with companies and regulators, we continually push for positive change on a broad sweep of areas including climate change and diversity.

A partnership: how we can support you

We believe financial advisers have unparalleled knowledge of their clients' needs. That is why with our Model Portfolio Service, you retain the relationship with your clients. This means we do not contact them directly, and we only liaise with you when it comes to matters to do with our service. While we think this is in the best interest of you and your clients, it is important to remind you of some of your key responsibilities under this model, as these may change depending on the provider and their processes.

By recommending a client to invest in one of our model portfolios, you become an 'agent as client' and we will view you as our client.

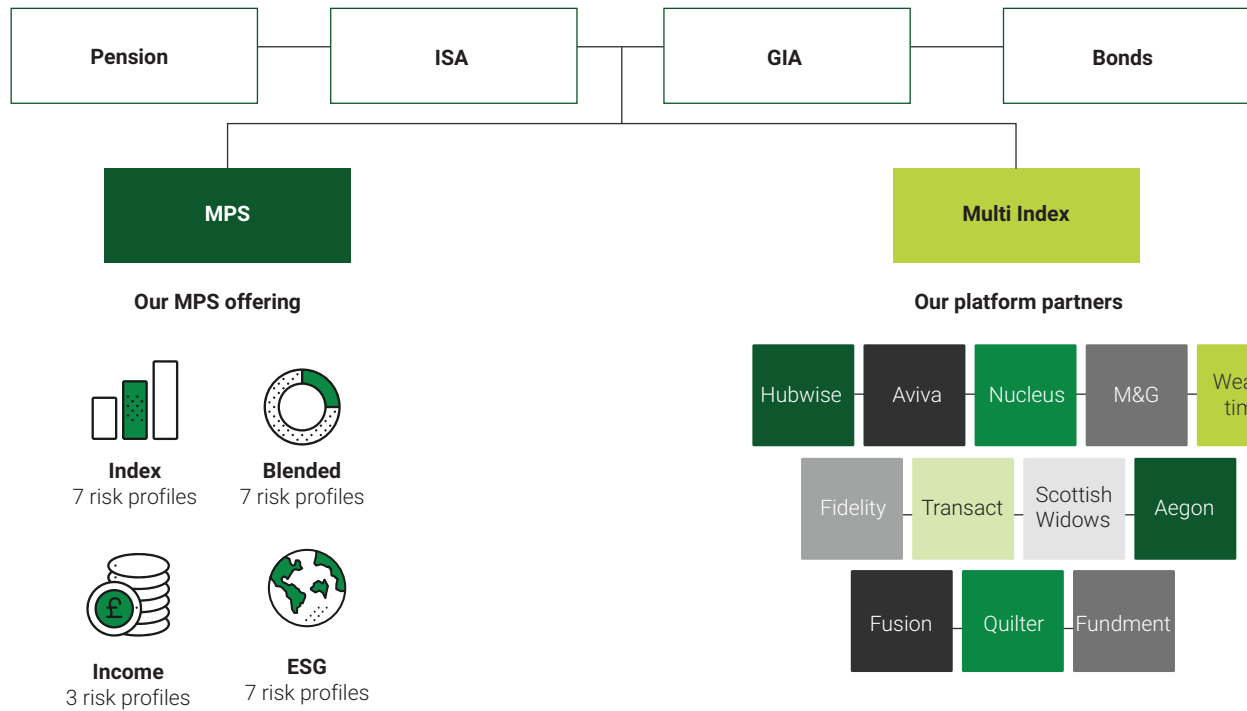
We seek to provide excellent support for your conversations with your client through regular communications and an interactive digital hub. These include adviser and investor brochures, monthly factsheets, quarterly reports, MPS videos, interactive MPS tools, rebalancing documents, consumer duty information, as well as a weekly market commentary email.

This means we will contact you, not the end investor, for updates including regular reports. You will remain responsible for how your clients invest their money and the suitability of any decisions.



2. Source: data as at 30 June 2024

We offer a broad multi-asset range under one brand



Our fees

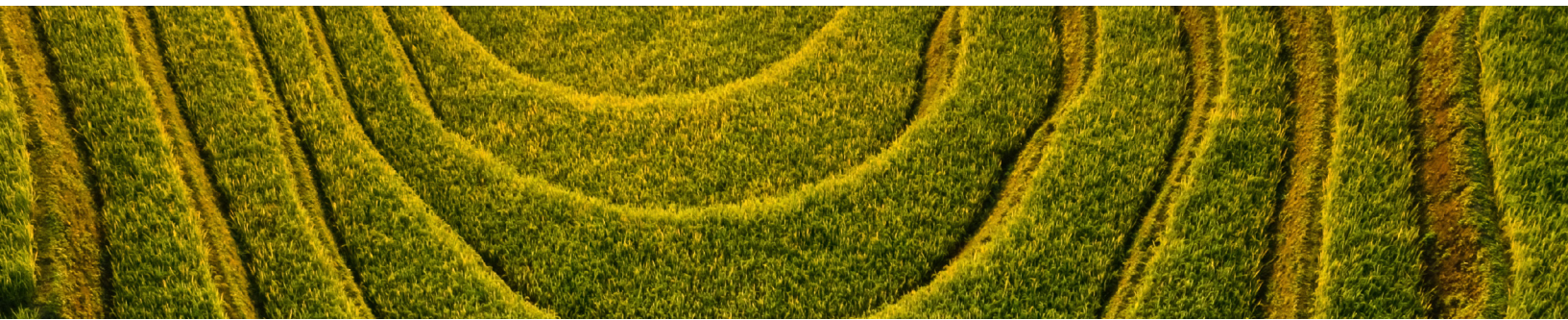
The only certainty in investing is cost. We want to allow our clients' funds to grow over time, through compounding of returns, and the biggest detractor to this is high cost. That is why we believe it is important to be cost effective in our overall solution.

According to NextWealth, the average total cost for an MPS proposition in Q1 2024 was 0.58%³, so we are pleased to provide the following cost for our Index, Blended and ESG model portfolios

Models	Index	Blended	ESG
OFCs			
Defensive	0.17%	0.27%	0.26%
Cautious	0.16%	0.32%	0.26%
Cautious Balanced	0.16%	0.34%	0.27%
Balanced	0.15%	0.35%	0.26%
Balanced Growth	0.15%	0.37%	0.26%
Growth	0.14%	0.41%	0.25%
Adventurous	0.13%	0.45%	0.21%
DFM Fee	0.06%	0.15%	0.10%

Source: LGIM, as at 31 July 2024

3. Source: NextWealth, MPS Proposition Comparison Report Asset update – June 2024, [MPS Asset Update 2024 - NextWealth](#)



Contact us

For further information about LGIM, please visit lgim.com or contact your usual LGIM representative



Key risks

The value of an investment and any income taken from it is not guaranteed and can go down as well as up, and the investor may get back less than the original amount invested. Past performance is not a guide to the future. The Portfolios invest 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 Portfolios may fall. By investing in other funds Portfolios 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 Portfolios 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 Portfolios' depository. The Portfolios 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 Portfolio. 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 Portfolios 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. Some Portfolios invest in countries where investment markets are considered to be less developed. This means that investments are generally riskier than those in developed markets because they: (i) may not be as well regulated; (ii) may be more difficult to buy and sell; (iii) may have less reliable arrangements for the safekeeping of investments; or (iv) may be more exposed to political and taxation uncertainties. The value of the Portfolio can go up or down more often and by larger amounts than funds that invest in developed countries, especially in the short-term. For more information, please refer to the key investor information document on our website

Important information

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This document does not explain all of the risks involved in investing in the fund or investment strategy. No decision to invest in the fund or investment strategy should be made without first reviewing the prospectus, key investor information document and latest report and accounts for the fund, which can be obtained from <https://fundcentres.lgim.com/>.

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