



# Your investment options

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**Pension Investment Platform for the  
WorkSave Pension Trust**





# Legal & General group funds

Funds	Code	ABI sector <sup>1</sup>	IMC <sup>2</sup>	AE <sup>2</sup>	FMC <sup>2</sup>	Fund risk rating category <sup>3</sup>
<a href="#"><u>L&amp;G PMC 2015-2020 Target Date Fund 3</u></a>	BE13	Specialist	0.15%	0.00%	0.15%	3
<a href="#"><u>L&amp;G PMC 2020-2025 Target Date Fund 3</u></a>	BE23	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2025-2030 Target Date Fund 3</u></a>	BE33	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2030-2035 Target Date Fund 3</u></a>	BE43	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2035-2040 Target Date Fund 3</u></a>	BE53	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2040-2045 Target Date Fund 3</u></a>	BE63	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2045-2050 Target Date Fund 3</u></a>	BE73	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2050-2055 Target Date Fund 3</u></a>	BE83	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2055-2060 Target Date Fund 3</u></a>	BE93	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2060-2065 Target Date Fund 3</u></a>	BE03	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2065-2070 Target Date Fund 3</u></a>	BF13	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC 2070-2075 Target Date Fund 3</u></a>	BQB3	Specialist	0.15%	0.00%	0.15%	4
<a href="#"><u>L&amp;G PMC AAA-AA Fixed Interest All Stocks Targeted Duration Fund 3</u></a>	NEJ3	Sterling Fixed Interest	0.12%	0.00%	0.12%	4
<a href="#"><u>L&amp;G PMC AAA-AA-A Corporate Bond All Stocks Index Fund 3</u></a>	NEM3	Sterling Corporate Bond	0.12%	0.00%	0.12%	4
<a href="#"><u>L&amp;G PMC AAA-AA-A Corporate Bond Over 15 Year Index Fund 3</u></a>	NEK3	Sterling Long Bond	0.12%	0.00%	0.12%	6
<a href="#"><u>L&amp;G PMC AAA-AA Fixed Interest Over 15 Year Targeted Duration Fund 3</u></a>	NEI3	Sterling Long Bond	0.12%	0.00%	0.12%	5
<a href="#"><u>L&amp;G PMC All Stocks Gilts Index Fund 3</u></a>	NBY3	UK Gilts	0.08%	0.00%	0.08%	4
<a href="#"><u>L&amp;G PMC All Stocks Index Linked Gilts Index Fund 3</u></a>	NEL3	UK Index-linked Gilts	0.08%	0.00%	0.08%	6
<a href="#"><u>L&amp;G PMC Asian Income Fund 3</u></a>	EXL3	Asia Pacific ex. Japan Equities	0.75%	0.01%	0.76%	5
<a href="#"><u>L&amp;G PMC Asia Pacific (Ex Japan) Developed Equity Index Fund 3</u></a>	NEF3	Asia Pacific ex. Japan Equities	0.14%	0.00%	0.14%	6
<a href="#"><u>L&amp;G PMC Asia Pacific (Ex-Japan) Equity Index Fund 3</u></a>	NEG3	Asia Pacific ex. Japan Equities	0.14%	0.00%	0.14%	6

<sup>1</sup> See page 8 for a description of ABI Sectors and how to obtain more information.

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<sup>3</sup> See 'Your guide to risk and reward' for more information on the fund risk rating categories.



# Legal & General group funds

Funds	Code	ABI sector <sup>1</sup>	IMC <sup>2</sup>	AE <sup>2</sup>	FMC <sup>2</sup>	Fund risk rating category <sup>3</sup>
<u>L&amp;G PMC Cash Fund 3</u>	EAB3	Deposit & Treasury	0.09%	0.00%	0.09%	1
<u>L&amp;G PMC Consensus Index Fund 3</u>	NBQ3	Specialist	0.10%	0.01%	0.11%	4
<u>L&amp;G PMC Distribution Fund 3</u>	B6N3	Mixed Inv. 20%-60% Shares	0.27%	0.07%	0.34%	4
<u>L&amp;G PMC Diversified Fund 3</u>	NWW3	Mixed Investment 20-60% Shares	0.25%	0.05%	0.30%	4
<u>L&amp;G PMC Dynamic Diversified Fund 3</u>	NXZ3	Flexible Investment	0.50%	0.05%	0.55%	4
<u>L&amp;G PMC Ethical Global Equity Index Fund 3</u>	NEB3	Global Equities	0.30%	0.00%	0.30%	5
<u>L&amp;G PMC Ethical UK Equity Index Fund 3</u>	NEA3	UK All Companies	0.20%	0.00%	0.20%	6
<u>L&amp;G PMC Europe (Ex-UK) Equity Index Fund 3</u>	NBS3	Europe ex. UK Equities	0.12%	0.00%	0.12%	6
<u>L&amp;G PMC Far Eastern Fund 3</u>	B0N3	Asia Pacific inc. Japan Equities	0.30%	0.00%	0.30%	5
<u>L&amp;G PMC Fixed Interest Fund 3</u>	B9M3	UK Gilts	0.09%	0.00%	0.09%	4
<u>L&amp;G PMC Future World Fund 3</u>	BJ13	Global Equities	0.24%	0.00%	0.24%	5
<u>L&amp;G PMC Future World Multi-Asset Fund 3</u>	BT63	Mixed Inv. 40%-85% Shares	0.16%	0.00%	0.16%	4
<u>L&amp;G PMC Global Equity (70:30) Index Fund 3</u>	NEO3	Global Equities	0.10%	0.00%	0.10%	5
<u>L&amp;G PMC Global Equity Fixed Weights (50:50) Index Fund 3</u>	NDZ3	Global Equities	0.10%	0.00%	0.10%	5
<u>L&amp;G PMC Global Equity Fixed Weights (50:50) Index Fund GBP Currency Hedged 3</u>	NQN3	Global Equities	0.15%	0.00%	0.15%	6
<u>L&amp;G PMC Global Equity Fixed Weights (60:40) Index Fund 3</u>	NDY3	Global Equities	0.10%	0.00%	0.10%	5
<u>L&amp;G PMC Global Equity Market Weights (30:70) Index Fund 75% GBP Currency Hedged 3</u>	NRJ3	Global Equities	0.14%	0.00%	0.14%	5

<sup>1</sup> See page 8 for a description of ABI Sectors and how to obtain more information.

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<sup>3</sup> See 'Your guide to risk and reward' for more information on the fund risk rating categories.



# Legal & General group funds

Funds	Code	ABI sector <sup>1</sup>	IMC <sup>2</sup>	AE <sup>2</sup>	FMC <sup>2</sup>	Fund risk rating category <sup>3</sup>
<u>L&amp;G PMC Global Real Estate Equity Index Fund 3</u>	B7O3	Property Other	0.19%	0.00%	0.19%	6
<u>L&amp;G PMC High Income Fund 3</u>	EID3	Sterling High Yield	0.30%	0.00%	0.30%	5
<u>L&amp;G PMC International Fund 3</u>	B2N3	Global Equities	0.30%	0.00%	0.30%	5
<u>L&amp;G PMC Index Linked Gilt Fund 3</u>	B1N3	UK Index-linked Gilts	0.09%	0.00%	0.09%	5
<u>L&amp;G PMC Japan Equity Index Fund 3</u>	NBW3	Japan Equities	0.12%	0.00%	0.12%	5
<u>L&amp;G PMC Managed Fund 3</u>	B3N3	Mixed Inv. 40%-85% Shares	0.12%	0.01%	0.13%	4
<u>L&amp;G PMC Multi-Asset Fund 3</u>	NTW3	Mixed Inv. 40%-85% Shares	0.13%	0.00%	0.13%	4
<u>L&amp;G PMC North America Equity Index Fund 3</u>	NDX3	North America Equities	0.12%	0.00%	0.12%	5
<u>L&amp;G PMC Over 5 Year Index Linked Gilts Index Fund 3</u>	NEC3	UK Index-linked Gilts	0.08%	0.00%	0.08%	6
<u>L&amp;G PMC Over 15 Year Gilts Index Fund 3</u>	NBR3	Sterling Long Bond	0.08%	0.00%	0.08%	6
<u>L&amp;G PMC Overseas Bond Index Fund 3</u>	NBX3	Global Fixed Interest	0.15%	0.00%	0.15%	4
<u>L&amp;G PMC Overseas Equity Consensus Index Fund 3</u>	NEE3	Global Equities	0.14%	0.00%	0.14%	5
<u>L&amp;G PMC Future World Annuity Aware Fund 3*</u>	NEN3	Sterling Long Bond	0.12%	0.00%	0.12%	5
<u>L&amp;G PMC Future World Inflation Linked Annuity Aware Fund 3**</u>	NES3	Sterling Long Bond	0.13%	0.00%	0.13%	5
<u>L&amp;G PMC Future World Inflation Sensitive Annuity Aware Fund 3***</u>	NWE3	Sterling Long Bond	0.12%	0.00%	0.12%	5
<u>L&amp;G PMC Sustainable Property Fund 3</u>	B5N3	UK Direct Property	0.44%	0.84%	1.28%	7
<u>L&amp;G PMC Retirement Income Multi-Asset Fund 3</u>	NWD3	Specialist	0.28%	0.03%	0.31%	4

Please note:

- \*The name of the Fund was previously the L&G Pre-Retirement Fund 3.
- \*\*The name of the Fund was previously the L&G PMC Pre-Retirement Inflation Linked Fund 3.
- \*\*\*The name of the Fund was previously the L&G PMC Pre-Retirement Inflation Sensitive Fund 3.

<sup>1</sup> See page 8 for a description of ABI Sectors and how to obtain more information.

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<sup>3</sup> See 'Your guide to risk and reward' for more information on the fund risk rating categories.



# Legal & General group funds

Funds	Code	ABI sector <sup>1</sup>	IMC <sup>2</sup>	AE <sup>2</sup>	FMC <sup>2</sup>	Fund risk rating category <sup>3</sup>
<a href="#"><u>L&amp;G PMC Sterling Liquidity Fund 3</u></a>	NWL3	Money Market	0.10%	0.01%	0.11%	1
<a href="#"><u>L&amp;G PMC UK Equity 5% Capped Passive Fund 3</u></a>	NNM3	UK All Companies	0.10%	0.00%	0.10%	6
<a href="#"><u>L&amp;G PMC UK Equity Index Fund 3</u></a>	NBC3	UK All Companies	0.10%	0.00%	0.10%	6
<a href="#"><u>L&amp;G PMC UK Smaller Companies Index Fund 3</u></a>	B0O3	UK Smaller Companies	0.17%	0.00%	0.17%	6
<a href="#"><u>L&amp;G PMC World (Ex-UK) Equity Index Fund 3</u></a>	NED3	Global Equities	0.12%	0.00%	0.12%	5
<a href="#"><u>L&amp;G PMC World Emerging Markets Equity Index Fund 3</u></a>	NQM3	Global Emerging Mkt Equities	0.25%	0.00%	0.25%	6
<a href="#"><u>L&amp;G PMC Fossil Fuel Free Climate Equity Index 3</u></a>	BPX3	Global Equities	0.12%	0.05%	0.17%	5
<a href="#"><u>L&amp;G PMC CT Managed Equity Fund 3</u></a>	B0M3	Flexible Investment	0.40%	0.10%	0.50%	5
<a href="#"><u>L&amp;G PMC FTSE Global Developed Small Cap Index Fund</u></a>	BMJ3	Global Equities	0.22%	0.00%	0.22%	6
<a href="#"><u>L&amp;G PMC UK Smaller Companies 3</u></a>	EBU3	UK Smaller Companies	0.20%	0.04%	0.24%	6
<a href="#"><u>L&amp;G PMC Global Developed Equity Index Fund 3</u></a>	BAW3	Global Equities	0.10%	0.00%	0.10%	5

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# Externally managed funds

Funds	Code	ABI sector <sup>1</sup>	IMC <sup>2</sup>	AE <sup>2</sup>	FMC <sup>2</sup>	Fund risk rating category <sup>3</sup>
<u>L&amp;G PMC Artemis Income Fund 3</u>	B1M3	UK Equity Income	0.70%	0.05%	0.75%	6
<u>L&amp;G PMC CT Responsible UK Income Fund 3</u>	B5M3	UK Equity Income	0.70%	0.05%	0.75%	5
<u>L&amp;G PMC CT Responsible Global Equity Fund 3</u>	B4M3	Global Equities	0.70%	0.04%	0.74%	5
<u>L&amp;G PMC BNY Mellon Real Return Fund 3</u>	BL43	Specialist	0.80%	0.04%	0.84%	4
<u>L&amp;G PMC HSBC Islamic Global Equity Index Fund 3</u>	BB43	Global Equities	0.23%	0.12%	0.35%	6
<u>L&amp;G PMC Janus Henderson Diversified Alternatives Fund 3</u>	B8O3	Specialist	0.55%	0.27%	0.82%	4
<u>L&amp;G PMC Janus Henderson Fixed Interest Monthly Income Fund 3</u>	B7N3	Sterling Strategic Bond	0.62%	0.04%	0.66%	4
<u>L&amp;G PMC Aegon Ethical Equity 3</u>	B2M3	UK All Companies	0.52%	0.02%	0.54%	6
<u>L&amp;G PMC Aegon High Yield Bond 3</u>	B6M3	Sterling High Yield	0.55%	0.04%	0.59%	4
<u>L&amp;G PMC Aegon Strategic Bond 3</u>	B1O3	Sterling Strategic Bond	0.55%	0.03%	0.58%	4
<u>L&amp;G PMC Lazard Emerging Markets Fund 3</u>	B3M3	Global Emerging Mkt Equities	0.90%	0.01%	0.91%	6
<u>L&amp;G PMC Liontrust UK Equity Fund 3</u>	B3O3	UK All Companies	0.70%	0.00%	0.70%	6
<u>L&amp;G PMC M&amp;G PP All Stocks Corporate Bond Fund 3</u>	B5O3	Sterling Fixed Interest	0.35%	0.02%	0.37%	4
<u>L&amp;G PMC MFS Meridian Global Equity Fund 3</u>	B4O3	Global Equities	0.65%	0.07%	0.72%	5
<u>L&amp;G PMC BNY Mellon Global Income 3</u>	B2O3	Global Equities	0.80%	0.04%	0.84%	5
<u>L&amp;G PMC Standard Life Global Absolute Return Strategies Fund 3</u>	BWR3	Specialist	0.75%	0.03%	0.78%	3
<u>L&amp;G PMC Stewart Inv Asia Pacific Leaders Sust 3</u>	B9N3	Specialist	0.75%	0.04%	0.79%	5
<u>L&amp;G PMC CT Dynamic Real Return Fund 3</u>	BB63	Specialist	0.55%	0.00%	0.55%	4
<u>L&amp;G PMC CT Global Select 3</u>	B3P3	Global Equities	0.45%	0.06%	0.51%	6

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# Lifestyle profiles

Lifestyle profile	Code	Switching period	Switching frequency
<u>Legal &amp; General Annuity Lifestyle</u>	LQ33	3 years	Monthly
<u>Legal &amp; General Cash Lifestyle</u>	LQ43	3 years	Monthly
<u>Legal &amp; General Drawdown Lifestyle</u>	LQ23	3 years	Monthly
<u>L&amp;G Annuity Lifestyle - Future World Multi-Asset</u>	L0S3	3 years	Monthly
<u>L&amp;G Cash Lifestyle - Future World Multi-Asset</u>	L1S3	3 years	Monthly
<u>L&amp;G Drawdown Lifestyle - Future World Multi-Asset</u>	L2S3	3 years	Monthly



# What are the charges for investing?

Each fund carries a fund management charge (FMC).

This charge is accounted for in the unit price and is reflected in the value of the fund.

The fund management charge (FMC) consists of the investment management charge (IMC) plus additional expenses (AE).

It includes investment management fees, fund administration fees, custody/custodian fees, auditing and accounting fees, and regulatory charges.

## THE TOTAL COST OF RUNNING YOUR PENSION PLAN

To calculate the total cost of running a pension plan, you should add the annual management charge (AMC), which covers Legal & General's administration costs, to the fund management charge (FMC).

The AMC is shown in the member booklet.

**It's important to be aware that, in certain circumstances, we may need to make changes to our charges or introduce new charges. For more information about what those circumstances might be, please see the member booklet.**

## DIFFERENT FUNDS HAVE DIFFERENT CHARGES

The latest charges for each fund can be found in the relevant fund factsheet. To see these fact sheets, click on the fund names in the 'Legal & General group funds' or 'Externally managed funds' sections of this guide.

If a lifestyle profile is selected, the charges paid will depend on what proportion of a pension pot is invested in which fund (or funds) at any one time.

## ABI SECTORS

ABI sectors are defined by the Association of British Insurers (ABI).

The sectors are a way of grouping funds with similar characteristics, so they're easier to compare.

To see a description of the ABI sector and what that means for funds within that particular sector, please see the relevant fund factsheet, for the fund(s) you're interested in, which you can access by clicking on the fund name in the list of funds available.

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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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