

# LEGAL & GENERAL (PMC) UK EQUITY INDEX FUND 3B.

Legal & General blend code: BVQ3

Launch date: 11 September 2012

## FUND CHARGES.

See glossary on page three for an explanation of terms and charges.

Investment Management Charge (IMC)	0.10%
Additional Expenses (AE)	0.00%
<b>Fund Management Charge (IMC + AE)</b>	<b>0.10%</b>

We can change our charges. If the IMC changes we will let you know.

## USING THIS FACTSHEET.

This factsheet provides details about the Legal & General (PMC) UK Equity Index Fund 3B.

It includes a link to further investment information and is intended to help you decide whether this investment option is a suitable investment for your pension pot.

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For more information about your investment options please go to:

- the Member booklet
- Your investment guide
- **'Manage Your Account'** at [www.legalandgeneral.com/manageyouraccount](http://www.legalandgeneral.com/manageyouraccount)

Alternatively you may want to speak to a financial adviser.

For an explanation of terms used in this factsheet refer to the glossary on page three.

WHAT IS A BLENDED INVESTMENT STRATEGY?

A Blended Investment Strategy blends together one or more different investment funds to achieve a specific investment objective. These investment funds may invest in a variety of asset classes (such as cash, equities, property or bonds). The combination of these investment funds has been determined by Sainsbury’s in conjunction with their adviser and may be changed at their discretion.

Sainsbury’s and their adviser have defined the strategic aim of the Legal & General (PMC) UK Equity Index Fund 3B to track the sterling total returns of the FTSE All-Share Index (including re-invested income).

WHAT ARE THE RISKS OF A BLENDED INVESTMENT STRATEGY?

All investment involves some degree of risk. Each blended investment strategy is a combination of one or more funds. Each of those funds has its own characteristics and also has different risks.

You can find out more about the risks of investment funds, how they are managed, their performance and how the mixture of assets within the fund is split by looking at the individual fund factsheets via **Manage Your Account**.

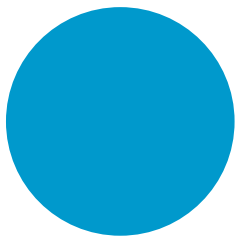
CAN THE FUNDS/ASSETS WITHIN THE BLENDED INVESTMENT STRATEGY CHANGE?

Blended investment strategies are monitored by Sainsbury’s in conjunction with their adviser. This means that from time to time, Sainsbury’s and their adviser will review the combination of investment funds in the Legal & General (PMC) UK Equity Index Fund 3B for you. Following this review they may ask us to add, remove and/or replace investment funds with alternatives.

As a result of the above, you should be aware that by choosing to invest some or all of your retirement pot in Legal & General (PMC) UK Equity Index Fund 3B, the combination of funds used could alter without any advance notice.

WHAT ARE THE FUNDS WITHIN THIS BLENDED INVESTMENT STRATEGY?

The chart below shows the different investment funds (and their proportions) that the Legal & General (PMC) UK Equity Index Fund 3B invests in.



KEY	FUND	PROPORTION
	L&G (PMC) UK Equity Index Fund	100%

## FUND PERFORMANCE AS AT 30 SEPTEMBER 2016.

The table below shows how the blended investment strategy has performed on an annual basis over the last five years and as an average over the last three and five year periods. All changes are shown as a percentage.

ANNUAL GROWTH (%)					AVERAGE ANNUAL GROWTH (%)	
(30/9/11) to (30/9/12)	(30/9/12) to (30/9/13)	(30/9/13) to (30/9/14)	(30/9/14) to (30/9/15)	(30/9/15) to (30/9/16)	Over 3 years: (30/9/13) to (30/9/16)	Over 5 years: (30/9/11) to (30/9/16)
NA	17.4%	7.53%	-2.85%	15.46%	6.44%	NA

The performance figures are net of the investment charge and assume all income generated by the investments remains in the fund. The values do not take account of any product charges.

Please bear in mind that past performance is not a guide to future returns. The value of your investment is not guaranteed and may go up and down. This means that you could get back less than you invest.

## GLOSSARY.

Explanations of some of the words used in this factsheet.

**Asset class** – There are four main categories of asset class:

1. **Cash** – the least volatile of the four asset classes, however there are often modest returns on the investment.
2. **Equities** – shares issued by a company normally listed on a stock exchange.
3. **Fixed interest securities** (sometimes called Bonds) – a way of ‘lending’ money to a Government, or to a company, in return for a fixed rate of interest over a set period. This type of investment is intended to provide a regular, reliable income. UK government bonds are sometimes referred to as ‘gilts’.
4. **Property** – invests in commercial property such as office blocks and retail parks.

**Additional Expenses (AE)** – The charge that covers various fees and expenses that fund managers may have to pay, such as auditors, trustees, custodian, registrar and regulator fees. Within a blended investment strategy this takes account of each fund’s AE and is a variable charge.

**Fund Management Charge** – The Investment Management Charge plus any Additional Expenses.

**Investment Management Charge (IMC)** – The charge that covers the costs of managing the fund and is taken out as a percentage of the fund’s value. Within a blended investment strategy this takes account of each fund’s individual IMC.

**Launch Date** – The date of the first investment in the Legal & General (PMC) UK Equity Index Fund 3B.

**Legal & General Blend Code** – Each Blended Investment Strategy has a unique four digit reference code. You’ll need to use this code on your application form when you tell us where you would like to invest.

[www.legalandgeneral.com/workplacebenefits](http://www.legalandgeneral.com/workplacebenefits)

**Legal & General Assurance Society Limited**

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