

# 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 Future World Global Opportunities Fund Unit Class I GBP Accumulation - ISIN: GB00BFZ60412

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 positive returns of both capital growth and income. The Fund will seek to provide returns of 5% above the Bank of England Base Rate per annum over rolling five-year periods. There is no guarantee that the objective will be met over any period and capital invested in the Fund is at risk. This objective is before the deduction of any charges.
  - The Fund invests in (i) company shares (directly or through depository receipts and/or notes) (ii) bonds (a type of loan that pays interest). The bonds the fund may invest in may have a fixed or variable rate of income. The bonds that the fund invests in may be investment grade (rated as lower risk) or sub-investment grade (rated as higher risk). Investment and sub-investment grade bonds are bonds that have been given a credit rating by a rating agency. 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.
  - The bonds held are publicly traded and maybe issued by companies or governments in both developed and developing countries.
  - The Fund will exclude company shares and bonds of companies in accordance with the Investment Manager's Climate Impact pledge (the "CIP"), in order to encourage strong governance and sustainable strategies.
  - The Fund will exclude shares and bonds of companies which are included on the Investment Manager's Future World Protection List which lists companies that fail to meet minimum standards of globally accepted business practices. A summary of the FWPL methodology is available at: [www.lgim.com/fwpl](http://www.lgim.com/fwpl); and/or fail to meet minimum standards of good governance in accordance with the Investment Manager's policy on good governance. Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.
  - The Fund utilises the Investment Manager's UN Sustainable Development Goals ("SDGs") framework through its proprietary scoring process and aims to achieve a more positive SDG score compared to a comparator benchmark.
  - The Fund may hold units in collective investment schemes managed or operated by the Manager or an associate of the Manager.
  - The Fund may also invest in other transferable securities, other funds and cash or cash like investments.
  - A summary of the Manager's Climate Impact Pledge is available at: <http://www.lgim.com/cip>
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) (i) for investment purposes; or (ii) for efficient portfolio management to reduce risk or cost, or generate additional capital or income with no, or an acceptably low level of risk. The use of derivatives may affect the volatility or risk profile of the Fund.
- Other information:**
- The Fund is actively managed as the Manager uses their expertise to select investments to achieve the Fund's objective.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund is designed for investors looking for growth from an investment in company shares from global stock markets, bonds and real assets.
  - 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.

### RISK AND REWARD PROFILE

Lower Risk ← Higher Risk  
Potentially lower rewards ← Potentially higher rewards

1	2	3	4	5	6	7
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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 5 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
- Even a fund in the lowest category is not a risk free investment.
- The value of your investment 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.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).

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

- The Fund can directly hold bonds and property. Bonds 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 that are traded on an exchange. Property values are generally a matter of valuer's opinion and takes time to buy and sell. In times of market uncertainty or if an exceptional amount of withdrawals are requested it may become less easy for the Fund to sell its holdings and the Manager may defer withdrawals, or suspend dealing. The Manager can only delay paying out if it is in the interests of all investors and with the permission of the fund depository.

- The Fund may have underlying investments that are valued in currencies that are different from GBP. 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 impact to the Fund can be greater where derivatives are used in an extensive or complex way.
- 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.



## 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 return from 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 each year

Ongoing charge	0.75%
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### Charges taken from the fund under certain specific conditions

Performance fee	None
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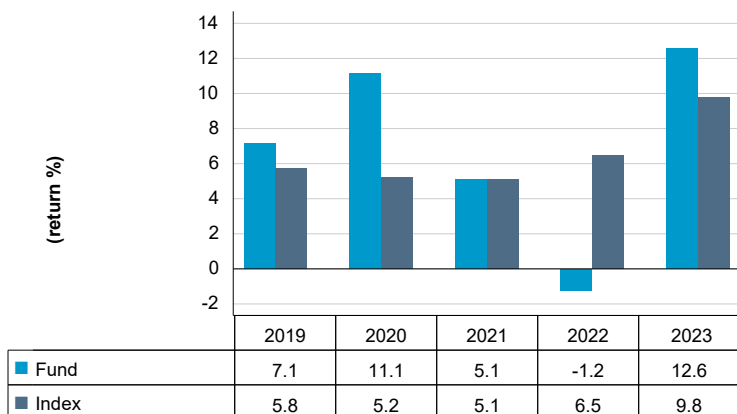
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2023. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- 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'.
- This can vary but as an example for this Fund we estimate 0.06% for purchases and 0.06% for sales at 31 December 2023. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.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 2018.
- This unit class launched in 2018.
- The Fund aims to outperform the Bank of England Base Rate by 5% per annum (referred to as the "Performance objective" in the chart opposite). This objective is before the deduction of any charges and measured over rolling five-year periods.

## 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](http://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.
- Legal & General (Unit Trust Managers) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.