

# Fund Factsheet

## L&G Multi-Index IV Fund

31 December 2019

### FUND FACTS

Fund Launch Date	Sep 2016
Fund Size	€192.36m
Base Currency	EUR
Tax	Gross
MoneyMate ID	25005615
CIV Charge	0.07%
AMC	0%

Performance data quoted on a bid to bid basis i.e. the price investors sell units.

### FUND MANAGER INFORMATION



#### Fund Manager(s)

Justin Onuekwusi

#### Fund Manager Profile

Justin is a fund manager within the Multi-Asset Funds team, leading on the management of the team's retail and risk-profiled multi-asset funds. Prior to joining LGIM in August 2013, Justin was a fund manager with Aviva Investors' multi-asset team combining both strategic and dynamic asset allocation with manager selection in the construction of multi-asset portfolios. He was lead fund manager on a range of risk-targeting multi-asset funds and co-lead fund manager on a number of unit-linked Life and Pension funds, as well as manager of manager offerings. Justin previously worked as a fund research analyst at Merrill Lynch and an investment consultant for Aon Consulting. Justin is a CFA charterholder and holds a degree in economics from the University of Warwick and the Investment Management Certificate.

Source: LGIM 31 December 2019.

### FUND INTRODUCTION

#### Fund Objective

Our L&G Multi-Index IV Fund invests in the L&G Multi-Index EUR IV Fund (the "underlying fund"), a sub fund of the L&G ICAV. Unless otherwise stated when we refer to the fund we are referring to the underlying fund. The investment objective of the fund is to generate capital growth through exposure to a diversified range of asset classes, predominantly in other collective investment schemes. The fund is expected to have a level of risk which broadly corresponds with the level 4 UCITS synthetic SRRI. This may not be achieved

#### Fund Strategy

- This fund is designed for people looking for medium to long-term capital growth and a balanced mix between investments that offer potential growth and investments that are more defensive in nature.
- LGIM actively manage the asset allocation of the fund and principally use passive investments to get exposure to different asset classes.
- These asset classes include, but are not limited to; equities, fixed income, alternatives and cash.
- The fund may also use derivatives for efficient portfolio management and hedging purposes.
- The fund will be subject to fluctuations in value.

### FUND PERFORMANCE

#### Growth of €10,000 to 31 Dec 2019



#### Annualised Return to 31 Dec 2019 – L&G Multi-Index IV Fund

	1m	3m	YTD	1y	3y	5y	10y
Total Return	1.03%	2.84%	18.32%	18.32%	5.74%	--	--

#### Calendar Year Return – L&G Multi-Index IV Fund

	2018	2017	2016	2015	2014
Total Return	-4.89%	5.04%	--	--	--

Source: Longboat Analytics 31 Dec 2019. Performance data quoted on a bid to bid basis i.e. the price investors sell units. Gross of AMC.

**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: The value of your investment may go down as well as up.**  
**Warning: If you invest in these funds you may lose some or all of the money you invest.**  
**Warning: The funds may be affected by changes in currency exchange rates.**

## Top 10 Holdings

1	LGIM Global Corporate Bond Fund	11.38%
2	L&G Europe ex. UK Equity Index Fund	10.40%
3	L&G US Equity Fund	8.03%
4	L&G Global Inflation Linked Bond Index Fund	6.64%
5	L&G Emerging Markets Government Bond USD Index Fund	5.72%
6	L&G Emerging Markets Equity Index Fund	5.64%
7	L&G Global Listed Infrastructure Index Fund	5.31%
8	L&G Global Real Estate Dividend Index Fund	4.97%
9	L&G Sicav Global High Yield Bond Fund	4.62%
10	L&G Emerging Markets Government Bond (Local Currency) Index Fund	4.52%
<b>Total</b>		<b>67.23%</b>

## Regional Allocation

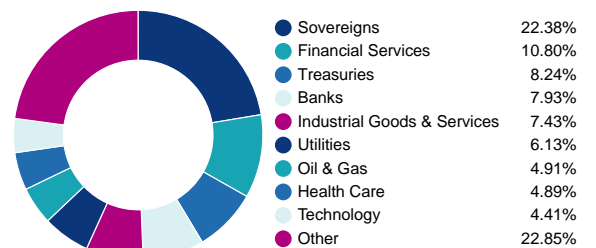
	Europe (ex UK)	32.76%
	North America	26.55%
	Emerging Markets	16.23%
	UK	7.93%
	Japan	7.28%
	Pacific (ex Japan)	5.79%
	Other	3.47%

## ASSET MIX



Source: Legal and General Investment Managers 31 December 2019

## SECTOR BREAKDOWN



Source: Legal and General Investment Managers 31 December 2019

## RISKS

### Risk Rating as at 31 December 2019

1	2	3	4	5	6	7
Very Low	Low	Low to Medium	Medium	Medium to High	High	Very High

Please note this is the risk rating of the L&G Multi-Index IV Fund fund which may differ from the risk rating of the underlying fund. The risk rating shown is not guaranteed and may change over time. For more information on our risk ratings, please see 'Your investment options' brochure which is available through your Financial Broker or on [www.aviva.ie](http://www.aviva.ie).

### Key Risks

Before you invest in this fund, or any fund, it is important that you speak with your Financial Broker to ensure you understand and are comfortable with the risks involved. These risks include but are not limited to:

Details of the risks of investing in a fund are explained in the 'Your Investment Options' brochure which you can download on [www.aviva.ie](http://www.aviva.ie) or is available from your Financial Broker.

### Risk Factors

Market Fluctuations
Capital and returns are not guaranteed
Currency Risk
Counterparty Risk
Derivative Risk
Liquidity Risk
Inflation Risk

## CHARGES

### Standard Charges

This charge may be reflected in the fund's unit price and/or taken by the deduction of units. Talk to your Financial Broker about the annual management charges and any other charges that may apply on your product. Other charges may apply on your product. Where a fund invests in another fund(s) additional charges may apply. Where these charges apply, these will be reflected in the unit price and the overall charge may be higher than what is shown in this factsheet.

## ADDITIONAL INFORMATION

- We cannot guarantee the accuracy or completeness of the data provided by Longboat Analytics or the Fund Manager.
- For more information you can view daily fund prices and performance on our fund centre.
- A glossary of terms used in this document is available in the "Your Investment Options" brochure which is available from your Financial Broker or on [www.Aviva.ie](http://www.Aviva.ie).

Want to talk to us about your policy?

We are open 9am to 5pm Monday to Friday.



Tel: 1890 64 64 64  
+353 1 898 7950



Email: [csc@aviva.com](mailto:csc@aviva.com)



Website: [www.Aviva.ie](http://www.Aviva.ie)