

# LV= UK PROPERTY FUND



A fund that aims to achieve long-term capital growth and income through investing mainly in physical UK commercial property, such as shops, warehouses etc.

We invest in properties that offer attractive yields and, the opportunity to improve through rental terms.

## WHY LV= UK PROPERTY FUND?

- LV= has been meeting the needs of customers for over 165 years and is **a name you can trust**
- Physical property prices do not always move in line with equities or bonds, offering investors **a good way to diversify investment portfolios**
- Properties offer an opportunity to **enhance rental returns and overall value**
- The Fund invests in Cash and Equities alongside property to **increase the ability to buy and sell assets quickly if required**
- Experienced team who have **worked together for 8 years**

### Terms (Retail Share Class)

Launch Date	7 September 2007
Minimum Initial Purchase	£1000 for lump sum investment, £100 for monthly plans
Minimum Additional Purchase	£500
ISA Option Available	Yes
Income/Accumulation	Accumulation
Annual Management Fee	1.00%
Maximum Initial Charge	5%
Total Expense Ratio	1.25% (as at December 2009)

This item should not be taken as advice to invest. It is up to you to decide whether you think this investment is right for you. If you have any doubts you should contact a suitably qualified Financial Adviser. Before investing, ensure you fully understand how this investment works, and the risks associated with this type of product by reading the Simplified Prospectus for LV= UK Property Fund – available on our website [www.LVAM.co.uk](http://www.LVAM.co.uk), or you can request a copy by calling **0845 113 0273** and selecting Option 1. Calls may be recorded.

**The LV= UK Property Fund is a stockmarket related investment and the value of this investment may go down or up depending on the current market fluctuations. You are not guaranteed to make a profit and may get back less than your original investment. Since the Fund invests mainly in commercial property, in certain circumstances it may experience difficulties or delay in selling its assets, which are relatively illiquid when compared to bonds or equities. As a result, to protect investors' interests it may be necessary to temporarily suspend dealing in the Fund. (Please read the 'Suspension of dealing in Shares' section of the Simplified Prospectus).**

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LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society and LV= and LV= Liverpool Victoria are trading style of the Liverpool Victoria group of companies. Liverpool Victoria Asset Management Limited (LVAM) is the Investment Manager and Liverpool Victoria Portfolio Managers Limited (LVPM) the ISA manager and Authorised Corporate Director for the LV= UK Property Fund. LVAM and LVPM are authorised and regulated by the Financial Services Authority, register numbers 185399 and 188521 respectively. Both companies are incorporated in England and Wales, company numbers 3287943 and 3579650 and are members of the IMA. The LV= UK Property Fund is an open ended investment company with variable capital, authorised and regulated by the Financial Services Authority, register number 470989, and incorporated in England and Wales with number IC577. Registered address for all companies: County Gates, Bournemouth, BH1 2NF.

### Meet The Manager



**Howard Meaney**  
Head of Property Investments

Howard Meaney is Head of Property Investments at LV= Asset Management. He is the lead fund manager of LV= UK Property Fund and is responsible for co-ordinating activity across the various portfolios under management, sourcing new investment opportunities and devising investment strategies. Prior to joining LV= Asset Management in September 2007, Howard was a Partner at Cushman & Wakefield and was previously at Legal & General Investment Management. Howard holds a Diploma in Estate Management and Valuation from Bristol Polytechnic and is a professional member of the Royal Institution of Chartered Surveyors.

### Ratings



Citywire AAA Rating<sup>1</sup>

### Investment Type<sup>2</sup>

The fund will typically comprise of the following asset classes:



**UK Property**  
UK Bricks and mortar



**UK Equity**  
Shares in UK companies



**Cash**  
Money in the bank



**Fixed Interest**  
Government or Corporate Debt

<sup>1</sup> Source and Copyright: CITYWIRE. Howard Meaney is AAA rated by Citywire for his 3 year risk adjusted performance for the period 30/04/2007 – 30/04/2010.

<sup>2</sup> Due to composition, the portfolio may not always invest in the investment types named.