

Pension Investments (Series 2 & 3)

All available through our Flexible Transitions Account
October 2018 edition



From the LV=
Investment Value range



Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
Asia Pacific excluding Japan Equities					
Fidelity Asia (s2)	1150	0.750%	0.190%	0.940%	Fidelity (FIL Investment International)
Fidelity Index Pacific ex Japan (s2)	1083	0.130%	0.000%	0.130%	Fidelity (FIL Investment International)
Invesco Asian UK (s2)	1158	0.950%	0.000%	0.950%	Invesco Asset Management
Investec Asia ex Japan (s2)	1040	0.750%	0.180%	0.930%	Investec Asset Management
Legg Mason MC Asia Pacific (s2)	1201	0.750%	0.310%	1.060%	Legg Mason
Newton Oriental (s2)	1212	0.750%	0.200%	0.950%	BNY Mellon Investment Management
Schroder Asian Income Maximiser (s2)	1234	0.750%	0.190%	0.940%	Schroder Unit Trusts Ltd
Threadneedle China Opportunities (s2)	1255	0.750%	0.150%	0.900%	Threadneedle Asset Management Ltd
Vanguard Pacific ex-Japan Stock Index (s2)	1239	0.130%	0.000%	0.130%	Vanguard Asset Management Ltd
Commodity & Energy					
BlackRock Gold & General (s2)	1033	1.000%	0.170%	1.170%	BlackRock Managers
JPM Natural Resources (s2)	1173	0.750%	0.150%	0.900%	JPMorgan Asset Management
Europe excluding UK Equities					
Artemis European Growth (s2)	1024	0.750%	0.130%	0.880%	Artemis Fund Managers Limited
BlackRock European Dynamic (s2)	1032	0.750%	0.170%	0.920%	BlackRock Managers
Fidelity European (s2)	1141	0.750%	0.170%	0.920%	Fidelity (FIL Investment International)
Fidelity Index Europe ex UK (s2)	1081	0.100%	0.000%	0.100%	Fidelity (FIL Investment International)
JPM Europe Dynamic ex UK (s2)	1172	0.750%	0.150%	0.900%	JPMorgan Asset Management
Jupiter European Special Situations (s2)	1185	0.750%	0.270%	1.020%	Jupiter Asset Management Limited
Newton Continental European (s2)	1209	0.750%	0.080%	0.830%	BNY Mellon Investment Management
Schroder European Alpha Plus (s2)	1218	0.750%	0.200%	0.950%	Schroder Unit Trusts Ltd
Threadneedle European Select (s2)	1262	0.750%	0.080%	0.830%	Threadneedle Asset Management Ltd
Threadneedle European Smaller Cos (s2)	1256	0.750%	0.130%	0.880%	Threadneedle Asset Management Ltd
Vanguard FTSE Developed Europe ex-UK Equity Index (s2)	1238	0.090%	0.000%	0.090%	Vanguard Asset Management Ltd
Flexible Investment					
7IM AAP Adventurous (s2)	1270	0.500%	0.190%	0.690%	Seven Investment Management
7IM Adventurous (s2)	1013	0.800%	0.660%	1.460%	Seven Investment Management
Acumen Adventurous Portfolio (s2)	1286	0.750%	0.450%	1.200%	Tavistock Wealth Limited
BMO MM Lifestyle 7 (s2)	1056	0.500%	0.650%	1.150%	BMO Global Asset Management
HC Verbatim Portfolio 7 (s2)	1269	0.650%	0.710%	1.360%	Verbatim Asset Management
Jupiter Merlin Growth Portfolio (s2)	1182	0.750%	0.990%	1.740%	Jupiter Asset Management Limited
L&G Multi-Index 7 (s3)	3004	0.240%	0.000%	0.240%	Legal & General Investment Managers
Quilter Investors Cirilium Adventurous Passive Portfolio (s2)	1059	0.600%	0.000%	0.600%	Quilter Investors
Quilter Investors Cirilium Adventurous Portfolio (s2)	1058	1.240%	0.000%	1.240%	Quilter Investors
Quilter Investors Cirilium Dynamic Passive Portfolio (s2)	1089	0.600%	0.000%	0.600%	Quilter Investors
Quilter Investors Cirilium Dynamic Portfolio (s2)	1061	1.240%	0.000%	1.240%	Quilter Investors
Quilter Investors Foundation 5 (s2)	1112	0.500%	0.420%	0.920%	Quilter Investors
Schroder Dynamic Multi Asset (s2)	1235	0.350%	0.050%	0.400%	Schroder Unit Trusts Ltd
Schroder MM Diversity Tactical (s2)	1067	0.400%	0.830%	1.230%	Schroder Unit Trusts Ltd
Sentinel Enterprise Portfolio (s2)	1232	0.800%	0.280%	0.980%	Margetts Fund Management Ltd
Global Emerging Markets Equities					
BlackRock Emerging Markets (s2)	1031	0.750%	0.230%	0.980%	BlackRock Managers
Fidelity Emerging Europe Middle East & Africa (s2)	1139	0.750%	0.300%	1.050%	Fidelity (FIL Investment International)

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
Fidelity Index Emerging Markets (s2)	1080	0.200%	0.000%	0.200%	Fidelity (FIL Investment International)
Invesco Hong Kong & China (UK) (s2)	1157	0.940%	0.000%	0.940%	Invesco Asset Management
Jupiter Emerging European Opportunities (s2)	1179	0.750%	0.500%	1.250%	Jupiter Asset Management Limited
Schroder Global Emerging Markets (s2)	1228	0.750%	0.220%	0.970%	Schroder Unit Trusts Ltd
Threadneedle Global Emerging Market Equity (s2)	1257	0.750%	0.170%	0.920%	Threadneedle Asset Management Ltd
Threadneedle Latin American (s2)	1259	0.750%	0.160%	0.910%	Threadneedle Asset Management Ltd
Vanguard Emerging Markets Stock Index (s2)	1246	0.180%	0.000%	0.180%	Vanguard Asset Management Ltd
Global Equities					
Acumen Equity Portfolio (s2)	1295	0.750%	0.460%	1.210%	Tavistock Wealth Limited
BlackRock Consensus 100 (s2)	1109	0.200%	0.030%	0.230%	BlackRock Managers
Fidelity Global Dividend (s2)	1138	0.750%	0.180%	0.930%	Fidelity (FIL Investment International)
Fidelity Global Special Situations (s2)	1143	0.750%	0.170%	0.920%	Fidelity (FIL Investment International)
Fidelity Index World (s2)	1086	0.120%	0.000%	0.120%	Fidelity (FIL Investment International)
Fidelity WealthBuilder (s2)	1153	0.750%	0.750%	1.500%	Fidelity (FIL Investment International)
Global Equity Index (s2)	1240	0.080%	0.000%	0.080%	Vanguard Asset Management Ltd
Jupiter Ecology (s2)	1178	0.750%	0.030%	0.780%	Jupiter Asset Management Limited
Jupiter Merlin Worldwide Portfolio (s2)	1177	0.750%	1.110%	1.860%	Jupiter Asset Management Limited
Legg Mason MC Global Equity Income (s2)	1204	0.750%	0.210%	0.960%	Legg Mason
Liontrust Global Income (s2)	1189	0.750%	0.160%	0.910%	Liontrust Fund Partners LLP
M&G Global Dividend (s2)	1200	0.750%	0.160%	0.910%	M&G Investments
M&G Global Themes (s2)	1196	0.750%	0.170%	0.920%	M&G Investments
Schroder Global Equity Income (s2)	1220	0.750%	0.230%	0.980%	Schroder Unit Trusts Ltd
Schroder MM International (s2)	1068	0.400%	0.870%	1.270%	Schroder Unit Trusts Ltd
Schroder QEP Global Core (s2)	1219	0.270%	0.050%	0.320%	Schroder Unit Trusts Ltd
Threadneedle Global Equity Income (s2)	1263	0.750%	0.140%	0.890%	Threadneedle Asset Management Ltd
Vanguard LifeStrategy 100% Equity (s2)	1279	0.220%	0.000%	0.220%	Vanguard Asset Management Limited
Global Fixed Interest					
Acumen Bond Portfolio (s2)	1294	0.750%	0.350%	1.100%	Tavistock Wealth Limited
Invesco Global Bond (UK) (s2)	1166	0.670%	0.000%	0.670%	Invesco Asset Management
iShares Overseas Corporate Bond Index Fund (UK) (s2)	1030	0.150%	0.010%	0.160%	BlackRock Managers
Newton International Bond (s2)	1211	0.500%	0.070%	0.570%	BNY Mellon Investment Management
Global High Yield					
Investec Emerging Markets Debt (s2)	1041	0.750%	0.140%	0.890%	Investec Asset Management
Global Property					
Fidelity Global Property (s2)	1142	0.750%	0.200%	0.950%	Fidelity (FIL Investment International)
iShares Global Property Securities Equity Index Fund (UK) (s2)	1029	0.200%	0.010%	0.210%	BlackRock Managers
Schroder Global Cities Real Estate (s2)	1221	0.750%	0.170%	0.920%	Schroder Unit Trusts Ltd
Schroder Global Cities Real Estate Income (s2)	1236	0.750%	0.190%	0.940%	Schroder Unit Trusts Ltd
Japan Equities					
Fidelity Index Japan (s2)	1082	0.100%	0.000%	0.100%	Fidelity (FIL Investment International)
Jupiter Japan Income (s2)	1181	0.750%	0.240%	0.990%	Jupiter Asset Management Limited
Schroder Tokyo (s2)	1224	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Vanguard Japan Stock Index (s2)	1241	0.100%	0.000%	0.100%	Vanguard Asset Management Limited
Mixed Investment 0% - 35% Shares					
7IM AAP Moderately Cautious (s2)	1273	0.500%	0.150%	0.650%	Seven Investment Management
7IM Cautious (s2)	1020	0.500%	0.350%	0.850%	Seven Investment Management

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7IM Moderately Cautious (s2)	1010	0.850%	0.390%	1.240%	Seven Investment Management
BlackRock Consensus 35 (s2)	1105	0.200%	0.030%	0.230%	BlackRock Managers
BMO MM Lifestyle 3 Fund (s2)	1055	0.500%	0.590%	1.090%	BMO Global Asset Management
Fidelity Multi Asset Allocator Defensive (s2)	1078	0.250%	0.000%	0.250%	Fidelity (FIL Investment International)
HC Verbatim Portfolio 3 (s2)	1265	0.650%	0.590%	1.240%	Verbatim Asset Management
JPM Global Macro Fund (s2)	1171	0.600%	0.150%	0.750%	JPMorgan Asset Management
Jupiter Merlin Conservative Portfolio (s2)	1187	0.500%	0.470%	0.970%	Jupiter Asset Management Limited
L&G Multi-Index 3 (s3)	3000	0.240%	0.000%	0.240%	Legal & General Investment Management
Quilter Investors Cirilium Conservative Passive Portfolio (s2)	1088	0.600%	0.000%	0.600%	Quilter Investors
Quilter Investors Cirilium Conservative Portfolio (s2)	1063	1.090%	0.000%	1.090%	Quilter Investors
Threadneedle Managed Bond Focused (s2)	1261	0.650%	0.200%	0.850%	Threadneedle Asset Management Ltd
Vanguard LifeStrategy 20% Equity (s2)	1275	0.220%	0.000%	0.220%	Vanguard Asset Management, Limited
Mixed Investment 20% - 60% Shares					
7IM AAP Balanced (s2)	1271	0.500%	0.140%	0.640%	Seven Investment Management
7IM Balanced (s2)	1011	0.800%	0.450%	1.250%	Seven Investment Management
Acumen Conservative Portfolio (s2)	1287	0.750%	0.390%	1.140%	Tavistock Wealth Limited
Acumen Income Portfolio (s2)	1288	0.750%	0.430%	1.180%	Tavistock Wealth Limited
BlackRock Consensus 60 (s2)	1106	0.200%	0.030%	0.230%	BlackRock Managers
BMO MM Lifestyle 4 Fund (s2)	1054	0.500%	0.540%	1.040%	BMO Global Asset Management
BMO MM Navigator Distribution Fund (s2)	1057	0.750%	0.740%	1.490%	BMO Global Asset Management
Fidelity Multi Asset Allocator Strategic (s2)	1077	0.250%	0.000%	0.250%	Fidelity (FIL Investment International)
Fidelity Multi Asset Open Strategic (s2)	1149	0.750%	0.600%	1.350%	Fidelity (FIL Investment International)
Fidelity Multi Asset Strategic (s2)	1146	0.750%	0.600%	1.350%	Fidelity (FIL Investment International)
HC Verbatim Multi-Index Portfolio 3 (s2)	1290	0.400%	0.330%	0.730%	Verbatim Asset Management
HC Verbatim Multi-Index Portfolio 4 (s2)	1291	0.400%	0.350%	0.750%	Verbatim Asset Management
HC Verbatim Portfolio 4 (s2)	1266	0.650%	0.670%	1.320%	Verbatim Asset Management
Invesco Distribution (UK) (s2)	1160	0.820%	0.000%	0.820%	Invesco Asset Management
Investec Cautious Managed (s2)	1044	0.750%	0.080%	0.830%	Investec Asset Management
Jupiter Merlin Income Portfolio (s2)	1183	0.750%	0.720%	1.470%	Jupiter Asset Management Limited
L&G Multi-Index 4 (s3)	3001	0.240%	0.000%	0.240%	Legal & General Investment Management
LG& Multi Index Income 4 (s3)	3005	0.280%	0.00%	0.28%	Legal & General Investment Management
Quilter Investors Cirilium Balanced Passive Portfolio (s2)	1087	0.600%	0.000%	0.600%	Quilter Investors
Quilter Investors Cirilium Balanced Portfolio (s2)	1060	1.240%	0.000%	1.240%	Quilter Investors
Quilter Investors Foundation 3 (s2)	1110	0.500%	0.400%	0.900%	Quilter Investors
Quilter Investors Generation Target CPI+ 3 (S2)	1119	0.550%	0.510%	1.106%	Quilter Investors
Schroder Mixed Distribution (s2)	1216	0.625%	0.265%	0.890%	Schroder Unit Trusts Ltd
Schroder MM Diversity (s2)	1065	0.400%	0.750%	1.150%	Schroder Unit Trusts Ltd
Schroder MM Diversity Income (s2)	1064	0.400%	0.700%	1.100%	Schroder Unit Trusts Ltd
Vanguard LifeStrategy 40% Equity (s2)	1276	0.220%	0.000%	0.220%	Vanguard Asset Management, Limited
Mixed Investment 40% - 85% Shares					
7IM AAP Moderately Adventurous (s2)	1272	0.500%	0.150%	0.650%	Seven Investment Management
7IM Moderately Adventurous (s2)	1012	0.800%	0.520%	1.320%	Seven Investment Management
Acumen Progressive Portfolio (s2)	1289	0.750%	0.440%	1.190%	Tavistock Wealth Limited
Balanced Index (s2)	1244	0.090%	0.000%	0.090%	Vanguard Asset Management Limited
BlackRock Consensus 70 (s2)	1107	0.200%	0.030%	0.230%	BlackRock Managers
BlackRock Consensus 85 (s2)	1108	0.200%	0.020%	0.220%	BlackRock Managers

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Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
BMO MM Lifestyle 6 Fund (s2)	1052	0.500%	0.620%	1.120%	BMO Global Asset Management
BMO MM Lifestyle 5 Fund (s2)	1053	0.500%	0.580%	1.080%	BMO Global Asset Management
Fidelity Multi Asset Allocator Growth (s2)	1079	0.250%	0.000%	0.250%	Fidelity (FIL Investment International)
Fidelity Multi Asset Open Growth (s2)	1148	0.750%	0.650%	1.400%	Fidelity (FIL Investment International)
HC Verbatim Multi-Index Portfolio 5 (s2)	1292	0.400%	0.360%	0.760%	Verbatim Asset Management
HC Verbatim Multi-Index Portfolio 6 (s2)	1293	0.400%	0.340%	0.740%	Verbatim Asset Management
HC Verbatim Portfolio 5 (s2)	1267	0.650%	0.690%	1.340%	Verbatim Asset Management
HC Verbatim Portfolio 6 (s2)	1268	0.650%	0.730%	1.380%	Verbatim Asset Management
Jupiter Merlin Balanced Portfolio (s2)	1176	0.750%	0.870%	1.620%	Jupiter Asset Management Limited
L&G Multi-Index 5 (s3)	3002	0.240%	0.000%	0.240%	Legal & General Investment Managers
L&G Multi-Index Income 5 (s3)	3006	0.310%	0.000%	0.310%	Legal & General Investment Managers
L&G Multi-Index 6 (s3)	3003	0.240%	0.000%	0.240%	Legal & General Investment Managers
L&G Multi-Index Income 6 (s3)	3007	0.320%	0.000%	0.320%	Legal & General Investment Managers
Newton Multi Asset Balanced (s2)	1208	0.625%	0.050%	0.670%	BNY Mellon Investment Management
Quilter Investors Cirilium Moderate Passive Portfolio (s2)	1090	0.600%	0.000%	0.600%	Quilter Investors
Quilter Investors Cirilium Moderate Portfolio (s2)	1062	1.240%	0.000%	1.240%	Quilter Investors
Quilter Investors Foundation 4 (s2)	1111	0.500%	0.400%	0.900%	Quilter Investors
Quilter Investors Generation CPI+ 4	1120	0.550%	0.480%	1.030%	Quilter Investors
Quilter Investors Generation CPI+ 5 (s2)	1121	0.550%	0.450%	1.000%	Quilter Investors
Schroder MM Diversity Balanced (s2)	1066	0.400%	0.810%	1.210%	Schroder Unit Trusts Ltd
Sentinel Universal Portfolio (s2)	1233	0.450%	0.750%	1.200%	Margetts Fund Management Ltd
Vanguard LifeStrategy 60% Equity (s2)	1277	0.220%	0.000%	0.220%	Vanguard Asset Management, Limited
Vanguard LifeStrategy 80% Equity (s2)	1278	0.220%	0.000%	0.220%	Vanguard Asset Management, Limited
Money Market					
Sterling Liquidity (s2)	1248	0.130%	0.020%	0.150%	SSgA UK
Threadneedle Sterling (s2)	1003	0.200%	0.010%	0.210%	Threadneedle Asset Management Ltd
North America Equities					
BlackRock US Dynamic (s2)	1036	0.750%	0.140%	0.890%	BlackRock Managers
Fidelity American (s2)	1140	0.750%	0.170%	0.920%	Fidelity (FIL Investment International)
Fidelity Index US (s2)	1085	0.060%	0.000%	0.060%	Fidelity (FIL Investment International)
Jupiter North American Income (s2)	1186	0.750%	0.280%	1.030%	Jupiter Asset Management Limited
Legg Mason MC North American (s2)	1203	0.750%	0.180%	0.930%	Legg Mason
M&G North American Dividend (s2)	1194	0.750%	0.160%	0.910%	M&G Investments
Schroder US Mid Cap (s2)	1227	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Threadneedle American (s2)	1254	0.750%	0.080%	0.830%	Threadneedle Asset Management Ltd
Vanguard US Equity Index (s2)	1242	0.100%	0.000%	0.100%	Vanguard Asset Management Ltd
Protected/Guaranteed					
Investec Multi Asset Protector 2 (s2) (Please refer to note on page 7)	1039	0.800%	0.230%	1.030%	Investec Asset Management
Specialist					
Acumen Strategic Portfolio (s2)	1296	0.750%	0.550%	1.300%	Tavistock Wealth Limited
HC Stirling House Balanced (s2)	1280	0.700%	1.120%	1.820%	Host Capital Ltd
HC Stirling House Dynamic (s2)	1282	0.700%	1.150%	1.850%	Host Capital Ltd
HC Stirling House Growth (s2)	1283	0.700%	0.970%	1.670%	Host Capital Ltd
HC Stirling House Monthly Income Fund (s2)	1281	0.700%	1.400%	2.100%	Host Capital Ltd
Jupiter India (s2)	1175	0.750%	0.320%	1.070%	Jupiter Asset Management Limited
Newton Multi Asset Diversified Return (s2)	1213	0.625%	0.050%	0.670%	BNY Mellon Investment Management

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Sentinel Defensive Fund (s2)	1231	0.450%	0.200%	0.650%	Margetts Fund Management Ltd
Threadneedle Absolute Return Bond (s2)	1253	0.430%	0.200%	0.630%	Threadneedle Asset Management Ltd
Threadneedle Dynamic Real Return (s2)	1104	0.400%	0.100%	0.500%	Threadneedle Asset Management Ltd
Sterling Corporate Bond					
Fidelity MoneyBuilder Income (s2)	1145	0.400%	0.160%	0.560%	Fidelity (FIL Investment International)
Invesco Perpetual Corporate Bond (s2)	1159	0.660%	0.000%	0.660%	Invesco Perpetual
L&G Managed Monthly Income Trust (s2)	1101	0.440%	0.000%	0.440%	Legal & General Investment Management
M&G Corporate Bond (s2)	1195	0.500%	0.160%	0.660%	M&G Investments
M&G Strategic Corporate Bond (s2)	1193	0.500%	0.160%	0.660%	M&G Investments
Schroder All Maturities Corporate Bond (s2)	1229	0.450%	0.120%	0.570%	Schroder Unit Trusts Ltd
Threadneedle UK Corporate Bond (s2)	1002	0.400%	0.060%	0.460%	Threadneedle Asset Management Ltd
Vanguard UK Investment Grade Bond Index (s2)	1247	0.060%	0.000%	0.060%	Vanguard Asset Management Ltd
Sterling Fixed Interest					
Vanguard UK Government Bond Index (s2)	1245	0.060%	0.000%	0.060%	Vanguard Asset Management Ltd
Sterling High Yield					
Investec Monthly High Income (s2)	1042	0.650%	0.090%	0.740%	Investec Asset Management
Threadneedle High Yield Bond (s2)	1258	0.630%	0.130%	0.730%	Threadneedle Asset Management Ltd
Sterling Strategic Bond					
Artemis High Income (s2)	1025	0.625%	0.060%	0.690%	Artemis Fund Managers Limited
Fidelity Strategic Bond (s2)	1152	0.500%	0.160%	0.660%	Fidelity (FIL Investment International)
Invesco Monthly Income Plus (UK) (s2)	1163	0.720%	0.000%	0.720%	Invesco Asset Management
L&G Dynamic Bond Trust (s2)	1100	0.630%	0.000%	0.630%	Legal & General Investment Management
M&G Optimal Income (s2)	1198	0.750%	0.160%	0.910%	M&G Investments
UK All Companies					
Artemis Capital (s2)	1023	0.750%	0.130%	0.880%	Artemis Fund Managers Limited
Artemis UK Special Situations (s2)	1027	0.750%	0.060%	0.810%	Artemis Fund Managers Limited
BlackRock UK (s2)	1034	0.750%	0.170%	0.920%	BlackRock Managers
BlackRock UK Special Situations (s2)	1035	0.750%	0.170%	0.920%	BlackRock Managers
Fidelity Index UK (s2)	1084	0.060%	0.000%	0.060%	Fidelity (FIL Investment International)
Fidelity Special Situations (s2)	1151	0.750%	0.160%	0.910%	Fidelity (FIL Investment International)
Invesco High Income (UK) (s2)	1161	0.920%	0.000%	0.920%	Invesco Asset Management
Invesco Income (UK) (s2)	1162	0.910%	0.000%	0.910%	Invesco Asset Management
Invesco UK Focus (UK) (s2)	1165	0.920%	0.000%	0.920%	Invesco Asset Management
Jupiter UK Growth (s2)	1184	0.750%	0.270%	1.020%	Jupiter Asset Management Limited
L&G UK Alpha Trust (s2)	1102	0.780%	0.000%	0.780%	Legal & General Investment Management
Liontrust UK Growth (s2)	1188	0.750%	0.120%	0.870%	Liontrust Fund Partners LLP
M&G Recovery (s2)	1197	0.750%	0.160%	0.910%	M&G Investments
Newton UK Opportunities (s2)	1214	0.750%	0.050%	0.800%	BNY Mellon Investment Management
Schroder MM UK Growth (s2)	1069	0.400%	0.870%	1.270%	Schroder Unit Trusts Ltd
Schroder UK Alpha Plus (s2)	1225	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Schroder UK Mid 250 (s2)	1226	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Vanguard FTSE UK All Share Index (s2)	1243	0.050%	0.000%	0.050%	Vanguard Asset Management Ltd
UK Direct Property					
L&G UK Property (s2)	1103	0.750%	0.000%	0.750%	Legal & General Investment Management
M&G Property Portfolio (s2)	1199	0.750%	0.690%	1.440%	M&G Investments

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa	Portfolio Manager(s)
Threadneedle UK Property AIF (s2)	1252	0.750%	0.130%	0.880%	Threadneedle Asset Management Ltd
UK Equity Income					
Artemis Income (s2)	1026	0.750%	0.040%	0.790%	Artemis Fund Managers Limited
Fidelity MoneyBuilder Dividend (s2)	1144	0.500%	0.170%	0.670%	Fidelity (FIL Investment International)
Jupiter Income Trust (s2)	1180	0.750%	0.190%	0.940%	Jupiter Asset Management Ltd
Newton UK Income (s2)	1210	0.750%	0.040%	0.790%	BNY Mellon Investment Management
Schroder Income (s2)	1217	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Schroder Income Maximiser (s2)	1222	0.750%	0.160%	0.910%	Schroder Unit Trusts Ltd
Threadneedle UK Equity Alpha Income (s2)	1260	0.750%	0.130%	0.880%	Threadneedle Asset Management Ltd
Threadneedle UK Equity Income (s2)	1264	0.750%	0.080%	0.830%	Threadneedle Asset Management Ltd
UK Gilt					
Threadneedle UK Fixed Interest (s2)	1250	0.250%	0.130%	0.380%	Threadneedle Asset Management Ltd
UK Index-Linked Gilts					
Threadneedle UK Index Linked (s2)	1251	0.300%	0.080%	0.380%	Threadneedle Asset Management Ltd
UK Smaller Companies					
Invesco Smaller Companies Equity UK (s2)	1164	0.920%	0.000%	0.920%	Invesco Asset Management
Investec UK Smaller Companies (s2)	1043	0.750%	0.080%	0.830%	Investec Asset Management
Liontrust UK Smaller Companies (s2)	1191	1.250%	0.110%	1.360%	Liontrust Fund Partners LLP
Unclassified					
Quilter Investors Creation Adventurous Portfolio (s2)	1122	0.950%	0.000%	0.950%	Quilter Investors
Quilter Investors Creation Balanced Portfolio (s2)	1114	0.950%	0.000%	0.950%	Quilter Investors
Quilter Investors Creation Conservative Portfolio (s2)	1113	0.950%	0.000%	0.950%	Quilter Investors
Quilter Investors Creation Dynamic Portfolio (s2)	1117	0.950%	0.000%	0.950%	Quilter Investors
Quilter Investors Creation Moderate Portfolio (s2)	1116	0.950%	0.000%	0.950%	Quilter Investors

Please note the fund charges shown in this brochure are correct as at **1 October 2018**, and may change in the future. For an up to date list of our current fund options and charges, or for more information about our range of funds, including past performance, volatility and fund prices, please contact us.

You can also ask for monthly Fund Performance Statistics with short and long-term past performance data on all our funds.




For funds invested wholly or partly in property, it may not be possible to switch units, or take a transfer value, which includes the value of any units in these funds, at the chosen time. This is because property in the fund may not always be readily saleable.

For funds not invested in property, we reserve the right to defer the switching of units or transfers for up to three months, if we consider it is in the interests of customers generally. LV= accepts no responsibility for the performance and any acts, or omissions, or other defaults, of those involved in the operation of the unit trust or OEIC represented by the fund links. The performance of the fund links will not exactly mirror the performances of the underlying funds because of the different fund charges and the timing of the purchase and sale of units in the underlying funds.

***Important Note when selecting the LV= Investec Multi Asset Protector 2 Fund.**

The 80% protection only applies to the underlying Investec fund into which the LV= fund invests. The LV= fund protection level could be higher or lower than 80% due to factors such as cashflow, investment timing and tax. Investors should note that it is intended that the protection level of 80%, of the underlying Investec Fund share price, will be provided under a derivative contract with a single counterparty, currently Deutsche Bank. If the counterparty is unable to meet its obligations under the derivative contract or where there is no derivative in place, then the Fund will not have the same level of protection and there will be a risk that the price could fall below the 80% level. If the underlying Investec Fund's share price falls, the Fund may have large allocations to cash. In this situation keeping the Fund open may no longer be in the best interests of investors. At this stage, Investec would consider winding up the Fund.

There may be other circumstances which may also cause Investec to wind up the Fund such as the counterparty becoming insolvent. In the event of Investec winding up the Fund shareholders, including LV=, will be sent their proportionate share of the proceeds from the sale of the assets of the Fund.

Fund	Code	Monthly Management Charge %pa	Portfolio Manager(s)	Dynamic Planner Risk Rating
Flexible Guarantee Funds** These funds are available to existing Flexible Transitions Account customers and for New Business				
Flexible Guarantee Balanced Series 2	1999	Current plan value (including any mutual bonus) Up to £25,000	Investment Management Change 1.200%	Threadneedle Asset Management Ltd 
Flexible Guarantee Cautious Series 2	1998	£25,000+ to £50,000 £50,000+ to £100,000 £100,000+ to £250,000	1.075% 0.950% 0.900%	Threadneedle Asset Management Ltd 
Flexible Guarantee Managed Growth Series 2	1997	£250,000+ to £500,000 £500,000+ to £1m	0.875% 0.875%	Threadneedle Asset Management Ltd 

You can get this and other documents from us in Braille, large print or audio.

****Important Note when selecting the LV= Flexible Guarantee Funds.**

These funds are invested in the LV= With-Profits fund. The fund aims to protect investors against some of the ups and downs of investment performance by using a unique 'smoothing' mechanism. For further information on how the fund is managed please refer to 'Your guide to how we manage our with-profits fund', you can find this at LV.com/fgf/cfppfm. The monthly management charge depends upon the value of the fund, at the time the charge is taken. This charge is taken monthly by cancellation of units and is the same across all three funds. There are no additional fund charges.

The funds have a range of flexible capital guarantee options that can be bought at any time. The guarantee will apply at the end of the selected guarantee term. Once a guarantee is added we'll make an additional monthly charge for the term of the guarantee. The charge for any chosen guarantee will be shown on your client's illustration.

Please note the fund charges for the Flexible Guarantee Funds shown in this brochure are correct as at 1 October 2018, and may change in the future.



All these fund choices sit within the Investment Value range. For more information about these or any of our other investment solutions call

North **0800 678 1682** | South East **0800 678 1681** |
South West **0800 678 1680**

For telephone dial 18001 first. 8.30am - 5.30pm Monday to Friday.



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