LV= Core Funds (Series 1)

September 2026

Available on Deferred Annuity Plans, standalone Trustee Investment Plans and all SIPP contracts sold before May 2009. If you have any queries regarding any of the details in this document, please speak to your financial adviser.

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa
Asia Pacific ex Japan Equities				
BNY Mellon Asian Opportunities	143	1.00%	0.14%	1.14%
Invesco Asian (UK)	141	1.30%	0.00%	1.30%
Vanguard Pacific ex-Japan Stock Index	111	0.26%	0.00%	0.26%
Commodity & Energy				
BlackRock Gold & General	149	1.50%	0.15%	1.65%
JPM Natural Resources	201	1.30%	0.06%	1.36%
Europe excluding UK Equities				
BlackRock European Dynamic	148	1.30%	0.16%	1.46%
BNY Mellon European Opportunities (Responsible)	131	1.00%	0.08%	1.08%
Fidelity European	121	1.60%	0.16%	1.76%
JPM Europe Dynamic ex UK	199	1.30%	0.09%	1.39%
Vanguard FTSE Developed Europe ex-UK Equity Index	109	0.29%	0.00%	0.29%
Flexible Investment				
7IM Adventurous	187	1.30%	0.37%	1.67%
Jupiter Merlin Growth Portfolio	173	2.25%	0.00%	2.25%
MGTS Sentinel Enterprise Portfolio	203	1.35%	0.15%	1.50%
Global Emerging Markets Equities				
BlackRock Emerging Markets	147	1.30%	0.25%	1.55%
Global Equities				
Fidelity Global Special Situations	145	1.60%	0.16%	1.76%
Fidelity Open World	123	1.22%	0.61%	1.83%
Jupiter Ecology	171	1.53%	0.00%	1.53%
M&G Global Themes	196	1.41%	0.00%	1.41%
Schroder QEP Global Core	181	0.90%	0.00%	0.90%
UK & Developed World Equity Index (50/50)	98	0.34%	0.00%	0.34%
Global Fixed Interest				
BNY Mellon International Bond	133	1.00%	0.11%	1.11%
Property Other				
Schroder Global Cities Real Estate	156	1.52%	0.00%	1.52%
Japan Equities				
Jupiter Japan Income	193	1.73%	0.00%	1.73%
Schroder Tokyo	159	1.52%	0.00%	1.52%
Vanguard Japan stock Index	110	0.31%	0.00%	0.31%

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa
Mixed Investment 0%-35% Shares				
7IM AAP Cautious	220	1.00%	0.25%	1.25%
7IM Moderately Cautious	184	1.35%	0.40%	1.75%
JPM Global Macro ESG Fund	200	1.15%	0.15%	1.30%
Mixed Investment 20%-60% Shares				
7IM Balanced	185	1.30%	0.35%	1.65%
Fidelity Multi Asset Open Strategic	136	1.00%	0.46%	1.46%
Invesco Distribution (UK)	140	1.28%	0.00%	1.28%
Jupiter Merlin Income Portfolio	174	2.13%	0.00%	2.13%
Mixed Investment 40%-85% Shares				
7IM Moderately Adventurous	186	1.30%	0.38%	1.68%
BNY Mellon Multi-Asset Balanced	130	1.00%	0.05%	1.05%
Fidelity Multi Asset Open Growth	135	1.00%	0.49%	1.49%
MGTS Sentinel Universal Portfolio	204	1.00%	0.59%	1.59%
Money Market				
CT Sterling Short-Term Money Market	95	0.36%	0.06%	0.42%
North America Equities				
BlackRock US Dynamic	152	1.30%	0.14%	1.44%
M&G North American Dividend	198	1.25%	0.00%	1.25%
Schroder US Mid Cap	194	1.51%	0.00%	1.51%
Vanguard US Equity Index	108	0.33%	0.00%	0.33%
Specialist				
BNY Mellon Multi-Asset Diversified Return	144	1.25%	0.08%	1.33%
MGTS Sentinel Defensive	205	1.00%	0.21%	1.21%
Sterling Corporate Bond				
Fidelity MoneyBuilder Corporate Bond	188	0.75%	0.15%	0.90%
Invesco Corporate Bond (UK)	124	1.05%	0.00%	1.05%
M&G Corporate Bond	195	0.93%	0.00%	0.93%
Sterling Strategic Bond				
Artemis High Income	169	1.05%	0.09%	1.14%
Fidelity Strategic Bond	138	1.05%	0.14%	1.19%
Invesco Monthly Income Plus (UK)	164	1.24%	0.00%	1.24%
UK All Companies				
BlackRock UK	150	1.30%	0.16%	1.46%
BlackRock UK Special Situations	151	1.30%	0.16%	1.46%
BNY Mellon UK Opportunities (Responsible)	134	1.00%	0.08%	1.08%
Fidelity Special Situations	122	1.60%	0.16%	1.76%
Invesco UK Equity High Income (UK)	125	1.27%	0.00%	1.27%
Invesco UK Equity Income (UK)	126	1.26%	0.00%	1.26%
Invesco UK Opportunities (UK)	142	1.26%	0.00%	1.26%
Liontrust UK Growth	154	1.35%	0.08%	1.43%
Schroder UK Mid 250	161	1.51%	0.00%	1.51%
Vanguard FTSE UK All Share Index	107	0.34%	0.00%	0.34%

Fund	Code	Investment Management Charge %pa	Other Expenses %pa	Total Fund Charge %pa
UK Equity Income				
Artemis Income	168	1.25%	0.05%	1.30%
BNY Mellon UK Income	132	1.00%	0.06%	1.06%
Fidelity UK Equity Income	137	1.05%	0.17%	1.22%
Jupiter UK Income	175	1.69%	0.00%	1.69%
Schroder Income Maximiser	157	1.49%	0.00%	1.49%
UK Smaller Companies				
Invesco UK Smaller Companies Equity (UK)	139	1.27%	0.00%	1.27%
Liontrust UK Smaller Companies	129	1.35%	0.09%	1.44%

Please note the fund charges shown in this brochure are correct as at September 2026, and may change in the future.

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.

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If you have any queries regarding any of the details in this document, please speak to your financial adviser.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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