

APT

# LGIM APT (AVC) Diversified Multi Asset Fund



## FUND OBJECTIVE

The fund aims to achieve long-term growth by investing in a diversified range of investments. These may include, but are not limited to, a broad range of traditional and alternative asset classes such as equities, investment grade and high yield bonds, and property.

## RISK PROFILE

The value of an investment and income taken from it is not guaranteed and can go down as well as up, you may not get back the amount you originally invested.

The Fund invests in one or more Collective Investment Schemes ("CIS") to achieve its investment objective, including other CIS managed by LGIM as well as CIS which are managed by entities sitting outside the Legal & General Group plc. Information on the CIS(s) in which the Fund invests should be disclosed in your scheme documentation. However, the information provided may be a high level description and should not be relied upon as a full disclosure of the material risks or terms and conditions associated with investing in the underlying CIS. Please refer to your scheme administrator if you would like more detailed information on each of the underlying CIS held within this Fund.

## FUND FACTSHEET INFORMATION

This factsheet has been produced to provide you with fund information and is not designed to provide advice on the suitability of an investment for your personal financial situation. It should be read in conjunction with your pension scheme particulars. It is not an offer to buy or sell any investment or shares, if you have any questions regarding its contents, please speak to the Trustees or your Financial Adviser.

This fund is invested wholly or predominantly in units of such other funds identified by the Trustees of the pension scheme and maintained by Legal & General Investment Management. These funds may change from time to time. The Fund Objective and Benchmark have also been determined by the Trustees. This factsheet will be updated quarterly.

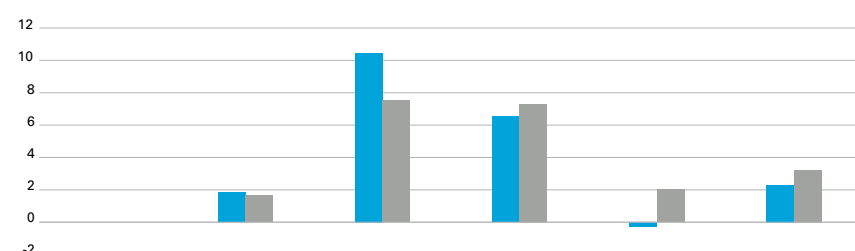
## FUND FACTS

Fund size <b>£0.03m</b>	Base currency <b>GBP</b>	Benchmark <b>Composite</b>
Launch date <b>Nov 2016</b>	Domicile <b>United Kingdom</b>	Underlying funds <b>See page 2</b>

## CHARGES

Annual management charge	<b>0.2728%</b>
Additional expenses	<b>0.0460%</b>
Total expense ratio	<b>0.3186%</b>

## FUND PERFORMANCE (%)



	3 months	6 months	1 year	3 years	5 years
Fund	1.83	10.45	6.54	-0.28	2.29
Benchmark	1.66	7.51	7.30	2.03	3.22
Relative	+0.17	+2.94	-0.76	-2.31	-0.93

## 12 MONTH PERFORMANCE TO MOST RECENT QUARTER (%)

12 months to 31 March	2024	2023	2022	2021	2020
Fund	6.54	-9.78	3.17	15.08	-1.86
Benchmark	7.30	-5.19	4.39	6.90	3.18
Relative	-0.76	-4.59	-1.22	+8.18	-5.04

Performance data source: LGIM. All performance periods over a year will be annualised. Returns are calculated on the basis of daily midday mid-market prices. Fund performance is shown net, which is after the deduction of the management fees applicable to your scheme. Please refer to your scheme literature, or to your scheme administrator for the fee rate that applies to your scheme.

**Past performance is not a guide to the future. The value of an investment is not guaranteed and can go down as well as up. Exchange rate variations can cause the value of overseas investments to increase or decrease. You may not get back the amount you originally invested. For overseas markets the figures are sterling adjusted and net of any withholding tax.**



## ALLOCATION

All data source LGIM unless otherwise stated. Totals may not sum due to rounding.

## CAPITAL ALLOCATION (%)

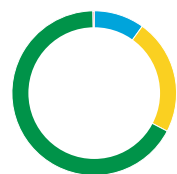


BlackRock DC Diversified Growth Fund	25.0
Schroder Life Sustainable Future Multi-Asset Fund	25.0
All World Equity	8.8
Low Carbon Transition Global Equity Index	8.8
Over 5 Year Index Linked Gilt Fund	7.5
Over 15 Year Gilts Index Fund	7.5
AAA-AA-AA Over 15 Year Bond Index Fund	7.5
Hybrid Property (70:30) Fund	4.9
Overseas Bond Fund	4.8

## AAA-AA-A CORPORATE BOND OVER 15YEAR INDEX FUND

Fund code: CT

## RATING (%)



AAA	9.9
AA	22.7
A	67.1
Undefined	0.3

## TOP 10 HOLDINGS (%)

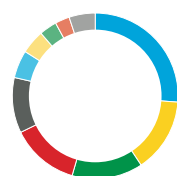
European Investment Bank 5% 15 Apr 39	2.8
Lcr Finance 5.1% 07 Mar 51	2.4
Thfc Funding No 3 5.2% 11 Oct 43	2.3
Pfizer 2.735% 15 Jun 43	2.1
Lloyds Bank 6.5% 17 Sep 40	2.1
Bhp Billiton Finance 4.3% 25 Sep 42	1.9
Affordable Housing Fin 2.893% 11 Aug 43	1.8
EU Inv Bank 4.625% 12 Oct 54	1.6
Allianz Finance li 4.5% 13 Mar 43	1.5
America Movil SAB 4.375% 07 Aug 41	1.4

For further information, click [here](#).

## ALL WORLD EQUITY INDEX FUND

Fund code: GPBE

## SECTOR (%)



Technology	26.2
Financials	14.5
Consumer Discretionary	13.8
Industrials	13.3
Health Care	10.8
Consumer Staples	5.4
Energy	4.7
Basic Materials	3.4
Telecommunications	2.8
Other	5.1

## TOP 10 HOLDINGS (%)

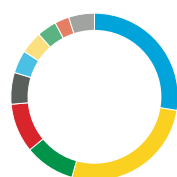
Microsoft	4.3
Apple	3.4
Nvidia	2.9
Amazon.com	2.2
Meta Platforms A	1.5
Alphabet A	1.2
Alphabet C	1.0
Eli Lilly & Co	0.9
Taiwan Semiconductor Manufacturing Co	0.8
JPMorgan Chase & Co	0.8

For further information, click [here](#).

## BLACKROCK DC DIVERSIFIED GROWTH

Fund code: DMES

## SECTOR (%)



Financials	27.6
None	26.7
Industrials	9.7
Information Technology	9.5
Consumer Discretionary	6.1
Communication Services	4.4
Utilities	4.3
Health Care	3.8
Materials	2.8
Other	5.0

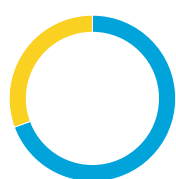
## TOP 10 HOLDINGS (%)

Gold Spot	2.7
Blackstone Loan Financing Limited	2.6
Foresight Solar Fund Ltd	1.6
Bluefield Solar Income Fund Ltd	1.5
Ishares Physical Silver Etc	1.1
Nvidia Corp	1.1
Ensembl Inv Co Strctd Nte	1.0
Relx PLC	0.8
Asml Holding Nv	0.8
London Stock Exchange Group Plc	0.7

## HYBRID PROPERTY (70:30) (ACTIVE AND PASSIVE) FUND

Fund code: XY

## ASSET ALLOCATION (%)



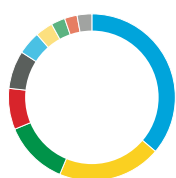
Managed Property Fund (Weekly)	69.4
Global Real Estate Equity Index	30.6

For further information, click [here](#).

## LOW CARBON TRANSITION GLOBAL EQUITY INDEX FUND

Fund code: GPFH

## SECTOR (%)



Communications & Tech	36.2
Consumer Non-cyclical	20.1
Consumer Cyclical	12.5
Banks (Equity)	8.0
Industrials	7.4
Financial Services (Equity)	4.5
Insurance (Equity)	3.4
Property	2.7
Energy	2.4
Other	2.9

## TOP 10 HOLDINGS (%)

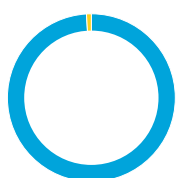
Microsoft	4.6
Apple	4.3
Nvidia	3.2
Amazon.com	2.3
Meta Platforms A	1.6
Alphabet A	1.3
Tesla	1.3
Alphabet C	1.2
Taiwan Semiconductor Manufacturing Co	1.1
Eli Lilly & Co	1.0

For further information, click [here](#).

## OVER 5 YEAR INDEX-LINKED GILTS INDEX FUND

Fund code: AP

## RATING (%)



AA	99.1
AA-	0.9

## TOP 10 HOLDINGS (%)

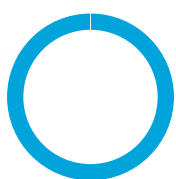
UK IL Gilt 1.25% 22 Nov 32	6.3
UK IL Gilt 1.125% 22 Nov 37	5.9
UK IL Gilt 0.75% 22 Mar 34	5.6
UK IL Gilt 0.625% 22 Mar 40	5.4
UK IL Gilt 2% 26 Jan 35	5.1
UK IL Gilt 0.625% 22 Nov 42	4.8
UK IL Gilt 1.25% 22 Nov 55	4.6
UK IL Gilt 0.125% 22 Mar 44	4.6
UK IL Gilt 0.75% 22 Nov 47	4.4
UK IL Gilt 0.125% 22 Nov 36	4.4

For further information, click [here](#).

## OVER 15 YEAR GILTS INDEX FUND

Fund code: AF

## RATING (%)



AA	100.0
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## TOP 10 HOLDINGS (%)

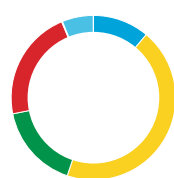
United Kingdom Gilt 4.5% 07 Dec 42	5.9
United Kingdom Gilt 4.25% 07 Dec 55	5.5
United Kingdom Gilt 4.25% 07 Dec 40	5.4
United Kingdom Gilt 3.5% 22 Jan 45	5.2
UK Gilt 3.75% 22 Oct 53	5.1
United Kingdom Gilt 3.25% 22 Jan 44	5.1
United Kingdom Gilt 4.25% 07 Dec 46	5.0
United Kingdom Gilt 4.25% 07 Sep 39	4.9
United Kingdom Gilt 4% 22 Jan 60	4.8
United Kingdom Gilt 3.75% 22 Jul 52	4.5

For further information, click [here](#).

## OVERSEAS BOND INDEX FUND

Fund code: AG

## RATING (%)



AAA	11.1
AA+	44.1
AA	16.7
A	21.8
A-	0.2
BBB	6.1
Other	0.0

## TOP 10 HOLDINGS (%)

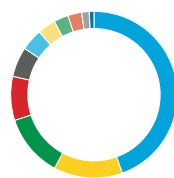
US Treasury Note/Bond 1.625% 15 May 31	0.6
US Treasury Note/Bond 1.25% 15 Aug 31	0.6
US Treasury Note/Bond 1.875% 15 Feb 32	0.6
US Treasury Note/Bond 0.875% 15 Nov 30	0.6
US Treasury Note/Bond 1.375% 15 Nov 31	0.6
US Treasury Note/Bond 2.875% 15 May 32	0.6
US Treasury Note/Bond 3.875% 15 Aug 33	0.5
US Treasury Note/Bond 0.625% 15 Aug 30	0.5
US Treasury Note/Bond 2.75% 15 Aug 32	0.5
US Treasury Note/Bond 2.375% 15 May 29	0.5

For further information, click [here](#).

## SCHRODER LIFE SUSTAINABLE FUTURE MULTI-ASSET FUND

Fund code: DMER

## ASSET ALLOCATION (%)



Equities	44.5
Investment Grade Debt	13.4
Government Bonds	12.2
High Yield Debt	8.5
Cash	5.8
Emerging Market Debt	4.3
Commodities	3.5
Multi-Asset Strategies	2.8
Aggregate Bonds	2.7
Thematic Fixed Income	1.5
Other	0.9

## TOP HOLDINGS (%)

Schroder ISF Global Sustainable Growth	15.5
US 10 Year Bond Future	10.7
Schroder ISF Sustainable US Dollar High Yield	8.5
Schroder Abb Sust. Global Invest. Grade Port.*	8.5
Schroder Decarbonisation World Equity Basket	6.0
Schroder ISF QEP Global ESG	5.3
Schroder Global Sustainable Value Equity Fund	5.2
UK 10 Year Green Gilt	5.2
Schroder ISF Sustainable EURO Credit	4.9
Schroder ISF EM Local Currency Bond	4.3

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