Lifestyle Profiles

Company Pension Scheme (CPS) / Group Additional Voluntary Contributions (GAVC)
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What is a lifestyle profile?

A lifestyle profile is an investment strategy that aims to increase the value of your savings over the long term before moving your money into funds that offer greater stability as you approach retirement. Initially, your savings will be in a fund that will be mostly invested in higher-risk investments, such as company shares, which offer the potential for growth. However, in the years before your selected retirement date, we will gradually move your money (called switching) into funds that invest in lower-risk investments, such as bonds and cash deposits, which may not go up in value by as much but which are less likely to go down in value by as much or as often.

Lifestyle profiles are not risk free. The value of investments can go down as well as up. It’s important to be aware of this, particularly if you are close to your selected retirement date. You should also be aware that the process of moving your savings between funds is automatic, which means that you won’t have control over the timing of when your savings are moved.

You can choose a different lifestyle profile or switch your savings into other funds at any time. Switching is currently free. You can also change your selected retirement date and invest for longer to allow more time for your savings to grow. Please be aware that you will not be able to invest in more than one lifestyle profile or any other funds at the same time.

You can find out more about the risks associated with each of the funds in a lifestyle profile in our fund factsheets. If you’re considering changing your investments or want more information about the full range of funds available to you, we recommend you speak to a financial adviser or log on to Manage Your Account at legalandgeneral.com/mya where you can find a list of available funds.

Switching into lower risk funds is not a guarantee that the value of your pension savings will not go down.

To find out more about the advantages and disadvantages of investing in a lifestyle profile, please see the table on page 4.
### The advantages and disadvantages of investing in a lifestyle profile

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
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<tr>
<td>You don’t have to choose which funds to invest in as these are automatically selected for you by the lifestyle profile.</td>
<td>You aren’t actively choosing how your pension savings are invested. This means there may be another fund or lifestyle profile that more accurately reflects your needs or your attitude to investment risk.</td>
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<tr>
<td>Lifestyle profiles are designed to reduce investment risk or to target a particular outcome as you approach your retirement date.</td>
<td>A lifestyle profile doesn’t guarantee the value of your pension savings. The value of investments can go down as well as up.</td>
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<tr>
<td>Your pension savings are automatically switched for you as you approach your retirement date.</td>
<td>You don’t choose when or how your pension savings are invested as this is set by the lifestyle profile.</td>
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<td>Automatic switching ensures your pension savings are moved into lower-risk investments gradually rather than all at once. This is designed to provide an increasing level of protection against sudden market falls as you get closer to your retirement date, whilst also continuing to offer some potential for investment growth.</td>
<td>The timing of switches is automatic and happens at fixed times. These switches don’t take market conditions into account which means you may miss out on investment growth when markets are rising.</td>
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<td>The way in which your pension savings will be invested at your retirement date has been designed with a particular outcome in mind. For example, you can take all of your pension pot in one go or as a series of cash lump sums, you can take a flexible regular income or you can use it to get a guaranteed income.</td>
<td>The outcome that the lifestyle profile is targeting may not match the way you intend to use your pension savings or reflect your attitude to investment risk. It may also be unsuitable if you don’t use your pension savings as intended at your retirement date. It’s important, therefore, to regularly review how your pension savings are invested and whether this remains suitable for your needs.</td>
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A choice of lifestyle profiles

Our range of lifestyle profiles are available to members of a Company Pension Scheme (CPS), Group Additional Voluntary Contributions (GAVC) or, in some cases, both. Depending on which lifestyle profile you choose, we will start to move your savings into different funds once you are 10, 7, 6 or 5 years away from your selected retirement date. Your choice of lifestyle profile will also determine whether we do this on a yearly, quarterly, or monthly basis.

Over the following pages, you'll find details of all the lifestyle profiles available to you. We've included details of the funds each lifestyle profile invests in, the automatic switching frequency and the lifestyle profile code. You'll also find a graph to show you how your savings would be invested at the start of each year once automatic switching starts until you reach your selected retirement date.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date

For Company Pension Scheme (CPS) members

**70:30 Global Equity 10 year CPS Lifestyle Profile**

Profile code: LLWQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity (70:30) Index Fund G17. It then switches into the Legal & General PMC Over 5 Year Index-Linked Gilts Index Fund G17 and the Legal & General PMC Cash Fund G17.

**60:40 Global Equity 10 year CPS Lifestyle Profile**

Profile code: LLKQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (60:40) Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date
For Company Pension Scheme (CPS) members

**50:50 Global Equity 10 year CPS Lifestyle Profile**

Profile code: LLMQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (50:50) Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.

**UK Equity Index 10 year CPS Lifestyle Profile**

Profile code: LLOQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC UK Equity Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date

For Group Additional Voluntary Contributions (GAVC) members

**70:30 Global Equity 10 year GAVC Lifestyle Profile**

Profile code: LLYQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity (70:30) Index Fund G17. It then switches into the Legal & General PMC Over 5 Year Index-Linked Gilts Index Fund G17.

**60:40 Global Equity 10 year GAVC Lifestyle Profile**

Profile code: LLQQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (60:40) Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date

For Group Additional Voluntary Contributions (GAVC) members

50:50 Global Equity 10 year GAVC Lifestyle Profile

Profile code: LLSQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (50:50) Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17.

UK Equity Index 10 year GAVC Lifestyle Profile

Profile code: LLUQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC UK Equity Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date

For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

Cautious Managed Lifestyle Profile

Profile code: LLCQ

How frequently does automatic switching take place? Annually

What funds does the profile invest in?
This initially invests in the Legal & General PMC Distribution Fund G17 and switches into the Legal & General PMC Fixed Interest Fund G17 and the Legal & General PMC Cash Fund G17.

Global Equity Fixed Weights 60:40 Index 10 year Lifestyle Profile

Profile code: LMSQ

How frequently does automatic switching take place? Annually

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights 60:40 Index Fund G17 and switches into the Legal & General PMC Fixed Interest Fund G17 and the Legal & General PMC Cash Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 10 years of selected retirement date

For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

Managed Lifestyle Profile

Profile code: LLBQ

How frequently does automatic switching take place? Annually

What funds does the profile invest in?
This initially invests in the Legal & General PMC Managed Fund G17. It switches into the Legal & General PMC Fixed Interest Fund G17 and the Legal & General PMC Cash Fund G17.
Lifestyle profiles with automated switching within 7 years of selected retirement date

For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

Global Equity Fixed Weights 50:50 Index/Pre-Retirement 7 year Lifestyle Profile

Profile code: LMPQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
Legal & General PMC Global Equity Fixed Weights (50:50) Index Fund G17.
It switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.
Lifestyle profiles with automated switching within 6 years of selected retirement date

For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

Consensus Index/over 15 year gilts 6 year Lifestyle Profile

Profile code: LMTQ

How frequently does automatic switching take place? Monthly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Consensus Index Fund G17.
It switches into the Legal & General PMC Over 15 Year Gilts Index Fund G17 and the Legal & General PMC Cash Fund G17.

% invested in each fund

- 100%
- 90%
- 80%
- 70%
- 60%
- 50%
- 40%
- 30%
- 20%
- 10%
- 0%

Years to selected retirement date

- 6+
- 6
- 5
- 4
- 3
- 2
- 1
- 0

Legend:
- Legal & General PMC Consensus Index Fund G17
- Legal & General PMC Over 15 Year Gilts Index Fund G17
- Legal & General PMC Cash Fund G17
CPS/GAVC – What is a lifestyle profile?

**Lifestyle profiles with automated switching within 5 years of selected retirement date**

For Company Pension Scheme (CPS) members

### 70:30 Global Equity 5 year CPS Lifestyle Profile

**Profile code:** LLXQ

**How frequently does automatic switching take place?** Quarterly

**What funds does the profile invest in?**

This initially invests in the Legal & General PMC Global Equity (70:30) Index Fund G17. It switches into the Legal & General PMC Over 5 Year Index-Linked Gilts Index Fund G17 and the Legal & General PMC Cash Fund G17.

### UK Equity Index 5 year CPS Lifestyle Profile

**Profile code:** LLPQ

**How frequently does automatic switching take place?** Quarterly

**What funds does the profile invest in?**

This initially invests in the Legal & General PMC UK Equity Index Fund G17. It then switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.
Lifestyle profiles with automated switching within 5 years of selected retirement date

For Company Pension Scheme (CPS) members

60:40 Global Equity 5 year CPS Lifestyle Profile
Profile code: LLLQ
How frequently does automatic switching take place? Quarterly
What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (60:40) Index Fund G17. It switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.

50:50 Global Equity 5 year CPS Lifestyle Profile
Profile code: LLNQ
How frequently does automatic switching take place? Quarterly
What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (50:50) Index Fund G17. It switches into the Legal & General PMC Pre-Retirement Fund G17 and the Legal & General PMC Cash Fund G17.
CPS/GAVC – What is a lifestyle profile?

**Lifestyle profiles with automated switching within 5 years of selected retirement date**

*For Group Additional Voluntary Contributions (GAVC) members*

### 70:30 Global Equity 5 year GAVC Lifestyle Profile

**Profile code:** LLZQ

**How frequently does automatic switching take place?** Quarterly

**What funds does the profile invest in?**

This initially invests in the Legal & General PMC Global Equity (70:30) Index Fund G17. It switches into the Legal & General PMC Over 5 Year Index-Linked Gilts Index Fund G17.

### UK Equity Index 5 year GAVC Lifestyle Profile

**Profile code:** LLVQ

**How frequently does automatic switching take place?** Quarterly

**What funds does the profile invest in?**

This initially invests in the Legal & General PMC UK Equity Index Fund G17. It switches into the Legal & General PMC Pre-Retirement Fund G17.
Lifestyle profiles with automated switching within 5 years of selected retirement date

For Group Additional Voluntary Contributions (GAVC) members

60:40 Global Equity 5 year GAVC Lifestyle Profile

Profile code: LLRQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (60:40) Index Fund G17. It switches into the Legal & General PMC Pre-Retirement Fund G17.

50:50 Global Equity 5 year GAVC Lifestyle Profile

Profile code: LLTQ

How frequently does automatic switching take place? Quarterly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity (50:50) Index Fund G17. It switches into the Legal & General PMC Pre-Retirement Fund G17.
Lifestyle profiles with automated switching within 5 years of selected retirement date

For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

50:50 Global Equity/Cash 5 year Lifestyle Profile

Profile code: LMLQ

How frequently does automatic switching take place? Monthly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (50:50) Index Fund G17. It switches into the Legal & General PMC Cash Fund G17.

Ethical Equity/Cash 5 year GAVC Lifestyle Profile

Profile code: LMWQ

How frequently does automatic switching take place? Monthly

What funds does the profile invest in?
This initially invests in the Legal & General PMC Ethical UK Equity Index Fund G17 and the Legal & General PMC Ethical Global Equity Index Fund G17. It switches into the Legal & General PMC Cash Fund G17.
CPS/GAVC – What is a lifestyle profile?

Lifestyle profiles with automated switching within 5 years of selected retirement date
For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

60:40 Global Equity/Cash 5 year Lifestyle Profile
Profile code: LMMQ
How frequently does automatic switching take place? Monthly
What funds does the profile invest in?
This initially invests in the Legal & General PMC Global Equity Fixed Weights (60:40) Index Fund G17. It switches into the Legal & General PMC Cash Fund G17.

Consensus Index/Cash 5 year Lifestyle Profile
Profile code: LMKQ
How frequently does automatic switching take place? Monthly
What funds does the profile invest in?
This initially invests in the Legal & General PMC Consensus Index Fund G17. It switches into the Legal & General PMC Cash Fund G17.
Lifestyle profiles with automated switching within 5 years of selected retirement date
For both Company Pension Scheme (CPS) and Group Additional Voluntary Contributions (GAVC) members

The Dual Fund Lifestyle Profile
Profile code: LLDQ
How frequently does automatic switching take place? Annually
What funds does the profile invest in?
This initially invests in the Legal & General PMC Managed Fund G17. It switches into the Legal & General PMC Index-Linked Gilt Fund G17.

The Triple Fund Lifestyle Profile
Profile code: LLEQ
How frequently does automatic switching take place? Annually
What funds does the profile invest in?
This initially invests in the Legal & General PMC Managed Fund G17 and switches into the Legal & General PMC Index-Linked Gilt Fund G17 and the Legal & General PMC Fixed Interest Fund G17.
CPS/GAVC – What is a lifestyle profile?