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. These funds 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/nya where you can find a list of available funds.

You can find an adviser in your local area by visiting unbiased.co.uk. Please note that advisers will usually charge for their services.

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>
</tr>
</thead>
<tbody>
<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>
</tr>
<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>
</tr>
<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>
</tr>
<tr>
<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>
</tr>
<tr>
<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>
</tr>
</tbody>
</table>
Your lifestyle profiles

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.
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. It then switches into the Legal & General (PMC) Over 5 Year Index-Linked Gilts Index Fund and the Legal & General Cash Fund.

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. It then switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.
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. It then switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.

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. It then switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.
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. It then switches into the Legal & General (PMC) Over 5 Year Index-Linked Gilts Index Fund.

**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. It then switches into the Legal & General (PMC) Pre-Retirement Fund.
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. It then switches into the Legal & General (PMC) Pre-Retirement Fund.

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. It then switches into the Legal & General (PMC) Pre-Retirement Fund.
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 Distribution Fund and switches into the Legal & General Fixed Interest Fund and the Legal & General Cash Fund.

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 and switches into the Legal & General Fixed Interest Fund and the Legal & General Cash Fund.
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 Managed Fund. It switches into the Legal & General Fixed Interest Fund and the Legal & General Cash Fund.
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. It switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.
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. It switches into the Legal & General (PMC) Over 15 Year Gilts Index Fund and the Legal & General Cash Fund.
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. It switches into the Legal & General (PMC) Over 5 Year Index-Linked Gilts Index Fund and the Legal & General Cash Fund.

**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. It switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.
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. It switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.

**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. It switches into the Legal & General (PMC) Pre-Retirement Fund and the Legal & General Cash Fund.

CPS/GAVC - Your Lifestyle Profiles
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. It switches into the Legal & General (PMC) Over 5 Year Index-Linked Gilts Index Fund.

**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. It switches into the Legal & General (PMC) Pre-Retirement Fund.
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. It switches into the Legal & General (PMC) Pre-Retirement Fund.

**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. It switches into the Legal & General (PMC) Pre-Retirement Fund.
CPS/GAVC - Your Lifestyle Profiles

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. It switches into the Legal & General Cash Fund.

Ethical Equity/Cash 5 Year 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 and the Legal & General (PMC) Ethical Global Equity Index Fund. It switches into the Legal & General Cash Fund.
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. It switches into the Legal & General Cash Fund.

**% invested in each fund**

<table>
<thead>
<tr>
<th>Years to selected retirement date</th>
<th>Legal &amp; General (PMC) Global Equity Fixed Weights (60:40) Index Fund</th>
<th>Legal &amp; General Cash Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>5</td>
<td>90%</td>
<td>10%</td>
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<td>90%</td>
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<tr>
<td>0</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

**CONSSENSUS 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. It switches into the Legal & General Cash Fund.

**% invested in each fund**

<table>
<thead>
<tr>
<th>Years to selected retirement date</th>
<th>Legal &amp; General (PMC) Consensus Fund</th>
<th>Legal &amp; General Cash Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>5</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>80%</td>
<td>20%</td>
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<td>30%</td>
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<tr>
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<td>90%</td>
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<td>0</td>
<td>0%</td>
<td>100%</td>
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</tbody>
</table>
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 Managed Fund. It switches into the Legal & General Index-Linked Gilt Fund.

### 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 Managed Fund and switches into the Legal & General Index-Linked Gilt Fund and the Legal & General Fixed Interest Fund.

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### OMX Index

<table>
<thead>
<tr>
<th>Years to selected retirement date</th>
<th>% invested in each fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+</td>
<td>100% Legal &amp; General Managed Fund</td>
</tr>
<tr>
<td>5</td>
<td>90% Legal &amp; General Managed Fund, 10% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
<tr>
<td>4</td>
<td>80% Legal &amp; General Managed Fund, 20% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
<tr>
<td>3</td>
<td>70% Legal &amp; General Managed Fund, 30% Legal &amp; General Index-Linked Gilt Fund</td>
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<tr>
<td>2</td>
<td>60% Legal &amp; General Managed Fund, 40% Legal &amp; General Index-Linked Gilt Fund</td>
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<td>1</td>
<td>50% Legal &amp; General Managed Fund, 50% Legal &amp; General Index-Linked Gilt Fund</td>
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</tr>
<tr>
<td>80</td>
<td>0% Legal &amp; General Managed Fund, 100% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
<tr>
<td>100</td>
<td>0% Legal &amp; General Managed Fund, 100% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
</tbody>
</table>

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### Fixed Interest Fund

<table>
<thead>
<tr>
<th>Years to selected retirement date</th>
<th>% invested in each fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>5+</td>
<td>100% Legal &amp; General Managed Fund</td>
</tr>
<tr>
<td>5</td>
<td>90% Legal &amp; General Managed Fund, 10% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
<tr>
<td>4</td>
<td>80% Legal &amp; General Managed Fund, 20% Legal &amp; General Index-Linked Gilt Fund</td>
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<td>70% Legal &amp; General Managed Fund, 30% Legal &amp; General Index-Linked Gilt Fund</td>
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<td>80</td>
<td>0% Legal &amp; General Managed Fund, 100% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
<tr>
<td>100</td>
<td>0% Legal &amp; General Managed Fund, 100% Legal &amp; General Index-Linked Gilt Fund</td>
</tr>
</tbody>
</table>

---

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

For further information, please contact

📞 0345 070 8686
🌐 legalandgeneral.com/workplacebenefits

Our helpline is open between the hours of 8:30am and 7:00pm Monday to Friday and 9:00am to 12:00 midday Saturday. Call charges will vary. We may record and monitor calls.

Legal & General Assurance Society Limited.
Registered in England No. 166055
Registered office: One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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