

# LEGAL & GENERAL EUROPEAN INDEX TRUST.

## FUND FACTS

Product(s)	Unit Trust/ISA
Launch date	13 June 1989
Class launch date	1 August 2006
Fund size	£3,045.2 million
Number of holdings	511
Initial charge	0.00%
Ongoing Charge*	0.12%
Performance fee	No
Historic yield (net of charges and tax)	2.60%

## USING THIS FUND FACTSHEET

When you invest in a unit trust or NISA, your money buys units in one or more funds. These funds pool together money from other investors and a fund manager uses this money to invest in a number of different investments. This **Fund Factsheet** gives you detailed information about a particular fund to help you decide if it's right for you.

If you're not sure what a word in the **Fund Factsheet** means, please turn to the glossary on page 4 or speak to a financial adviser.

## FUND MANAGEMENT COMPANY

### LEGAL & GENERAL

This is basic background information about the company whose fund manager selects the investments that make up the fund.

Legal & General Investment Management (LGIM) is one of Europe's largest institutional asset managers and a major global investor. Throughout the past 40 years they have built their business through understanding what matters most to their clients and transforming this insight into valuable, accessible investment products and solutions. They provide investment expertise across a full spectrum of asset classes including equities, fixed income, commercial property and cash.

## FUND MANAGER

### LGIM INDEX FUND MANAGEMENT TEAM

The fund manager is professionally qualified to manage funds. It's their job to seek out the best investment opportunities, based on the fund's aim. They often have access to a team of experts to help them decide where to invest.



The Index Fund Management team comprises 25 fund managers, supported by two analysts. Management oversight is provided by the Global Head of Index Funds. The team has average industry experience of 15 years, of which seven years has been at LGIM, and is focused on achieving the equally important objectives of close tracking and maximising returns.

## FUND OBJECTIVE

This is a general description of what the fund aims to achieve, as stated by the fund management company. For a detailed description of what the fund invests in, please see the fund characteristics on page 2.

The objective of this fund is to provide growth by tracking the performance of the FTSE World Europe ex UK Index. The fund will invest almost entirely in company shares. The fund's investments will closely match those that make up the Index. The Index consists of a broad spread of European company shares (excluding UK companies). The fund may use derivatives to reduce risk or cost, or to generate additional capital or income with no, or an acceptably low, level of risk.

## IA SECTOR

### IA EUROPE EXCLUDING UK

This is the IA sector the fund falls into. IA sectors are defined by The Investment Association (IA). The sectors are a way of grouping funds with similar characteristics, so they're easier to compare.

Funds which invest at least 80% of their assets in European equities and exclude UK securities.

## FUND CHARACTERISTICS

This fund tracks an index to give you a return that closely follows the performance of the market or sector outlined in the fund's aim. This means you can invest without relying on a fund manager's expertise to select the right individual investments. Index-tracking funds need less hands-on management than active funds, which means they can offer lower charges and more of your money remains invested.

The fund generally invests in the following:

**Equities.** To provide the potential for overall returns the fund invests in equities, also known as company shares. This is achieved by receiving a share of companies' profits as dividends, and benefiting from increases in share prices. Equities generally have a higher potential for returns than other investments, which also means a higher risk of loss especially in the short term. It's worth noting that if the shares in the companies chosen perform worse than expected or a major event impacts the shares, the returns on your investment could fall.

Some specific characteristics of the assets held in this fund include:

**Overseas.** The fund includes investments outside the UK to try to benefit from the greater range of investment opportunities other countries offer. The potentially high rewards of investing overseas are balanced by risks and therefore the returns on your investment could rise and fall more than if it only invested in the UK. This is because some of the investments are held in currencies other than the Pound and their value will change in line with exchange rates. If the Pound strengthens against another currency, the value of the investments held in that currency is likely to fall. However, if the Pound weakens against that currency, their value is likely to rise.

## FUND PERFORMANCE AS AT 30 SEPTEMBER 2017

The graph opposite shows how the fund has performed over the last five years (or since the fund launched) compared with the fund's IA sector average. The first table shows the total percentage change, over one, three and five years. The second table shows performance for 12-month periods over the last five years, to the end of the last quarter.

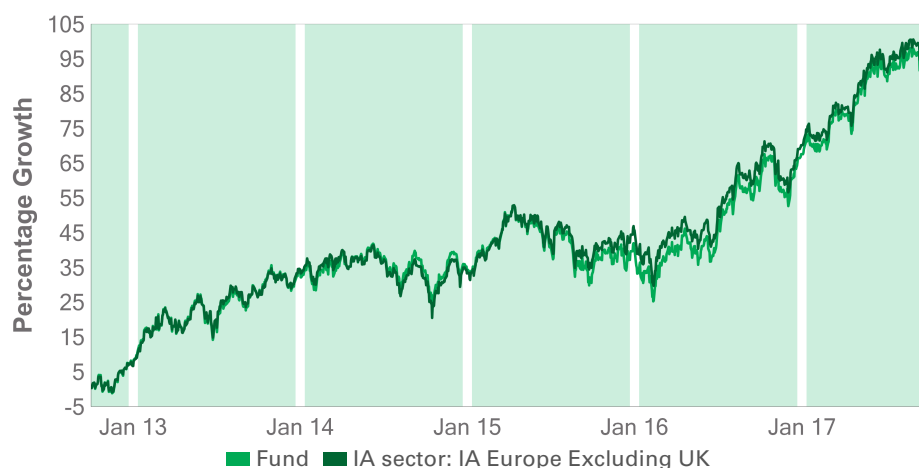
**NOTES:** Please bear in mind that past performance is not a guide to future returns. The value of your investment and any income taken from it is not guaranteed and may go up and down. You could get back less than you invest.

**The performance provided for the fund is:**

- Is after all fund charges have been taken, excluding the initial charge, and
- assumes all income generated by the investments, after deduction of tax, remains in the fund.

**Also:**

- The sector values are based on the selling price of units or shares published by all the funds in that IA sector.



	1 year	3 years	5 years
<b>Fund</b>	24.00	45.42	95.50
<b>IA sector</b>	22.09	50.00	98.65

### ANNUAL FUND PERFORMANCE TO LAST QUARTER (%)

12 months to	30 Sep 13	30 Sep 14	30 Sep 15	30 Sep 16	30 Sep 17
<b>Fund</b>	26.98	5.88	-0.78	18.19	24.00
<b>IA sector</b>	27.04	4.25	3.61	18.58	22.09

Performance data source: Lipper. I distribution unit class.

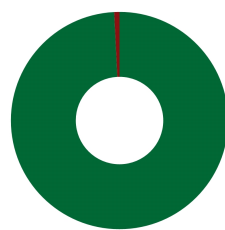
## FUND IDENTIFIERS

These are unique codes used to identify a fund. You may find these codes useful if you intend to use financial websites to look up this fund.

<b>ISIN code</b>	Accumulation	GB00B0CNGR59
	Income	GB00B0CNGQ43
<b>SEDOL code</b>	Accumulation	B0CNGR5
	Income	B0CNGQ4
<b>MEX code</b>	Accumulation	LGETIA
	Income	LGEIT

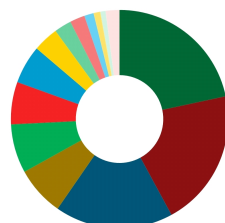
REGIONS BREAKDOWN AND ALL BELOW INFORMATION AS AT 30 SEPTEMBER 2017

Where in the world the fund currently invests.



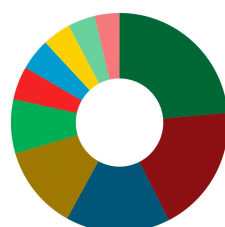
COUNTRY BREAKDOWN

The countries in which the fund currently invests.



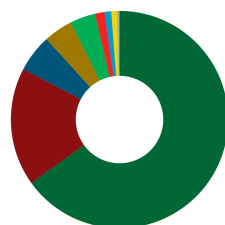
EQUITIES SECTOR BREAKDOWN

The type of industries and services the fund currently invests.



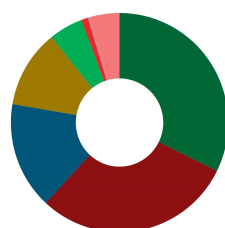
CURRENCY BREAKDOWN

The currencies in which the fund's investments are priced.



EQUITIES MARKET CAPITALISATION

The size of the companies the fund currently invests in.



TOP 10 HOLDINGS

The highest valued single holdings in the fund.

Holding	Sector	%
Nestle S.A.	Food Producers	3.72%
Novartis AG	Pharmaceuticals & Biotechnology	2.88%
Roche Holding AG Part. Cert.	Pharmaceuticals & Biotechnology	2.58%
Total S.A.	Oil & Gas Producers	1.66%
Bayer AG	Chemicals	1.60%
Banco Santander	Banks	1.56%
Sanofi	Pharmaceuticals & Biotechnology	1.54%
Siemens AG	General Industrials	1.52%
Allianz SE	Nonlife Insurance	1.43%
SAP AG	Software & Computer Services	1.41%
<b>Percentage of fund in top 10</b>		<b>19.90%</b>

# GLOSSARY

Explanations of some of the words used in this Fund Factsheet.

<b>Cash and equivalents</b>	Some funds keep part of your money in cash to add flexibility and aid stability. This includes bank deposits and other investments that can be easily converted into cash.
<b>Fund characteristics</b>	Specific characteristics unique to the type of investments this fund may hold, which may affect your investment return.
<b>Fund size</b>	The total value of all investments held in the fund.
<b>Historic yield</b>	The historic yield reflects the income payments declared over the past 12 months as a percentage of your investment. It does not include any initial charge and you may be subject to tax on your income payments.
<b>Initial charge</b>	The initial charge is a percentage you'll pay each time you make an investment in certain funds or unit classes.
<b>Launch date</b>	The date the fund opened for new business.
<b>Lipper</b>	A Thomson Reuters company that supplies fund information, analytical tools, and commentary. We use Lipper to provide past performance data on our fund factsheets.
<b>Ongoing Charge</b>	Shows the European Union standard disclosure of annual costs of a unit trust or OEIC, which includes the Annual Management Charge and any additional costs for managing the fund.
<b>Performance fee</b>	A performance fee is charged to a fund if it performs better than a pre-agreed target. If it applies, your adviser can give you more information or further details are available on request.



## WHAT TO DO NEXT

If you have any questions on this fund, please speak with a financial adviser.

## IMPORTANT INFORMATION

\*The OCF for the fund changed on 1 November 2014.

Fund size is based on mid price.

The cash position in the asset allocation section may be higher due to cash flow management. The FTSE World Europe (excluding UK) Index is calculated by FTSE International Limited ("FTSE"). FTSE does not sponsor, endorse or promote this product. All copyright in the index values and constituent list belongs to FTSE. Legal & General Assurance Society Limited has obtained full licence from FTSE to use such copyright in the creation of this product. "FTSE™", "FT-SE®" and "Footsie®" are trade marks of the London Stock Exchange Plc and The Financial Times Limited and are used by FTSE International Limited ("FTSE") under licence. "All-World" is a trade mark of FTSE.

Please note that there may be small differences in the asset class classification between this factsheet and those provided by third parties for the same fund. This is because different entities can employ different criteria to classify securities.

Source: Legal & General Group PLC unless otherwise stated.

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