

Specific Information for USD Accumulating ETF

This document contains key information on the investment option. It is not a commercial document. Pursuant to legal requirements, this information is provided to you to help you understand the nature of this product as well as the potential risks, fees, gains and losses associated with it, and to help you compare it with other products.

PRODUCT

Issuer: LGIM Managers (Europe) Limited
ISIN: IE0001UQQ933
Effective: 16.01.2025

WHAT IS THIS PRODUCT?

OBJECTIVES: The Fund is a passively managed exchange traded Fund that aims to track the performance of the Solactive Gerd Kommer Multifactor Equity Index NTR (the "**Index**"), subject to the deduction of the ongoing charges and other costs associated with operating the Fund.

The Fund promotes a range of environmental and social characteristics which are met by tracking the Index.

Shares in this Share Class (the "**Shares**") are denominated in USD and can be bought and sold on stock exchanges by ordinary investors using an intermediary (e.g. a stockbroker). In normal circumstances, only Authorised Participants may buy and sell Shares directly with the Company. Authorised Participants may redeem their Shares on demand in accordance with the "Dealing Timetable" published on <http://www.lgim.com>.

The Index is designed to provide exposure to the equity market in the developed and emerging market countries globally which is weighted by reference to certain factors: size, quality, value. The Index will exclude companies which (i) are non-compliant with the UN Global Compact, (ii) are associated with a controversy (i.e. companies that have been involved in events that have a severe impact on the environment and society, posing serious business risks to the company), (iii) have any direct involvement with controversial weapons or (iv) are involved in thermal coal extraction, coal power generation or supporting products/services. In addition to the foregoing, the Index will also exclude companies with a high carbon intensity score. Such exclusions and the definition of "involvement" are determined by reference to the index methodology which is available at: www.solactive.com.

The Fund will primarily invest in an optimised portfolio of equity securities that, as far as possible and practicable, consists of the component securities of the Index in similar proportions to their weightings in the Index. The Fund will utilise optimisation/representative sampling techniques in order to achieve the Fund's investment objective, including by reducing overall transaction costs and taxes. This is achieved through the use of quantitative analysis (i.e. application of mathematical rules-based analysis based on the risk and return characteristics of the Index components) with the level of sampling techniques used by the Fund being determined by the nature of the Index components. The Fund may also invest in (1) companies that are not constituents of the Index that have similar risk and performance characteristics to the companies contained in the Index and (2) financial derivative instruments ("FDIs") (i.e. investments the prices of which are based on the companies contained in the Index and/or such other companies). Adjustments to the Fund's portfolio, including as a result of a reconstitution of the Index, will incur transaction costs.

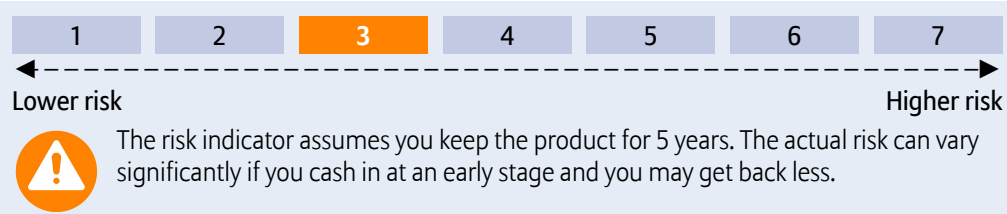
This Share Class does not intend to pay dividends. Any income which may result from the Fund's investments will be re-invested into the Fund.

The depository of the Fund is the Bank of New York Mellon SA/NV, Dublin Branch. Further information about the Fund and the share class can be obtained from the Company's prospectus and the annual and semi-annual reports, which are available, in addition to the latest prices for the share class and details of any other share classes, free of charge at: www.lgim.com.

INTENDED RETAIL INVESTOR: The Sub-Fund is suitable for investors who have a long-term investment horizon. The investors do not need to have specific knowledge and/or experience of financial markets with the understanding that they may not get back the full amount invested in the Fund.

WHAT ARE THE RISKS AND WHAT DO I GET IN RETURN?

RISK INDICATOR



The risk indicator helps you assess the risks with this product and compare them with other products. It takes into account likelihood of possible losses. It reflects different factors that determine what you will get back, in particular how much you could lose due to fluctuations in the value of the product's investments. We have classified this product as 3 out of 7, which is a medium low risk class. This rates the potential losses from future performance at a medium low level, and poor market conditions are unlikely to impact our capacity to pay you. This product does not include any protection from future market performance so you could lose some or all of your investment.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 Jahre			
Example Investment: 10,000 USD		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
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Stress	What you might get back after costs	6,489 USD	6,033 USD
	Average return each year	-35.11 %	-9.61 %
Unfavourable	What you might get back after costs	7,945 USD	10,971 USD
	Average return each year	-20.55 %	1.87 %
Moderate	What you might get back after costs	11,054 USD	15,270 USD
	Average return each year	10.54 %	8.84 %
Favourable	What you might get back after costs	15,424 USD	19,802 USD

The stress scenario shows what you might get back in extreme market circumstances.

2021-12-31 to 2025-02-28

2020-01-31 to 2025-01-31

2016-10-31 to 2021-10-31

WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the Sub-Fund and how well the Sub-Fund does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the Sub-Fund performs as shown in the moderate scenario.
- 10,000 USD is invested.

	If you cash in after 1 year	If you cash in after 5 years
Total costs	55 USD	388 USD
Impact on return (RIY) per year	0.55 %	0.55 % each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the

recommended holding period your average return per year is projected to be 9.4% before costs and 8.84% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this Sub-Fund.	0 USD
Exit costs	We do not charge an exit fee for this Sub-Fund.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.5 % of the value of your investment per year.	50 USD
Transaction costs	0.04 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	4 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

The figures shown do not include the costs of the insurance product.

Other relevant information

The past performance on the last 0 years can be found under www.lgim.com.