



FUND INFORMATION DOCUMENT

e-Investments – Managed Growth Fund 4



LLOYDS BANK

Fund information document – Managed Growth Fund 4

Why is it important to read this document?

- This is a non-advised service which means we'll provide you with information to enable you to make an informed decision. We will not offer any financial advice or make recommendations about where you invest your money. Therefore, you should ensure that you read this document along with the Our Fund Range and Investments document and Key Investor Information Document which contain information you will need to decide which fund is the right choice for you.

What is the purpose of this document?

- This document aims to provide you with useful information about the fund, the assets that it is made up of and the potential investment risks involved.

Fund Information

- The Fund is managed by **Scottish Widows Unit Trust Managers Limited** and they are responsible for making the investment decisions within a fund. This involves deciding which companies or assets to invest in and what portion of the fund to allocate into the chosen investments.
- **The Fund Facts page** provides you with useful information about the fund.
- **The Asset Mix chart** shows you the different assets contained in the fund.
- **The Fund Objective** tells you the aim of the fund and what it will invest in to achieve this.

Fund facts

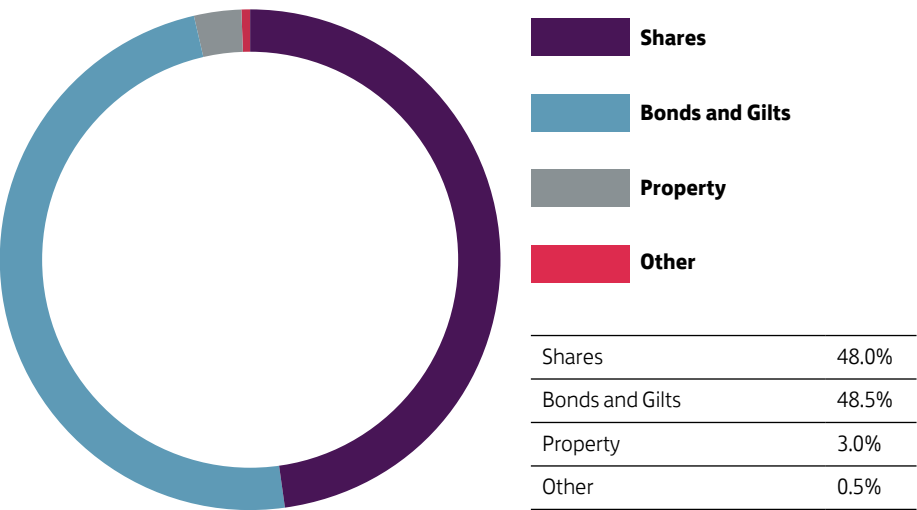
Investing has the potential to bring greater rewards than a savings account over the medium to long term. **The value of investments can go down as well as up, and you may get back less than you originally invested.**

Since any decisions relating to your plan must be made by you, to help you decide if the investment is right for you, you should also read:

- 1. **Our Fund Range and Investments document**, which compares each of the managed growth funds, the types of assets that make up each of the funds, and the risks associated with investing in the funds. You will also find information on fees and charges in this document.
- 2. **The Key Investor Information Document (KIID)** for Managed Growth Fund 4, which will help you understand more about the risks associated with this fund.

The fund is made up of a number of asset types. The diagram below outlines the types of assets and the proportion of each type within the fund.

Asset mix

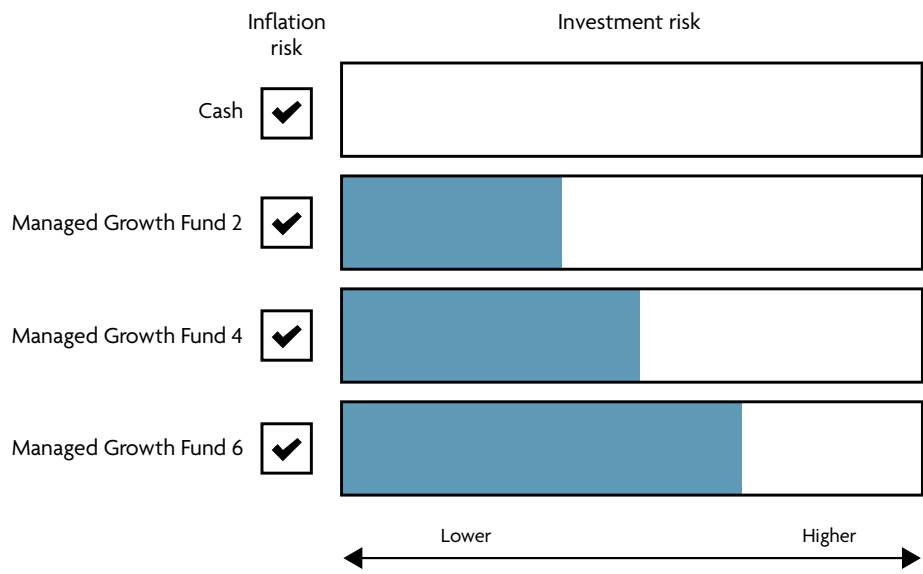


MANAGED GROWTH FUND 4 OBJECTIVE

The Fund aims to achieve capital growth by investing in a portfolio of collective investment schemes to achieve exposure to a wide range of investments, consisting of UK and Global shares and fixed interest securities, with the remainder in property assets.

Potential risk

The chart shows the level of risk for Managed Growth Fund 4 and cash. Please note that whilst taking more risk means the potential for higher returns it also has the potential for bigger losses.



The chart is for illustrative purposes only.

Holding cash in a company, such as bank or building society, is not completely free from risk. One such risk is known as credit default risk. This is where a company holding your investments or savings can no longer meet its obligations and will fail. It is important to note that the credit default risk of cash is not allowed for in this diagram. To find out what financial protection you are entitled to please see details of the FSCS and the level of protection in the Additional Information section of this document.

Cash

Money deposited in savings accounts in banks or building societies carries a lower risk than investing. Your capital is generally secure and the amount you deposit will not decrease, however your deposit may fail to pay a return that beats inflation. Inflation is the general increase in prices and includes costs such as your weekly groceries. It is expressed as a percentage, just like interest rates. If the level of inflation is greater than the level of interest you are earning then, in real terms, your money is shrinking.

Fund

The level of risk within an investment fund depends on what the fund invests in e.g. shares have a higher risk than bonds and gilts. The risk affects the range of returns you might receive and the number of good and bad years over the time you are invested. The higher the risk, the greater the chance of having a good or a bad year, which in turn means the higher the amount of gain or loss. In the long term you would expect to have both bad and good years, and no fund can be completely risk free.

Additional information

FSCS Protection

What is the FSCS?

The Financial Services Compensation Scheme (the FSCS) provides customers with extra peace of mind that their money is safe. It can pay compensation to consumers in the event that an authorised financial services firm is unable to pay back customers' money and generally cannot meet claims made by customers against it. The FSCS is an independent body set up under the Financial Services & Markets Act 2000. The scheme applies to different products in different ways.

How much of my money invested in Managed Growth Fund 4 could be protected by the FSCS?

You can currently claim up to £85,000 in compensation for your money held in e-Investments. If your money is in a joint account, each of you can claim up to £85,000. That means that if there are two of you on the account you are jointly protected for up to £170,000 compensation. The FSCS assumes that the money is owned equally between the account holders (unless evidence shows otherwise).

As Halifax Share Dealing Ltd (the provider of the online service and ISA Manager) is a participant in the FSCS you may be able to make a claim on this scheme if we default on our obligations to you.

More information about compensation arrangements is available from the FSCS, who can be contacted on **0800 678 1100** or **0207 741 4100** or via their web site at www.fscs.org.uk/contact-us/

For full information about how the FSCS applies to Managed Growth Fund 4 please refer to the Terms and Conditions at lloydsbank.com/assets/media/pdfs/investments/online_investments_terms_conditions.pdf

Get in touch

 Visit our **website**

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