

keyfacts®



Key Features of the Capital Protection Growth Bond

This is an important document which you should read and keep in a safe place. You may need to refer to it in future.



About this document

The purpose of this document is to explain the aims of the Legal & General Capital Protection Growth Bond, together with your commitment, risks, the charges and other general information.

We have tried to keep the information as relevant and simple as possible. This document is not intended to explain all the details of the policy. If you would like more detail a copy of the contract document is available on request.

Important information

This document should be read in conjunction with our 'Introduction to Unitised With Profits' booklet which gives more detailed information on how we manage With Profits investments and how unitised With Profits works.

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Introduction

The Capital Protection Growth Bond is a lump sum investment with no end date, which invests in Legal & General's With Profits.

All or part of the investment can be cashed in at any time, although it should be regarded as an investment for at least five years, ideally longer.

The minimum investment is £5,000.

Helping you decide

The Financial Services Authority is the independent financial services regulator. It requires us, Legal & General, to give you this important information to help you decide whether our Capital Protection Growth Bond is right for you.

You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

The full Key Features comprises this document together with your personal illustration. Firms providing similar products will also have Key Features documents. This will enable you to compare different products and decide which, if any, is right for you.

What questions should I ask before I invest?

You should consider whether the Capital Protection Growth Bond is right for you. You may, amongst other questions, want to ask yourself the following after reading the rest of this document.

- Does With Profits meet my investment needs?
- Am I happy to invest in With Profits for the first five years of each investment?
- Am I happy with the level of risk related to the investment?
- Am I happy to leave my money invested for the recommended length of time?
- Will it allow me to access my money when I want to?
- Am I happy with the charges?
- Do I want to choose the 5 Year Capital Guarantee Option?
- Do I understand what happens if I die while still having money invested?
- Do I understand the tax implications?

Key features of the Capital Protection Growth Bond

Its aims

- To provide growth on your investment over the medium to long term.
- To provide added security for your investment by providing a 10 Year Capital Guarantee and the option of selecting a 5 Year Capital Guarantee (see 'What are the capital guarantees?' on page 6 for more information).
- To offer a tax efficient method of taking an income on a monthly, quarterly, half yearly or yearly basis (see 'What about tax?' on page 12 for more information).
- To pay a lump sum benefit on death.

Important Note: Income is taken by regular withdrawals from the bond and is referred to as 'regular withdrawals' in this document.

Your commitment

- You invest a lump sum of at least £5,000. You can also make additional lump sum investments into the bond (see 'How flexible is it?' on page 9).
- The bond does not have an end date but you should be prepared to invest for at least five years, ideally longer.

Risks

- What you get back will depend on the investment performance of assets such as shares, fixed interest securities and UK commercial property.
- As a result of the investment performance, it may be necessary to apply a Market Value Reduction in certain circumstances. This would reduce the amount you receive if you decide to cash in all or part of your bond (as explained in 'What might I get back?' on page 8).
- The return you receive is not guaranteed and you could get back less than your original investment (unless any capital guarantees apply as explained in 'What are the capital guarantees?' on page 6). Any regular or one off withdrawals taken will increase this risk.

- You may get back less than illustrated if the investment returns are lower, charges are higher and/or the amount of money taken out of the bond is not allowed for in your personal illustration.
- When you take cash from your bond, the amount you get back may be reduced due to an 'early surrender charge' which applies to any money taken from your bond in the first five years, from the date of each investment (other than regular withdrawals within the limits explained in 'Can I take money out?' on page 9).
- What you get back depends on future bonus rates, which are not guaranteed and can change (see 'What might I get back?' on page 8). Future bonus rates may be reduced if, for example, our expenses are higher than anticipated, there is an increase in the expected cost of guarantees and options for With Profits policies or investment performance is less than expected.
- You share in the risks of other With Profits bonds, which can reduce your bonuses and therefore the amount we pay you. You also share in the risks of other With Profits policies, such as pension plans.
- We write With Profits and Non Profit policies (that is policies which are not eligible for bonuses) in our With Profits fund. We provide guarantees for both With Profits and Non Profit policies and the assets in the whole fund are ultimately available to meet them. This means that, although you may benefit from support from the assets backing Non Profit business, we could reduce the amount we pay you if we have to use the assets backing With Profits business to support Non Profit business.
- Unless the performance of your investment meets or exceeds the rate of inflation, the real value of your investment will reduce.
- The law and tax rates may change in the future.

Frequently asked questions

What is the Capital Protection Growth Bond?

- It is a single premium lump sum investment bond that invests in Legal & General's With Profits.
- You can invest for as long as you like. There is no end date, although it should be considered a medium to long term investment of at least five years, ideally longer.
- At the time you make your initial investment you will automatically receive a 10 Year Capital Guarantee and can choose the 5 Year Capital Guarantee Option (see 'What are the capital guarantees?' on page 6).
- The bond is a life assurance contract. It can be held in the name of one person alone or it can include up to six people (the life or lives assured). The sole person, or at least one if the bond is held in more than one name, must be under age 90 when the investment is made. The person making the investment must be aged 18 or over.
- The bond ends on the death of the sole person in whose name the bond is held, or on the death of the last person if in more than one name. If you would like to arrange for specific family or friends to benefit, ask your financial adviser for details of placing your bond into a trust.

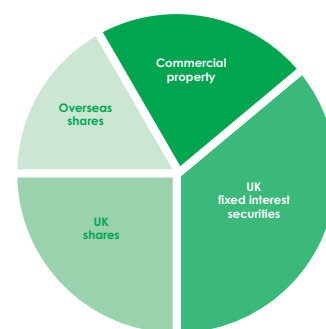
Where is my money invested?

- We combine your investment with money from thousands of other With Profits investors into the With Profits fund. We use the money in the fund to buy a range of investments (or 'assets') such as UK and overseas shares, UK commercial property and fixed interest securities (a fixed interest security is a way of 'lending' money to a government, or to a company, in return for a fixed rate of interest over a set period).
- While all our With Profits customers are invested together in the With Profits fund, the investment return paid to With Profits bond investors may be based on different proportions of each type of investment than for the With Profits fund as a whole. This investment approach may vary for different With Profits bonds, this may be for

a number of reasons, including to reflect the features and purposes of different groups of plans.

By investing in a range of assets, you can benefit from diversification should any one asset type experience poor performance. As the assets react differently to economic factors, when one is not performing well, another may be performing better.

The chart shows an example of how the With Profits investments may be split for the Capital Protection Growth Bond. The investment mix is not fixed and may change over time.



This chart is for illustration only. For an actual breakdown of the latest investment mix a copy of our bonus factsheet is available on request.

- The nature of all the underlying investments makes the bond higher risk than typical bank or building society deposit accounts, which guarantee the amount invested. However, over the medium to long term it does offer you the potential of higher returns. Conversely, it is lower risk than direct investment in the stockmarket although the potential for high returns is reduced compared to an investment entirely in shares.
- The money paid into your bond that is invested in With Profits is used to purchase whole or part units at a cost of £1 per unit.
- The percentage of your money used to buy units (known as the allocation rate) depends on your age and the amount of your investment (see 'What are the charges?' on page 11).



How can I find out more about With Profits investments?

Your adviser will provide you with a copy of Legal & General’s ‘Introduction to Unitised With Profits’ booklet which explains the particular features of With Profits investments and describes how we manage our unitised With Profits investments.

A more detailed description of With Profits is contained in a document called ‘Principles and Practices of Financial Management’ (PPFM) which is available on request.

What are the capital guarantees?

You will automatically receive the 10 Year Capital Guarantee and can choose the 5 Year Capital Guarantee Option at the time you make your initial investment. The capital guarantees protect your investment against a fall in value.

We guarantee that if you cash in your bond on the fifth or tenth anniversary of your investment, or during the next 10 working days (the ‘claim period’), that the value will be no less than the amount you initially invested minus all regular and one off withdrawals. An example of this is below.

Initial investment	£50,000
Total of one off and regular withdrawals	£8,000*
Actual value of your policy during the claim period	£39,000
Cash in value of your policy during the claim period	£42,000

Using this example, we guarantee that the cash in value of your policy during the claim period will be at least £42,000.

This is guaranteed even if a Market Value Reduction has been applied (see ‘What might I get back?’ on page 8).

* The value of regular or one off withdrawals will be based on the value of units cancelled before any Market Value Reduction or early surrender charge has been deducted.

	10 Year Capital Guarantee	5 Year Capital Guarantee Option
Availability	At the time you make your initial investment you will automatically receive the 10 Year Capital Guarantee.	At the time you make your initial investment you can choose the 5 Year Capital Guarantee Option. Once you have selected the 5 Year Capital Guarantee Option it cannot be removed.
Charge	There is no additional charge.	A charge will be deducted on a monthly basis for the first five years of the bond. The amount of the charge will be shown in your personal illustration.
Claim period	The guaranteed value only applies if you cash in the whole value of your bond on the tenth anniversary of your investment or during the next 10 working days.	The guaranteed value only applies if you cash in the whole value of your bond on the fifth anniversary of your investment or during the next 10 working days.

Important information

- The capital guarantees will be lost if you are not always wholly invested in With Profits until the end of the relevant claim period(s).
- Switching out of With Profits is not available in the first five years of your investment (see 'Can I invest in any other funds?' on page 10).
- If the 5 Year Capital Guarantee Option is selected, additional investments will be placed in a new bond subject to:
 - such a bond being available for new investments generally
 - the contract terms applicable at the time.

For some customers this may have tax implications (see 'What about tax?' on page 12).

- Additional investments to your bond are not automatically covered by the 5 Year Capital Guarantee Option.
- The 5 Year Capital Guarantee Option may cease to be offered for new or additional investments at any time.

These guarantees may be valuable and you should consult your financial adviser if you are considering cashing in your bond or switching out of With Profits.

What might I get back?

- Your share of any profits on the underlying investments made available for distribution to our bondholders are passed on to you by adding bonuses in whole or part units to your bond. We aim to do this each year by the addition of an annual bonus. A final bonus may also be added when any money is withdrawn.
- We determine the amount of bonus added by initially taking account of the performance of the assets underlying bonds similar to yours, we then consider outgoings such as money paid out to bondholders, the cost of providing benefits (such as guarantees) and expenses.
- The amount of bonus will be affected by any smoothing that may be taking place.

Smoothing is a particular feature of With Profits which aims to even out some of the short term fluctuations that may be experienced when investing directly in the stockmarket or other investments. This means that in years of good investment returns, the bonuses added to your bond may be less than they would otherwise have been, but in years of less strong investment returns they may be more.

More information on smoothing can be found in our 'Introduction to Unitised With Profits' booklet.

- The amount you receive on cashing in your bond will largely depend upon:
 - the bonuses added
 - the length of time you hold it
 - how much you have already taken out of it
 - the charges
 - any early surrender charge that may apply
 - any Market Value Reduction that may apply.

Early surrender charge

- An early surrender charge applies if you cash in all or part of your bond (other than 'regular withdrawals') at any time in the first five years from the date of each investment. The amount, and an example of the effect of this, is shown in your personal illustration.

Market Value Reduction

- A Market Value Reduction may be applied when you decide to cash in all or part of your bond, irrespective of the length of time you have held it.

If we apply a Market Value Reduction this means that we may pay less than the value of the units in your plan and any declared bonuses. This will usually apply when investment conditions have been insufficient to support bonuses. It will also account for additional deductions that may be required to cover the cost of guarantees and options for With Profits policies.

We apply a Market Value Reduction so we can maintain fairness between policyholders who leave the fund and those who remain in it. This aims to ensure that remaining policyholders are not disadvantaged.

If you would like to know if a Market Value Reduction is being applied, please contact us using the contact details on page 12.

More information on Market Value Reductions and when they may be applied can be found in our 'Introduction to Unitised With Profits' booklet.

- The potential impact of these deductions is that, unlike a deposit account, your capital is not guaranteed. It is possible that you could get back less than you originally invested, especially if you cash in during the early years at a time when investment conditions are particularly unfavourable. This uncertainty can be avoided at certain points by using the available guarantees.
- There is a particular risk of getting back less than originally invested if the person holding the bond was aged 75 or over (or all the people if in more than one name) when the investment was originally made. This is due to an initial charge being deducted from your investment (see 'What are the charges?' on page 11).
- You will automatically receive the 10 Year Capital Guarantee and can choose the 5 Year Capital Guarantee Option when you make your initial investment. This means that during the claim period the minimum amount you will receive back is the amount you originally invested minus all regular and one off withdrawals (see 'What are the capital guarantees?' on page 6).

Your personal illustration gives examples of what might happen if the underlying fund achieves the investment growth rates used throughout the period of your investment.



How flexible is it?

- You can keep the investment for as long as you like. You can cash in all or part of it at any time, or take regular withdrawals to provide you with an income.
- You can stop, start or alter the amount of regular withdrawals you take at any time.
- You can receive a combination of both income and growth if you keep your regular withdrawals at a rate of less than the bonuses being added.
- The bond is set up as a series of identical contracts ('policies') to give you greater choice as to how you take money from your bond and potentially to increase its tax efficiency.
- You can pay additional lump sum investments into your bond, or in the case of the 5 Year Capital Guarantee Option, into a separate bond, at any time subject to:
 - Legal & General still offering such a bond for new investments generally
 - The contract terms applicable at the time.

For some customers this may have tax implications (see 'What about tax?' on page 12).

Can I take money out?

- You can take one off amounts or regular withdrawals to provide you with an income. However, this will reduce the remaining value of your investment, affect its future performance and the value of the 10 Year Capital Guarantee and the 5 Year Capital Guarantee Option if selected (see 'What might I get back?' on page 8).
- You should remember that the bond is designed to be an investment for at least five years and ideally longer. An early surrender charge will be deducted for any money you withdraw in the first five years of your investment other than within the maximum regular withdrawal limits overleaf.
- Your bond consists of a series of identical contracts ('policies'). You can take one off amounts at any time by one of the following methods:
 - cashing in any number of the policies while leaving the others intact
 - taking an amount from all or some of the policies
 - fully cashing in the whole bond.

This gives you flexibility to withdraw money and to do it in a way that is most appropriate to your personal tax circumstances at the time (see 'What about tax?' on page 12).

- You can choose to receive regular withdrawals by one of the following options:
 - fixed amounts of money
 - percentage of your original investment
 - percentage of your bond's value.
- The withdrawal amount is paid into your chosen bank account every month or, if you prefer, every 3, 6 or 12 months. The first payment cannot be earlier than one payment frequency from the date of your investment. For example, if the investment is made on 1 June and payments are required every 12 months, the first payment cannot be made before 1 June of the following year.

Fixed amounts of money or percentage of original investment

We will cash in units to provide you with an amount specified by you, either as a fixed amount of money or as a percentage of your original investment. The maximum amount you can take as a regular withdrawal each year is 7.5% of your original investment.

If the amount of regular withdrawals is higher than the interim bonus rate*, the excess may be subject to a Market Value Reduction.

If a Market Value Reduction needs to be applied, the fixed amount payable to you will remain the same and additional units will be cashed in to cover the shortfall created by the Market Value Reduction.

Percentage of your bond's value

We will cash in units to provide you with a selected percentage of the bond's value. The maximum amount you can take as a regular withdrawal each year is 7.5% of the bond's value.

If the percentage of the bond's value being withdrawn is higher than the interim bonus rate*, the amount in excess of the interim bonus may be subject to a Market Value Reduction.

If a Market Value Reduction needs to be applied, we will reduce the amount payable to you and we will not cash in additional units to achieve the original withdrawal amount requested.

* The interim bonus rate applies to any money withdrawn from your bond to cover the period for which an annual bonus has not been declared. We set the interim bonus rate at the level at which the annual bonus is expected to be declared, although it is not guaranteed.

Can I invest in any other funds?

- At any time following the fifth anniversary of the bond, you can switch out of With Profits into one or more of our unit linked funds. Details of the funds you can invest in are available on request. The capital guarantees will be lost if you are not always wholly invested in With Profits until the end of the relevant claim period(s).

What happens to the bond if I die?

- If the bond is in one name, the bond will end on the death of that person.
- If the bond is in the name of more than one person, the bond remains invested until the last person dies.
- The amount payable will be 101% of the full value of your bond (including any final bonus). We guarantee not to apply an early surrender charge or Market Value Reduction in these circumstances.



What are the charges?

The following deductions are taken into account when we set bonus rates:

- a) the various costs and expenses involved when setting up and managing With Profits bonds, such as:
 - investment management
 - administration
 - commission payments to financial advisers, and
- b) the cost of providing the guarantees and options and other expenses of the With Profits fund, such as the value of a bond on death, and
- c) the cost of providing life cover, and
- d) the payments we make to our shareholders.

In addition, the following charges may apply:

Initial charge

- A percentage of your money invested in the bond is used to buy units (known as the allocation rate). The allocation rate depends upon:
 - The amount of your investment
 - The age of the person in whose name the bond is held.
- The standard allocation rates we apply are as shown in the following table. If the bond is held in the name of more than one person, the age of the youngest person is used.

Investment amount	Age 74 and under	Age 75 and over
£5,000 - £24,999	100%	97.5%
£25,000 - £49,999	100.5%	98%
£50,000 - £99,999	101%	98.5%
£100,000 and over	101.25%	98.75%

- If the allocation rate shown in your personal illustration is 100%, no initial charge applies. If the allocation rate is over 100%, then we increase the amount used to buy units.
- An initial charge only applies to standard allocation rates where the person holding the bond (or all the people if the bond is held in more than one name) is aged 75 or over when the investment is made.

Example: If you are aged 75 or over and you invest £10,000 then your allocation rate is 97.5%. This means that £9,750 ($97.5\% \times £10,000 = £9,750$) will be used to buy units. So in this example, the initial charge is £250 (that is 2.5% of £10,000).

Our standard terms are set to cover the costs of setting up our bonds, the cost of the life cover

and paying financial advisers (if applicable) over a period of time, rather than making an up front deduction from the investment. Our actuarial experience in assessing life expectancy tells us that for lives aged 75 and above there is an increased chance of the bond ceasing due to the death of the life assured. Therefore, where the life assured is aged 75 or more, we make an initial charge to cover some of our costs due to the increased chances that we will not fully recover our costs over the term the bond is in force. This is general practice in the investment bond market.

Charge for 5 Year Capital Guarantee Option

- If you select the 5 Year Capital Guarantee Option, a charge will be deducted from your bond on a monthly basis by cancelling units. The deduction will continue until the fifth anniversary of your bond. A total of 60 monthly deductions will be made. The amount of the charge will be shown in the 'What will the charges be?' section of your accompanying illustration.

Early surrender charge

- This applies if you cash in all or part of your bond (other than regular withdrawals within the limits) at any time in the first five years from the date of each investment. The amount, and an example of the effect of this, is shown in your personal illustration.

Fund based charge

- Where you have agreed with your financial adviser, an additional fund based charge will be deducted monthly from the value of your units and be paid to your adviser. The charge can be set at 0.25%, 0.50% or 0.75% of the value of your investment each year: For example if the value of your investment is £25,000 throughout the year the charges would be as follows:

- 0.25% Fund based charge – £62.50 each year
- 0.50% Fund based charge – £125.00 each year
- 0.75% Fund based charge – £187.50 each year

If you have agreed to this charge the 'What will the charges be?' section of your accompanying illustration will show the fund based charge applicable. The level of the charge will also be shown on your policy schedule issued on completion of processing.

The charge can only be included at the start of your policy and the level of the charge cannot be altered. The charge can be removed at any time after the first anniversary of the policy but once removed, cannot be added back to your policy.

The effect of the deductions and charges on your bond are shown in your personal illustration. Please also see 'What might I get back?' on page 8.

What about tax?

- The underlying fund is liable to tax on investment income and capital gains. Legal & General pays this tax. You cannot reclaim this tax.
- Money taken from your bond is free of personal income tax at the basic rate. It is also free of capital gains tax.
- If you are a higher rate taxpayer (or become a higher rate taxpayer when you receive money from the bond) there may be an income tax charge in the following circumstances:
 - if regular withdrawals in any year exceed 5% of the amount invested*
 - if you cash in one or any number of the individual contracts making up the bond
 - if you cash in all or some of the contracts in any year which exceed 5% of the amount invested in those contracts*
 - if the cumulative total of regular withdrawals or partial encashment of all or some of the contracts exceeds 100% of the amount invested in those contracts.
 - Policyholders choosing the 5 Year Capital Guarantee Option should be aware that because additional investments are placed in a new bond there may be tax implications. In some circumstances the tax liability may be higher than that which would apply if the investment was placed into the original bond.
- If you are eligible for any Age Allowance, Working Tax Credit or Child Tax Credit when any of the above circumstances apply, your allowance may be reduced which could result in an increase in the tax you pay.
- If the bond ends due to death, the beneficiaries may have a liability to income tax. They may also have to pay inheritance tax unless the bond has been written under a trust.
- These details are based upon Legal & General's understanding of current tax law and HM Revenue & Customs practice, which are subject to change.
- Your financial adviser can provide further information on the tax treatment of the bond or about putting it into a trust.

* Please note the 5% a year is cumulative and any unused part can be carried forward for future years (up to a maximum of 20 years).

Can I change my mind?

- On completion of the processing of your application for the bond, you will receive a cancellation form. On receipt of this form, you have 30 days in which you can cancel and receive a full refund of the money paid to us (less any amounts we have already paid you).
- If you decide to cancel you should complete the cancellation form and return it to the address shown in the 'How to contact us' section below.
- If you do not cancel within 30 days and subsequently change your mind, you can cash in your bond. You will be subject to the investment risks and charges as detailed in 'What might I get back?' on page 8.

How will I know how my bond is doing?

After we have accepted your application we will send you your plan documentation.

Every year, usually in March, we will send you a statement giving an up to date valuation of your bond.

You can request a valuation or an additional statement from our Policyholder Service Centre if you need one at any other time.

How to contact us

For more information before deciding to invest or about a new application sent to us, please contact your financial adviser.

For information after completion of your application, either contact your financial adviser or our Policyholder Service Centre.

Call us on: 0870 010 4080

Calls charges will vary. We may record and monitor calls.

Write to us at:

**Legal & General
PO Box 1186
Hove
East Sussex BN3 1SD**



Other information

Additional details

This document, your personal illustration and the 'Introduction to Unitised With Profits' give a summary of the important things you need to know before deciding to invest.

If you require more detailed information about the bond, you can request a copy of the Contract Document from your financial adviser. This contains the Policy Schedule and Policy Provisions (full terms and conditions). The Contract Document is sent to all investors shortly after we complete the processing of an application.

About Legal & General

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies.

Over 6.5 million people rely on us for life assurance, pensions, investments and general insurance plans. The Legal & General Group is responsible for investing £287 billion worldwide (as at 30 June 2009) on behalf of investors, policyholders and shareholders.

Our regulator

We are authorised and regulated by the Financial Services Authority (FSA). We are entered on their register under number 117659. You can check this at www.fsa.gov.uk/register or telephone them on 0845 606 1234.

How to complain

If you would like to complain about any aspect of the service you have received from Legal & General, or would like us to send you a copy of our internal complaint handling process, please call or write to us using the details set out in the 'How to contact us' section.

If you are not satisfied you can complain to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

Compensation scheme

As we are the provider of this product, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we are in financial difficulties and unable, or likely to be unable to pay what we owe. Your ability to claim and the amount you may be able to claim will depend on the specific circumstances of your claim. From 1 January 2010 the FSCS will cover 90% of the value of the valid claim per firm, per customer. There is no upper financial limit on the claim. For more information about the scheme, including eligibility to claim and frequently asked questions, please see the FSCS's website - www.fscs.org.uk or contact their Customer Services Team on 020 7892 7300.

Law and language

- Unless otherwise stated in writing, the law applicable to the bond is English law.
- The Terms and Conditions and all our customer communications will only be available in English.
- All communications from us will normally be by letter or telephone.

Customer categorisation

The financial services regulator requires us to put our customers into groups so that we can treat them according to their level of knowledge about investments.

These groups are:

- Retail client;
- Professional client; or
- Eligible counterparty.

We treat all customers who invest in our bonds as retail clients. This gives you the greatest level of protection under the regulations and ensures you get full information about any products you buy. If you know a lot about investments, maybe because you work in the industry, you can be treated as professional client or eligible counterparty under the regulations. This won't affect the way we deal with you but it may affect your ability to refer complaints to the Financial Ombudsman Service or to make a claim under the Financial Services Compensation Scheme.

Conflicts of interest

During the term of your investment, conflicts of interest may arise between you and us, our employees, our associated companies or our representatives.

A conflict of interest is where our duties to you as a customer may conflict with what's best for ourselves. To ensure we treat customers consistently and fairly, we have a policy on how to identify and manage these conflicts.

A copy of the policy is available on request from the address shown in the 'How to contact us' section on page 12, or from our website at www.legalandgeneral.com/legal-security.

Legal & General Assurance Society Limited
Registered in England No. 166055
Registered office: One Coleman Street, London EC2R 5AA
This is also where our head office is in the UK.
A member of the Association of British Insurers
www.legalandgeneral.com

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