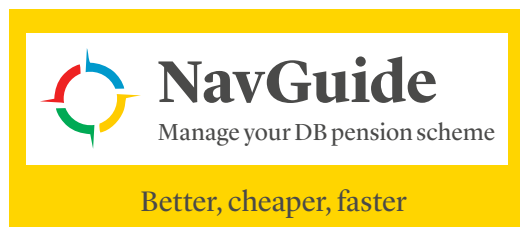


# NavGuide

Manage your DB pension scheme

Better, cheaper, faster

This document contains marketing material about our fiduciary management service. This document does not represent impartial advice on this service. In certain cases you are required to conduct a competitive tender process prior to appointing a fiduciary manager. Guidance on running a tender process is available from the Pensions Regulator.



LGIM NavGuide is a fiduciary management solution utilising innovative technology to manage your DB pension scheme investments.

Aimed at small DB pension schemes, LGIM NavGuide seamlessly provides you with affordable, bespoke solutions, real-time information and rapid delivery.

In short: **BETTER, CHEAPER, FASTER.**

## Choosing LGIM NavGuide

Trustees and sponsors are faced with a vast array of challenges in managing their pension schemes - market movements, cashflow, the current regulatory environment, increased governance and funding level volatility to name a few. This can be a much larger burden for small schemes that have limited resources and time. LGIM NavGuide now offers small schemes a cost-effective solution to manage these issues by delegating day-to-day portfolio management and asset allocation to LGIM, whilst retaining full control of the scheme's direction and strategy.



## Benefits of LGIM NavGuide

- Delivers you a full fiduciary management service at low cost
- Delegate the day-to-day investment decisions and implementation to LGIM's specialists to capture opportunities and protect against threats to your portfolio, giving you more time to focus on the key strategic decisions
- Monitor funding levels, manage risk and plan your scheme's journey in real time and on-the-go with mobile access
- Integrate responsible investing across your portfolio
- Manage your scheme to buyout, with L&G insurance expertise and our regular monitoring of your scheme's transactable buyout price, L&G LivePrice™



# How LGIM fiduciary management can help you

Delivering your scheme objectives through day-to-day management of the portfolios

## Advice

We consider your scheme's unique circumstances and sponsor covenant, and advise on a journey plan and portfolio to meet your objectives



## Asset allocation

Our expertise in economic analysis and research is a key input in capturing opportunities to achieve your investment goals



## Governance

Effective delegation can significantly reduce trustees' governance burden without compromising on the investment approach



## Risk management

Full portfolio transparency, a low cost base and the ability to react quickly to changing market conditions enables us to efficiently manage your risk



## Route to buy-out

Whether your ultimate goal is self-sufficiency or full buy-out, we will be able to adapt your portfolio over time as your needs evolve



## Resource

Our specialist team can deliver the expertise, focus and time to manage the complex financial burden of pension schemes



## Liability hedging

As the UK's largest LDI manager, we are well placed to reduce funding risk and match your scheme's liability cashflows using the optimal mix of instruments



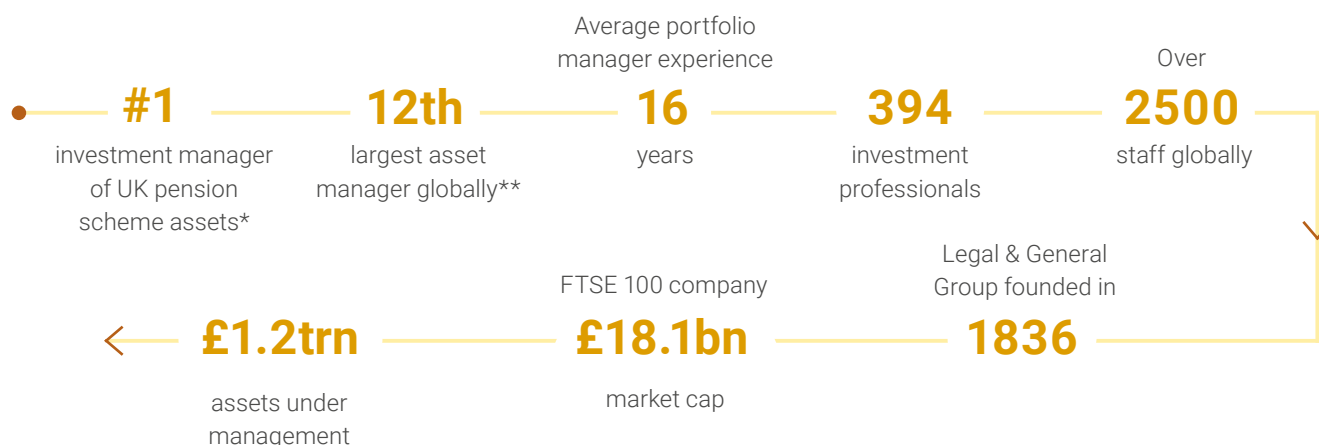
## Cost control

Using our size and scale we avoid high fees and hidden costs to save money for our clients



## Why you should choose us

We are a major global investor specialising in helping UK defined benefit pension schemes



The value of an investment and any income taken from it is not guaranteed and can go down as well as up, you may not get back the amount you originally invested.

Source for data: LGIM as at 31 December 2019

\*Source: [www.ipe.com/chart-of-the-week-the-uks-biggest-asset-managers/10033048.article](http://www.ipe.com/chart-of-the-week-the-uks-biggest-asset-managers/10033048.article)

\*\*Source: IPE Research, 2019

## Contact us

For further information about LGIM, please visit [lgim.com](http://lgim.com) or contact your usual LGIM representative



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