

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of Fund: **L&G Digital Payments UCITS ETF**
 Share Class Name: **USD Accumulating ETF**
 ISIN: IE00BF92J153

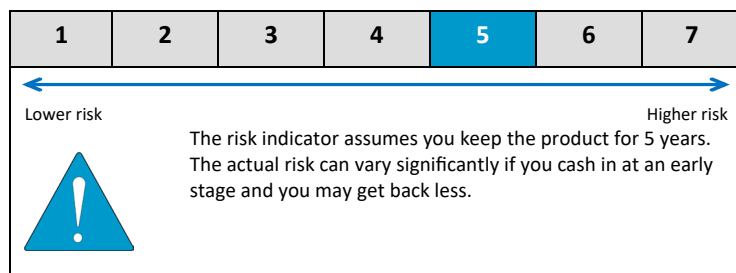
Website: www.lgim.com
 Telephone: +44 (0) 203 124 3180 (for more information)

Manufacturer: LGIM Managers (Europe) Limited, part of the Legal & General Group
 Central Bank of Ireland is responsible for supervising LGIM Managers (Europe) Limited in relation to this Key Information Document. This PRIIP is authorised in Ireland. LGIM Managers (Europe) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.
 Production date: 2026-09-07

What is this product?

Type:	This Investment Fund is a sub-Fund of Legal & General UCITS ETF Plc (the " Company "), an umbrella investment company with variable capital and segregated liability between Funds. The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.
Term:	There is no fixed maturity date.
Objective:	The investment objective of the Fund is to provide exposure to companies engaged in the global digital payments value-chain. The Fund is passively managed and aims to track the performance of the Solactive Digital Payments Index NTR (the "Index"), before the deduction of fees and expenses. The Index is designed to provide exposure to companies listed on regulated stock exchanges worldwide that are active in the digital payments value chain, in accordance with its methodology. The Fund seeks to achieve its investment objective by investing primarily in equity securities that, as far as possible and practicable, make up the Index in similar proportions to their weightings in the Index. Where it is not possible or practicable to invest directly in all of the constituents of the Index, the Fund may also invest in equity related securities and instruments that are not constituents of the Index but have similar risk and performance characteristics, and may use financial derivative instruments for efficient portfolio management or to assist in tracking the performance of the Index. The Fund promotes a range of environmental and social characteristics which are met by tracking the Index. Further information on how such characteristics are met by the Fund can be found in the Fund Supplement. 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. 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 depositary 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 Fund is designed for investors looking to grow their money in an investment which can form part of their existing savings portfolio. Although investors can take their money out at any time, the Fund may not be appropriate for those who plan to withdraw their money within five years. The Fund is not designed for investors who cannot afford more than a minimal loss of their investment.

What are the risks and what could I get in return?



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

Further information about the risks that are relevant to this Fund can be found in the Prospectus, available at <https://fundcentres.landg.com>.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

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 / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: Example Investment:		5 years 10,000 USD	
Scenarios		If you exit after 1 year	If you exit after 5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	3,210 USD	1,800 USD
	Average return each year	-67.9%	-29.1%
Unfavourable	What you might get back after costs	5,410 USD	6,370 USD
	Average return each year	-45.9%	-8.6%
Moderate	What you might get back after costs	11,480 USD	12,730 USD
	Average return each year	14.8%	4.9%
Favourable	What you might get back after costs	19,390 USD	38,660 USD
	Average return each year	93.9%	31.1%

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

Unfavourable: This type of scenario occurred for an investment (in reference to benchmark: Solactive Digital Payments Index NTR) between April 2021 and March 2026.

Moderate: This type of scenario occurred for an investment (in reference to benchmark: Solactive Digital Payments Index NTR) between December 2019 and November 2024.

Favourable: This type of scenario occurred for an investment (in reference to benchmark: Solactive Digital Payments Index NTR) between September 2016 and August 2021.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if LGIM Managers (Europe) Limited is unable to pay out?

If LGIM Managers (Europe) Limited defaults, investors in the Fund would not face any financial losses. However, 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. The fund is not covered by an investor compensation scheme.

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 product and how well the product 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 product performs as shown in the moderate scenario.
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	54 USD	349 USD
Annual cost impact (*)	0.5%	0.6% (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 5.5% before costs and 4.9% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

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.	0 USD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.49% of the value of your investment per year. This is an estimate based on actual costs over the last year.	49 USD
Transaction costs	0.05% 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.	5 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

How long should I hold it and can I take money out early?

Recommended holding period: 5 (years)

The recommended holding period of 5 years has been selected for illustrative purposes for a product with a medium to long-term investment horizon. There is no minimum (or maximum) holding period for the fund and you can redeem your investment any time in accordance with the fund prospectus, however you may receive less than expected if you cash in earlier than the RHP. If you are in any doubt about the suitability of the product to meet your needs, you should seek professional advice. The Shares can be sold by ordinary investors using an intermediary (e.g. a stockbroker) when the markets on which they trade are open. An intermediary is likely to apply a commission to purchases and sales. Please see "What are the costs?" section for details of any exit fees.

The above mentioned period has been defined in accordance to the product characteristics.

How can I complain?

Complaints can be made in writing to LGIM Managers (Europe) Ltd, 70 Sir John Rogerson's Quay, Dublin 2, DO2 R296, Ireland or by submitting your complaint via the contact us section of the website <https://www.legalandgeneral.com/contact-us/> or by email to complaints@lgim.com

Other relevant information

Further information about the Fund including 4 years of past performance history can be found at www.lgim.com. Previous performance scenarios required under PRIIPs regulation can be found at <https://documents.dataglide.co/latest/shareclasses/IE00BF92J153/kms>. Past performance is not a guide to future performance and future returns could be significantly worse than shown. This Key Information Document is updated at least every 12 months. If you are in any doubt about the action you should take, you should seek independent financial advice.