

Stepping up.

FOR SHAREHOLDERS, CUSTOMERS AND SOCIETY.

2013

ANNUAL GENERAL MEETING.

**11.00am on Wednesday 22 May 2013
at The Honourable Artillery Company,
Armoury House, City Road,
London EC1Y 2BQ.**

**THIS DOCUMENT IS IMPORTANT AND
REQUIRES YOUR IMMEDIATE ATTENTION.**

AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR STOCKBROKER, BANK MANAGER, SOLICITOR, ACCOUNTANT OR OTHER PROFESSIONAL INDEPENDENT ADVISER AUTHORISED PURSUANT TO THE FINANCIAL SERVICES AND MARKETS ACT 2000.

IF YOU HAVE RECENTLY SOLD OR TRANSFERRED ALL OF YOUR ORDINARY SHARES PLEASE PASS THIS DOCUMENT, TOGETHER WITH ALL ACCOMPANYING DOCUMENTS, TO THE PURCHASER OR TRANSFEREE OR TO THE PERSON THROUGH WHOM THE SALE OR TRANSFER WAS EFFECTED FOR TRANSMISSION TO THE PURCHASER OR TRANSFEREE.

**EVERY
DAY
MATTERS.**


**Legal &
General**

HIGHLIGHTS FOR 2012.

OUR KEY PERFORMANCE INDICATORS

OPERATING PROFIT BEFORE TAX

£1,087m (2011: £1,053m)

NET CASH GENERATION

£865m (2011: £846m)

RETURN ON EQUITY

15.5% (2011: 14.9%)

FULL YEAR DIVIDEND

7.65p
(2011: 6.40p)

TOTAL SHAREHOLDER RETURN (TSR)

50% (2011: 11%)

INSURANCE GROUPS DIRECTIVE (IGD) CAPITAL SURPLUS

£4.1bn (2011: £3.8bn)
Figures after accrual of proposed dividend, based on draft unaudited regulatory returns.

EUROPEAN EMBEDDED VALUE (EEV) PER SHARE

173p (2011: 167p)
Figures including embedded value of LGIM.

EMPLOYEE ENGAGEMENT INDEX

78% (2011: 73%)

OTHER GROUP INFORMATION

PROFIT BEFORE TAX

£1,036m (2011: £953m)
IFRS profit before tax attributed to shareholders.

FINANCIAL STRENGTH

AA- (2011: AA-)
Standard & Poor's Financial Strength rating for Legal & General Assurance Society Limited.

BUSINESS HIGHLIGHTS

PROTECTION AND ANNUITIES

SAFEGUARDS CUSTOMERS AGAINST FINANCIAL RISKS

Our Protection and Annuities businesses assume customers' financial risks arising from defined events such as death, injury, unemployment, illness or household damage, while our annuities products protect individuals from the risk of outliving their savings in retirement. We continue to be at the forefront of pension schemes de-risking after over 25 years in the market.

ANNUITIES NEW BUSINESS APE

£234m
(2011: £251m)

GROUP PROTECTION NEW BUSINESS APE

£70m
(2011: £46m)

INVESTMENT MANAGEMENT

INVESTING ON BEHALF OF INSTITUTIONAL

AND RETAIL CUSTOMERS

Legal & General Investment Management (LGIM) is the largest manager of UK sourced pension assets and one of the largest investors in the UK stock market with responsibility for approximately 4% of all London-listed equities on behalf of its customers.

TOTAL ASSETS UNDER MANAGEMENT (AUM)

£406bn
(2011: £371bn)

INTERNATIONAL ASSETS UNDER MANAGEMENT (AUM)

£42.7bn
(2011: £31.5bn)

SAVINGS

FINANCIAL PLANNING, SAVINGS AND INVESTMENTS

Our Savings business is a manufacturer and assembler of modern, flexible investment products, allowing individuals to save to meet the costs of specific future events or to give a planned income in retirement.

TOTAL ASSETS UNDER ADMINISTRATION (AUA)

£70.1bn
(2011: £64.9bn)

NEW BUSINESS APE

£1,456m
(2011: £1,262m)

US PROTECTION

OUR SCALE PROTECTION BUSINESS OVERSEAS

Our US Protection business is a top five term assurance provider in the US, and has grown its core term product over 12 consecutive quarters. Our core market consists of higher net worth customers, serviced through the Broker General Agent distribution channel.

PROTECTION APE

£90m
(2011: £69m)

GROSS PREMIUM INCOME

£584m
(2011: £522m)

CHAIRMAN'S STATEMENT.



Legal & General again performed strongly in 2012. My colleagues delivered higher sales, providing vital financial products and services for millions of customers. Strong earnings growth meanwhile enables us to further increase dividends to shareholders.

KEY INFORMATION FOR SHAREHOLDERS

FULL YEAR DIVIDEND

7.65p

(2011: 6.40p)

FINAL DIVIDEND

5.69p

To be paid on 29 May 2013

(2011: 4.74p)

ANNUAL GENERAL MEETING

2013

11.00am on Wednesday 22 May 2013 at the Honourable Artillery Company, Armoury House, City Road, London EC1Y 2BQ.

TOTAL SHAREHOLDER RETURN AND DIVIDEND

TSR for 2012 was 50.4% – among the top four European life insurers and the top dozen performers in the FTSE 100. Over the last three years our TSR is 112%, the highest in our sector in the world of major life insurance companies.

The Board is recommending a final dividend of 5.69p per share, payable on 29 May 2013. This is an increase of 20% on the prior year reflecting our strong performance in 2012 and positive outlook for the Company in 2013.

APPOINTMENT OF NEW CHIEF EXECUTIVE

Following a thorough internal and external process, the Board was delighted to appoint Dr Nigel Wilson, formerly Group Chief Financial Officer (CFO), as Group Chief Executive, effective from 30 June 2012. Nigel's experience as CFO and his extensive external experience means he is very well qualified to lead the Company through the next stage of its growth.

In September 2012 we welcomed Mark Zinkula, CEO LGIM, to the Board to bring greater knowledge and experience of investment management, and the US market.

Following the AGM Henry Staunton will be retiring from the Board after nine years of service.

On 1 May 2013 Lindsay Tomlinson will join the Board as a non-executive director and Dame Clara Furse will be retiring from the Board.

I would like to thank Dame Clara and Henry for their contribution to our progress and look forward to welcoming Lindsay to the Board.

The Board is currently engaged in a process to identify and appoint a new Chief Financial Officer.

OUR STAFF

Our employees again contributed hugely in 2012. Our employee survey during the year showed record levels of engagement and reflected the very strong commitment shown at all levels of the Company to delivering the best possible outcomes for customers and shareholders. I was once again proud to recognise the outstanding charitable endeavours of our employees at the Chairman's Community Awards and the Board remains very grateful to all our employees for their contribution during the year.

OUTLOOK

Our focus on financial and operational discipline underpins value for customers and returns to shareholders. The resulting financial strength positions us well for expansion.

**JOHN STEWART
CHAIRMAN**

GROUP CHIEF EXECUTIVE'S REVIEW.



Legal & General's strong earnings per share (EPS) and cash flow growth underpin our 20% growth in dividend. Double-digit sales growth showed the strength and value of the products we provide for consumers, companies and institutions.

EARNINGS PER SHARE

13.9p

(2011: 12.42p)

RETURN ON EQUITY

15.5%

(2011: 14.9%)

UK PENSIONERS WHO DEPEND ON US FOR THEIR INCOME

705,000

(2011: 661,000)

EMPLOYEE ENGAGEMENT INDEX

78%

(2011: 76%)

Our strong performance reflects the importance and resilience of insurance, savings and investment across all our markets. Our performance was particularly strong in the UK – a zero-growth economy, with falling real wages, huge structural imbalances and a rapidly ageing population. We also performed well in similarly challenged economies such as the US and France, as well as making good progress in high-growth economies such as the Gulf, China and India.

INCREASING OUR OPERATIONAL EFFECTIVENESS

During the year we made changes to management structures to bring international operations closer to the main UK operating divisions, so as to benefit from their scale and expertise. We also rotated many of our senior managers into new roles.

USING TECHNOLOGY TO IMPROVE CUSTOMER SERVICE

We have also focused on harnessing technology to provide better services to customers. Colleagues successfully implemented challenging technical projects, including our successful Retail Distribution Review (RDR) and pensions auto enrolment propositions.

MAXIMISING THE POTENTIAL OF CHANGING MARKETS

2012 saw significant regulatory changes, which will impact our industry and its customers. These included the RDR, ending the payment of commission on retail investment products, the unwelcome abolition of gender-based pricing for insurance products following a European Court ruling, and the introduction of pensions auto enrolment.

STRATEGY AND OUTLOOK: "ACCELERATED EVOLUTION"

Opportunities to accelerate our evolution include further internationalisation of LGIM.

We also see opportunities to extend our experience in the provision of protection and retirement solutions for companies and individuals into further international markets, and expand our role as a principal investor in infrastructure, property and businesses.

We have delivered successfully on digital projects in 2012, but more remains to be done, and this is an area of strategic focus for us.

Our strong balance sheet moreover gives us additional options to grow through disciplined, selective acquisitions, and we have recently increased our in-house M&A capability.

NIGEL WILSON
GROUP CHIEF EXECUTIVE

For an online version of our full Annual Report please visit our website
legalandgeneralgroup.com

The report is also available as an iPad app. You can download it from the AppStore.



Go online to see a video presentation from CEO Nigel Wilson
legalandgeneralgroup.com

BOARD BIOGRAPHIES.

BIOGRAPHIES OF THOSE DIRECTORS SEEKING ELECTION/RE-ELECTION.

JOHN STEWART CHAIRMAN

Skills and experience: John was appointed Chairman of the Company on 1 March 2010. He has extensive experience of financial services. He is a member of the Court of the Bank of England and was also appointed as Chairman of Guide Dogs for the Blind in November 2012. He was previously a director of the Telstra Corporation, a member of the Australian Federal Attorney General's Business Government Advisory Group on National Security and a Member of the Australian Prime Minister's Task Group on Emissions Trading. Other former roles include: Chief Executive of Woolwich (1996-2000), Deputy CEO of Barclays (2000-2003) and Chief Executive of National Australia Bank (2004-2008).

External appointments:

- The Court of the Bank of England
- Southern Cross Stud LLP
- Guide Dogs for the Blind

Committee membership:

- Nominations Committee (Chair)

NIGEL WILSON GROUP CHIEF EXECUTIVE

Skills and experience: Nigel was appointed Group Chief Executive Designate in May 2012 and succeeded Tim Breedon as Group Chief Executive in June having joined as Group Chief Financial Officer in 2009. Prior to joining Legal & General, Nigel was Deputy Chief Executive and Chief Financial Officer of United Business Media plc. Nigel was until 31 December 2012 a Senior Independent Director (SID) of The Capita Group plc and was SID/Chairman of Halfords Group Plc until 31 March 2011. Previous appointments include, McKinsey & Co, (where clients included BP, Citibank, Cadbury's, Santander, Kingfisher, Courtaulds, Whitbread and Globe Investment Trust). Group Commercial Director of Dixons Group Plc, Managing Director of Stanhope Properties Plc, Chief Executive, Corporate, Guinness Peat Aviation (G.P.A.), Managing Director, Viridian Capital. Qualifications include a PhD from the Massachusetts Institute of Technology where he was a Kennedy Scholar, a recipient of the Alfred P Sloan research scholarship, and worked at the National Bureau of Economic Research (NBER). Nigel has won numerous Athletics championships including the 800m British Masters.

External appointments:

- ABI

JOHN POLLOCK CHIEF EXECUTIVE OFFICER (PROTECTION & ANNUITIES)

Skills and experience: John was appointed to the Board in December 2003, having joined Legal & General in 1980. John's former roles include: Director, UK Operations; Managing Director, Legal & General Asia based in Sydney Australia and various posts in Customer Services and IT. John holds a BSc from Strathclyde University and is a Fellow of the Royal Geographical Society.

External appointments:

- The Financial Services Practitioner Panel
- ABI Long Term Savings & Life Insurance Committee

MARK GREGORY CHIEF EXECUTIVE OFFICER (SAVINGS)

Skills and experience: Mark was appointed to the Board in January 2009. He joined Legal & General in 1998 and has held a variety of divisional finance director roles and served as Group Financial Controller, Communications and Resources Director, Resources and International Director and UK Service Operations Director. From 2006, he was Managing Director, With-Profits. Prior to joining Legal & General, he had worked in senior financial and business development roles at companies including Kingfisher Plc and ASDA. Mark is a qualified chartered accountant.

External appointments:

- Westdown Park Management Company Limited

MARK ZINKULA CHIEF EXECUTIVE OFFICER (LGIM)

Skills and experience: Mark was appointed to the Board in September 2012, having been appointed as Chief Executive Officer of Legal & General Investment Management in March 2011. Prior to that, he was CEO of Legal & General Investment Management America (LGIMA) since 2008 and played an integral part in the establishment and successful expansion of LGIMA. Prior to joining LGIMA, Mark was at Aegon Asset Management where he was Global Head of Fixed Income.

External appointments:

- ABI Advisory Panel
- Investment Management Association

STUART POPHAM INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: Stuart was appointed to the Board in July 2011. Stuart has extensive legal knowledge and business acumen. He was previously the Senior Partner of Clifford Chance LLP from 2003-2011. Stuart is Chairman of The Royal Institute of International Affairs ('Chatham House') and was from 2008 to 2012 Chairman of TheCityUK, the body created to promote financial services. Stuart is also a member of the Business Advisory Forum of the Saïd Business School, Oxford University. Stuart is on the Council of Birkbeck College, University of London, the Royal National Lifeboat Institution and the Barbican Trust.

External appointments:

- Citigroup, Vice Chair of EMEA Banking

Committee membership:

- Nominations Committee
- Remuneration Committee
- Group Risk Committee

MIKE FAIREY INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: Mike was appointed to the Board in May 2011. He has significant experience in the UK financial services sector. He was previously Deputy Group Chief Executive, Lloyds TSB Group Plc from 1998-2008 and is Chairman of APR Energy Plc.

External appointments:

- Vertex Group Limited
- APR Energy Plc
- Danske Bank A/S
- The Energy Saving Trust Limited
- Lloyds TSB Group Pension Trust Ltd

Committee membership:

- Audit Committee
- Nominations Committee
- Remuneration Committee

LINDSAY TOMLINSON INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: It was announced on 27 March that Lindsay will be appointed to the Board on 1 May 2013. Lindsay has been a Fellow of the Actuarial Profession and has extensive knowledge of the asset management industry. He was previously Chairman of the UK's National Association of Pension Funds, a position he held from 2009 to 2011 and is Chairman of the Code Committee of the Takeover Panel. Lindsay was also a director of the Financial Reporting Council from 2007 to 2011. He was Chairman of the Investment Management Association from 2003 to 2005 and was awarded the OBE for services to the fund management industry. Lindsay has previously held senior executive roles at Barclays Global Investors (now Blackrock), including as UK CEO in 1994 and pan European CEO in 1996, later becoming the firm's Vice-Chairman.

External appointments:

- The National Association of Pension Funds
- Chairman of the Code Committee of the Takeover Panel

Committee membership:

- Nominations Committee
- Remuneration Committee

RUDY MARKHAM INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: Rudy was appointed to the Board in October 2006. Rudy is a Fellow of the Chartered Institute of Management Accountants and the Association of Corporate Treasurers. He was awarded the CIMA Lifetime Contribution to Management Accounting Award in 2005. Former roles include: Chief Financial Officer, Director of Strategy and Technology and Treasurer of Unilever Plc, Chair and CEO of Unilever Japan and Chair of Unilever Australia.

External appointments:

- Standard Chartered Plc
- AstraZeneca Plc
- United Parcel Service Inc
- CSM NV

Committee membership:

- Nominations Committee
- Remuneration Committee (Chair)

JULIA WILSON INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: Julia was appointed to the Board in November 2011. She has significant corporate finance, tax and accounting experience. She is the Group Finance Director of 3i Group Plc and a member of its Board since 2008. Previously, she was the Group Director of Corporate Finance at Cable & Wireless plc. At Cable & Wireless plc she held a number of finance roles and was responsible for the Finance, Treasury, and Tax functions. Julia is a member of the ICAEW (ACA) and the Chartered Institute of Taxation.

External appointments:

- 3i Group Plc

Committee membership:

- Audit Committee
- Nominations Committee

NICK PRETTEJOHN INDEPENDENT NON-EXECUTIVE DIRECTOR

Skills and experience: Nick was appointed to the Board in November 2010. He has extensive knowledge and experience of the UK and international insurance industry. Former roles include: Chief Executive of Lloyd's of London, Chief Executive Officer of Prudential UK & Europe, and Executive Director of Prudential Plc. Nick is a Trustee of the Royal Opera House, Chairman of the Britten-Pears Foundation and Chairman of the Board of Governors of the Royal Northern College of Music.

External appointments:

- Brit Insurance Holdings B.V.

Committee membership:

- Audit Committee
- Nominations Committee
- Remuneration Committee
- Group Risk Committee (Chair)

NOTICE OF ANNUAL GENERAL MEETING.

Notice is hereby given that the 2013 Annual General Meeting ('AGM') of Legal & General Group Plc (the 'Company') will be held at The Honourable Artillery Company, Armoury House, City Road, London EC1Y 2BQ on Wednesday 22 May 2013 at 11.00am. Registration will open at 10.00am. Tea and coffee will be served until the start of the meeting and a light buffet lunch will be provided following the AGM. The purpose of the meeting is to consider and, if thought fit, to pass the following resolutions of which resolutions 19, 20 and 21 will be proposed as special resolutions and all other resolutions will be proposed as ordinary resolutions.

Ordinary resolution means that for each of the resolutions to be passed, more than half of the votes cast must be in favour of the resolution.

Special resolution means that for each of the resolutions to be passed, at least three-quarters of the votes cast must be in favour of the resolution.

Your directors are of the opinion that each resolution to be proposed at the AGM is in the best interests of shareholders as a whole, and unanimously recommend shareholders to vote in favour of all resolutions, as they intend to do in respect of their own shareholdings.

The formal resolutions are set out below, followed by the explanatory notes given in respect of each resolution.

Resolution 1 – Report And Accounts

That the audited report and accounts of the Company for the year ended 31 December 2012 together with the Directors' Report and the Auditor's Report on those accounts be received and adopted.

Resolution 2 – Final Dividend

That a final dividend of 5.69p per ordinary share in respect of the year ended 31 December 2012 be declared and be paid on 29 May 2013 to shareholders on the register of members at the close of business on 26 April 2013.

Resolution 3 – Election of Director

That Mark Zinkula be elected as a director.

Resolution 4 – Election of Director

That Lindsay Tomlinson be elected as a director.

Resolution 5 – Re-Election Of Director

That Stuart Popham be re-elected as a director.

Resolution 6 – Re-Election Of Director

That Julia Wilson be re-elected as a director.

Resolution 7 – Re-Election Of Director

That Mike Fairey be re-elected as a director.

Resolution 8 – Re-Election Of Director

That Mark Gregory be re-elected as a director.

Resolution 9 – Re-Election Of Director

That Rudy Markham be re-elected as a director.

Resolution 10 – Re-Election Of Director

That John Pollock be re-elected as a director.

Resolution 11 – Re-Election Of Director

That Nicholas Prettejohn be re-elected as a director.

Resolution 12 – Re-Election Of Director

That John Stewart be re-elected as a director.

Resolution 13 – Re-Election Of Director

That Nigel Wilson be re-elected as a director.

Resolution 14 – Re-Appointment Of Auditor

That PricewaterhouseCoopers LLP be re-appointed as Auditor of the Company, to hold office until the conclusion of the next general meeting at which accounts are laid.

Resolution 15 – Auditor's Remuneration

That the directors be authorised to determine the Auditor's remuneration.

Resolution 16 – Directors' Report On Remuneration

That the Directors' Report on Remuneration for the year ended 31 December 2012 as set out in the Company's 2012 Annual Report and Accounts be approved.

Resolution 17 – Renewal Of Directors' Authority To Allot Shares

That:

- a) the directors of the Company be generally and unconditionally authorised, in accordance with Section 551 of the Companies Act 2006 (the 'Act'), to exercise all powers of the Company to allot shares in the Company or grant rights to subscribe for, or convert any security into, shares in the Company up to an aggregate nominal amount of £49,279,878, being not more than one third of the issued ordinary share capital at 27 March 2013 (the last practicable date prior to the publication of this Notice);

- b) this authority shall expire at the conclusion of the Company's next AGM or if earlier, at the close of business on 30 June 2014, except that the Company may, before this authority expires, make an offer or agreement which would or might require shares to be allotted or rights to be granted after it expires and the directors of the Company may allot shares or grant rights in pursuance of such offer or agreement as if this authority had not expired; and
- c) all previous unutilised authorities under Section 551 of the Act shall cease to have effect (save to the extent that the same are exercisable pursuant to Section 551(7) of the Act by reason of any offer or agreement made prior to the date of this resolution which would or might require shares to be allotted or rights to be granted on or after that date).

Resolution 18 – Political Donations

That, in accordance with Sections 366 and 367 of the Act, the Company, and all companies that are subsidiaries of the Company at any time during the period for which this resolution has effect, be and are hereby authorised, in aggregate, to:

- i. make political donations to political parties and/or independent election candidates, not exceeding £100,000 in total;
- ii. make donations to political organisations other than political parties not exceeding £100,000 in total; and
- iii. incur political expenditure, not exceeding £100,000 in total;

provided that the aggregate amount of any such donations and expenditure shall not exceed £100,000 during the period commencing on the date of the passing of this resolution and ending at the conclusion of the Company's next AGM or if earlier, at the close of business on 30 June 2014. For the purposes of this resolution the terms 'political donations', 'independent election candidates', 'political organisations', 'political expenditure' and 'political parties' have the meanings set out in Sections 363 to 365 of the Act.

Resolution 19 – Disapplication Of Pre-Emption Rights

That the directors be given power (subject to the passing of resolution 17) to allot equity securities (as defined in Section 560 of the Act) for cash pursuant to the authority conferred by resolution 17, and/or to sell ordinary shares held by the Company as treasury shares for cash, in either case as if Section 561 of the Act did not apply to any such allotment, provided that this power shall be limited:

- a) to the allotment of equity securities and sale of treasury shares for cash in connection with an offer or issue of equity securities to or in favour of:
 - i. holders of ordinary shares in proportion (as nearly as may be practicable) to their existing holdings; and
 - ii. holders of other equity securities if this is required by the rights of those securities or, if the directors consider it necessary, as permitted by the rights of those securities;

and so that the directors, in each case, may make such exclusions or other arrangements as they consider expedient in relation to fractional entitlements, treasury shares, record dates, shares represented by depositary receipts, legal or practical problems arising under the laws of any territory or the requirements of any relevant regulatory body or any stock exchange or any other matter; and
- b) to the allotment of equity securities pursuant to the authority granted under resolution 17 and/or to the sale of treasury shares for cash (in each case otherwise than under paragraph (a) above) up to a maximum nominal amount of £7,391,982, being 5% of the issued share capital of the Company at 27 March 2013 (the last practicable date prior to the publication of this Notice).

This authority shall expire at the conclusion of the Company's next AGM or if earlier, at the close of business on 30 June 2014, except that the Company may, before this power expires, make an offer or agreement which would or might require equity securities to be allotted (and/or for treasury shares to be sold) after it expires and the directors of the Company may allot equity securities (and/or sell treasury shares) in pursuance of such offer or agreement as if the power conferred hereby had not expired; and all previous unutilised authorities under Sections 570 and 573 of the Act shall cease to have effect (save to the extent that the same are exercisable by reason of any offer or agreement made prior to the date of this resolution which would or might require shares to be allotted or rights to be granted on or after that date).

Resolution 20 – Purchase Of Own Shares

That in accordance with the Act, the Company is generally and unconditionally authorised to make market purchases (within the meaning of Section 693(4) of the Act) of ordinary shares of 2.5p each in the capital of the Company on such terms and in such manner as the directors think fit, provided that:

- i. the maximum number of ordinary shares that may be purchased is 591,358,534, being 10% of the issued share capital as at 27 March 2013;
- ii. the minimum price which may be paid for each ordinary share is 2.5p (exclusive of all expenses);
- iii. the maximum price which may be paid for each ordinary share is the higher of the amount equal to: (a) 105% of the average of the middle market quotations or market values for an ordinary share as derived from the London Stock Exchange Daily Official List for the five business days immediately preceding the day on which the ordinary share is purchased; and (b) the amount stipulated by Article 5(1) of the Buy-back and Stabilisation Regulation 2003 (in each case exclusive of expenses); and
- iv. this authority shall (unless renewed, revoked or varied) expire at the conclusion of the next AGM, or at the close of business on 30 June 2014 whichever is the earlier, except in relation to the purchase of ordinary shares, the contract for which was concluded before such date and which is executed wholly or partly after such date.

All existing authorities for the Company to make market purchases of ordinary shares are revoked, except in relation to the purchase of shares under a contract concluded before the date of this resolution and which has not yet been executed.

Resolution 21 – Notice Of General Meetings

That a general meeting of the Company other than an Annual General Meeting of the Company may be called on not less than 14 clear days' notice.

BY ORDER OF THE BOARD


G J TIMMS
COMPANY SECRETARY

3 April 2013

Registered Office:
Legal & General Group Plc
One Coleman Street
London
EC2R 5AA
Registered in England and Wales, No. 01417162

EXPLANATORY NOTES TO THE RESOLUTIONS.

Resolution 1

The directors of the Company are required by UK companies' legislation to present the accounts, the Directors' Report and the Auditor's Report on the accounts to the AGM. Copies of the report and accounts are available on the Company's website at legalandgeneralgroup.com.

Resolution 2

Shareholder approval is required before a final dividend can be paid.

Resolutions 3 to 13

Mark Zinkula, who was appointed to the Board as an Executive Director in September 2012 and Lindsay Tomlinson, who joins the Board as a Non-executive Director on 1 May 2013, will offer themselves for election at the AGM.

In accordance with the recommendations of the UK Corporate Governance Code, each other director of the Company will retire and seek re-election at the AGM, with the exception of Henry Staunton, who intends to retire at the end of the AGM after almost nine years of service to the Company. Each of the other directors have indicated that they are willing to offer themselves for re-election.

Having considered the performance of, and contribution made by each of the current directors standing for election and re-election, the Board remains satisfied that the performance of each of the directors continues to be effective and that they each demonstrate a commitment to the role. The Board, on the recommendation of the Nominations Committee, supports the election of Mark Zinkula and Lindsay Tomlinson and the re-election of the other directors seeking re-election.

Biographical details for directors seeking election/re-election are set out on page 5 of this document and on the Company's website at legalandgeneralgroup.com.

Resolutions 14 & 15

At the AGM held on 16 May 2012, the shareholders re-appointed PricewaterhouseCoopers LLP as Auditor of the Company, to hold office until the conclusion of the next general meeting at which accounts are laid. Resolutions 14 and 15 propose to re-appoint PricewaterhouseCoopers LLP as Auditor of the Company and authorise the directors to determine the Auditor's remuneration.

Resolution 16

Pursuant to the Act, the Company is required to put a resolution to shareholders in a general meeting to approve the Directors' Report on Remuneration for the financial year to 31 December 2012. The report includes details of the members of the Remuneration Committee, the Company's policy on directors' remuneration, a performance graph showing the Company's Total Shareholder Return performance compared to the FTSE 100 Index Total Shareholder Return over the last five years, details of directors' service contracts and disclosures relating to each director's remuneration. The vote on this resolution will be advisory and in respect of the directors' remuneration as a whole, and will not be specific to individual levels of remuneration.

A director's entitlement to remuneration is not conditional upon this resolution being passed.

Resolution 17

The Company's directors may only allot ordinary shares or grant rights over ordinary shares if authorised to do so by shareholders. This resolution seeks to allow the directors to allot ordinary shares in the Company and will replace the existing authority. The new authorisation will last until the next AGM, or the close of business on 30 June 2014 if earlier.

This resolution will give directors the authority to allot ordinary shares or grant rights to subscribe for, or convert any securities into, ordinary shares up to an aggregate nominal amount equal to £49,279,878. This amount represents approximately one third of the issued ordinary share capital (excluding treasury shares) of the Company as at 27 March 2013, the latest practicable date prior to the publication of this Notice. As at the date of this notice, the Company holds no treasury shares.

There is no present intention of exercising this authority. However, it is considered prudent to maintain the flexibility that this option provides.

Resolution 18

Section 366 of the Act requires a company to seek shareholder approval for certain political donations and/or political expenditure. The Company does not make and does not intend to make political donations and/or incur political expenditure within the normal meaning of that expression. However, the provisions of the Act regarding political donations and political expenditure are capable of having wide meanings and may catch activities such as funding seminars to which politicians are invited and supporting certain bodies involved in policy review and law reform. Accordingly, the Company is seeking shareholders' authority to make political donations, as a precautionary measure to avoid an inadvertent infringement of the Act.

Resolution 19

The effect of this resolution is to renew the existing authority to allow the directors to allot ordinary shares in the Company for cash, and to transfer shares held in treasury, without first offering them to existing shareholders in proportion to their holdings.

Under Section 561(1) of the Act, if the directors wish to allot shares or grant rights over shares or sell treasury shares for cash (other than pursuant to an employee share scheme) they must in the first instance offer them to existing shareholders in proportion to their holdings. There may be occasions, however, when the directors will need flexibility to finance business opportunities by the issue of shares for cash without a pre-emptive offer to existing shareholders. This cannot be done under the Act unless shareholders have first waived their pre-emption rights. Part a) of this resolution will also authorise the directors to allot shares in connection with a rights issue, open offer or other pre-emptive offer otherwise than strictly pro rata, or where necessary to holders of other equity securities, where practical considerations, such as fractional entitlements and foreign securities laws, make this desirable. Any allotment or transfer under part b) of this authority may be up to a maximum nominal amount of £7,391,982 which is equivalent to 5% of the issued share capital at 27 March 2013, being the last practicable date prior to the publication of this Notice. It is not intended, without prior consultation with the Investment Committees of the Association of British Insurers and the National Association of Pension Funds, and with shareholders, to issue or transfer more than 7.5% of the issued share capital in any rolling three year period under part b) of this authority.

The authority under this resolution will last until the next AGM, or until the close of business on 30 June 2014 if earlier.

The directors have no current intention of issuing further shares using this authority. The directors intend to renew this authority annually. This resolution will be proposed as a special resolution.

Resolution 20

In certain circumstances it may be advantageous for the Company to purchase its own shares and this resolution seeks authority from the shareholders to do so. At the AGM held on 16 May 2012 a special resolution was passed by shareholders allowing the Company to make market purchases of up to 587,289,985 of its own ordinary shares, representing 10% of the Company's issued share capital as at 23 March 2012. During the year ended 31 December 2012 no ordinary shares have been repurchased for cancellation.

The authority sought in 2012 is due to expire at the end of the 2013 AGM and it is proposed that the Company be authorised to make market purchases up to an aggregate of approximately 10% of the Company's issued ordinary share capital as further described below. The directors have no current intention of exercising the authority to make market purchases; however the authority provides the flexibility to allow them to do so in future. The directors will only exercise this power when they believe that the effect of such purchases will be to increase earnings per share and will be in the best interests of the Company and its members generally. Other investment opportunities, appropriate gearing levels and the overall position of the Company will be taken into account when exercising this authority. The Company may hold in treasury or cancel any of its own shares that it purchases pursuant to the Act and the authority conferred by this resolution. Holding shares in treasury gives the Company the ability to reissue treasury shares quickly and cost-effectively and provides the Company with greater flexibility in the management of its capital base. It also gives the Company the opportunity to satisfy employee share scheme awards with treasury shares. The proposed authority would be limited to the purchase of up to 591,358,534 ordinary shares in aggregate which is equal to approximately 10% of the Company's issued ordinary share capital as at 27 March 2013, being the latest practicable date prior to the publication of this Notice. The resolution specifies the maximum and minimum prices at which the Company's shares may be brought.

As at 27 March 2013, being the latest practicable date prior to publication of this Notice, there were outstanding awards and options to subscribe for ordinary shares representing 1.91% of the Company's issued ordinary share capital (excluding treasury shares). If the new authority and the existing authority were exercised in full, the awards and options would represent 2.38% of the Company's issued ordinary share capital (excluding treasury shares).

If passed, this authority will expire at the conclusion of the Company's next AGM or, at the close of business on 30 June 2014, whichever is the earlier. This resolution will be proposed as a special resolution.

Resolution 21

The notice period for general meetings of the Company is 21 days unless shareholders approve a shorter period, which cannot be less than 14 clear days. The Company is currently able to call general meetings (other than annual general meetings) on 14 clear days' notice and would like to preserve this ability. In order to be able to do so, the Company's shareholders must approve the calling of such meetings on not less than 14 clear days' notice. Resolution 21 seeks such approval. The Company undertakes to meet the requirements for electronic voting under the Companies (Shareholders' Rights) Regulations 2009 before calling a general meeting on 14 clear days' notice. If given, the approval will be effective until the Company's next AGM when it is intended that a similar resolution will be proposed.

The flexibility offered by this resolution will not be used as a matter of routine but only where, taking into account the circumstances, the directors consider this appropriate in relation to the business to be considered at the meeting and in the interests of the Company and shareholders as a whole. This resolution will be proposed as a special resolution.

The following notes explain your general rights as a shareholder and your rights to attend and vote at the AGM or to appoint someone else to vote on your behalf.

Entitlement To Vote And Attend

Only shareholders who are entered on the Company's register of members (the 'Register') by no later than 6pm on Monday, 20 May 2013 (the 'Specified Time') or in the event of an adjournment by no later than 6pm on the date two days (excluding non-business days) prior to the adjourned meeting, will be entitled to attend and vote at the AGM in respect of the number of shares registered in their name at that time. Changes to entries on the Register for certificated and uncertificated shares of the Company after the Specified Time shall be disregarded in determining the rights of any person to attend or vote at the meeting.

Method Of Voting

All resolutions at the meeting will be decided by a poll. We believe that a poll is the best way of representing the views of as many shareholders as possible in the voting process.

A shareholder may appoint one or more proxies to attend and speak and vote on their behalf at the AGM. If more than one proxy is appointed, each proxy must be appointed to exercise the rights attached to different shares. A proxy need not be a member of the Company.

There are four ways in which shareholders can vote:

- in person at the meeting;
- appoint a proxy electronically to vote on your behalf using the shareportal at www.landgshareportal.com;
- complete and sign the enclosed pre-paid proxy form or form of direction, and return it to Capita Registrars;
- CREST members may appoint a proxy via the CREST electronic proxy appointment service or give voting instructions electronically in accordance with the instructions detailed on page 12 of this document.

If you have not received a proxy form or form of direction and believe you should have one please call Capita Registrars (the 'Registrar') on 0871 402 3341. Calls to this number cost 8p per minute plus network extras. Lines are open 8.30am to 5.30pm, Monday to Friday. If calling from outside the UK please dial +44 800 1412959.

If you have completed a proxy form or form of direction, this will not preclude you from attending and voting at the meeting in person.

For instructions on how to appoint a proxy or vote electronically, please see page 12. Please note that to be valid, all proxy forms must be completed, signed and received by the Registrar by 11am on Monday 20 May 2013. Forms of direction must be received by the Registrar by 11am on Friday 17 May 2013. Any electronic communication sent to the Registrar in respect of the appointment of a proxy that contains a computer virus will not be accepted.

A vote withheld option is provided on the proxy form to enable a shareholder to instruct a proxy to withhold their vote on a particular resolution. It should be noted that a vote withheld is not a vote in law and will not be counted in the calculation of the proportion of votes for or against the resolution. If no voting indication is given to the proxy, or discretion is given to the proxy as to how to vote at the AGM, the proxy will vote or abstain from voting as he or she thinks fit.

Persons Nominated By Shareholders

A person to whom this Notice is sent who is a person nominated under Section 146 of the Act to enjoy information rights (a 'Nominated Person') may, under an agreement with the shareholder by whom they were nominated, have a right to be appointed (or to have someone else appointed) as a proxy at the AGM. If a Nominated Person has no such proxy appointment right or does not wish to exercise it, they may, under any such agreement, have a right to give instructions to the shareholder as to the exercise of voting rights.

The statement of the rights of shareholders in relation to the appointment of proxies above, does not apply to Nominated Persons. The rights described in that statement can only be exercised by shareholders of the Company.

Corporate Representatives

Any corporation which is a member of the Company can appoint one or more representatives to exercise its powers as a member. If more than one representative is appointed, they must not purport to exercise powers in relation to the same shares.

Declaration Of Results

As soon as practicable following the meeting, the results of the AGM and the number of proxy votes cast for and against, and the number of votes withheld, in respect of each resolution will be announced via a regulatory information service and placed on the Company's website, <http://investor.legalandgeneral.com/agm.cfm>

Shareholder Requests

Members satisfying the thresholds in Section 527 of the Act can require the Company to publish on its website a statement setting out any matter relating to (i) the audit of the Company's accounts (including the Auditor's Report and the conduct of the audit) that are to be laid before the AGM; or (ii) any circumstance connected with an auditor of the Company ceasing to hold office since the previous meeting at which annual accounts and reports were laid, in accordance with Section 437 of the Act. The Company may not require the shareholders requesting any such website publication to pay its expenses in complying with Section 527 or 528 (requirements as to website availability) of the Act. Where the Company is required to place a statement on a website, the statement must be forwarded to the Company's Auditor no later than the time when the statement is made available on the website. The business which may be dealt with at the AGM will include any statement that the Company has been required, under Section 527 of the Act, to publish on its website.

Issued share capital

As at 27 March 2013 being the latest practicable date prior to the publication of this Notice, the Company's issued share capital consisted of 5,913,585,339 ordinary shares carrying one vote each. Therefore the total number of voting rights in the Company as at 27 March 2013 was 5,913,585,339.

Right to ask questions

Any member attending the AGM has the right to ask questions in relation to the business of the meeting. The Company must cause to be answered any such questions relating to the business being dealt with at the meeting but no such answer need be given if (i) the answer has already been given on the Company's website in the form of an answer to a question; or (ii) to do so would interfere unduly with the preparation for the meeting or involve the disclosure of confidential information; or (iii) it is not in the interests of the Company or the good order of the meeting that the question be answered.

Website

A copy of this notice, and any other information required by Section 311A of the Act, can be found on the Company's website, legalandgeneralgroup.com.

Documents Available For Inspection

Copies of the Executive Directors' service contracts and copies of letters of appointment of the Chairman and Non-Executive Directors are available for inspection at the Company's registered office during normal business hours until the date of the AGM and will be available at the AGM for at least 15 minutes before and until the conclusion of the meeting.

Electronic Communication

Shareholders may not use any electronic address provided either (i) in this Notice; or (ii) in any related documents (including the proxy form and form of direction), to communicate with the Company for any purposes other than those expressly stated.

How To Appoint A Proxy Or Vote Electronically Shareportal

You may register your vote electronically at www.landgshareportal.com You will need your Investor Code which is printed on your proxy form or form of direction. If you would like to register your vote electronically please do so by 11am on Monday 20 May 2013.

Legal & General Corporate Sponsored Nominee

If you hold your shares within the CSN then you will have been sent a form of direction with this Notice. Please complete this form and return it to the Registrar or vote online at www.landgshareportal.com by 11am on Friday 17 May 2013.

Appointment of a Proxy under CREST

CREST members can use the CREST electronic proxy appointment service for the AGM and any adjournment thereof by using the procedures described in the CREST Manual. CREST personal members or other CREST sponsored members, and those CREST members who have appointed a voting service provider, should refer to their CREST sponsor or voting service provider, who will be able to take the appropriate action on their behalf.

In order for a proxy appointment or instruction made using the CREST service to be valid, the appropriate CREST message (a 'CREST Proxy Instruction') must be properly authenticated in accordance with Euroclear UK & Ireland Limited's ('EUI') specifications and must contain the information required for such instructions, as described in the CREST Manual (available on euroclear.com/CREST). The message, regardless of whether it relates to the appointment of a proxy or to an amendment to the instruction given to a previously appointed proxy must be transmitted so as to be received by the issuer's agent (ID RA10) by no later than 11am on Monday 20 May 2013 in order to be valid. For this purpose, the time of receipt will be taken to be the time (as determined by the timestamp applied to the message by the CREST Applications Host) from which Capita Registrars is able to retrieve the message by enquiry to CREST in the manner prescribed by CREST. After this time any change of instructions to proxies appointed through CREST should be communicated to the appointee through other means.

CREST members and, where applicable, their CREST sponsors or voting service providers should note that EUI does not make available special procedures in CREST for any particular messages. Normal system timings and limitations will therefore apply in relation to the input of CREST Proxy Instructions.

It is the responsibility of the CREST member concerned to take (or, if the CREST member is a CREST personal member or sponsored member or has appointed a voting service provider, to procure that his CREST sponsor or voting service provider takes) such action as shall be necessary to ensure that a message is transmitted by means of the CREST system by any particular time. In this connection CREST members and, where applicable, their CREST sponsors or voting service providers are referred in particular to those sections of the CREST Manual concerning practical limitations of the CREST system and timings.

The Company may treat as invalid a CREST Proxy Instruction in the circumstances set out in Regulation 35(5)(a) of the Uncertificated Securities Regulations 2001.

SHAREHOLDER INFORMATION.

ANNUAL GENERAL MEETING

The 2013 Annual General Meeting (AGM) will be held on Wednesday 22 May 2013 at 11.00am at The Honourable Artillery Company, Armoury House, City Road, London EC1Y 2BQ. The AGM provides Legal & General with the opportunity to meet its shareholders. The Board regards the AGM as an important opportunity to communicate directly with private investors. The Notice of Meeting and all other details for the AGM are available at legalandgeneralgroup.com (the website).

DIVIDEND INFORMATION

Dividend per share

This year the directors are recommending the payment of a final dividend of 5.69p per share. If you add this to your interim dividend of 1.96p per share, the total dividend recommended for 2012 will be 7.65p per share (2011: 6.40p per share). The key dates for the payment of dividends are set out in the Important Dates section on the next page.

DIVIDEND PAYMENTS

Legal & General is keen to encourage all its shareholders to have their dividends paid directly into a Bank or Building Society Account. If you would like more details or a dividend mandate form, please contact our Registrar. Details of how to contact the Registrar can be found on the opposite page and on our website.

DIVIDEND REINVESTMENT PLAN

The Legal & General Dividend Reinvestment Plan (DRIP) enables shareholders to use their cash dividends to purchase Legal & General Group Plc shares. If you would like more details, please contact our Registrar. Alternatively, the DRIP booklet and mandate form can be found in the Investors Section of the website.

COMMUNICATIONS

Internet

Information about the Company, including details of the current share price, is available on the website, legalandgeneralgroup.com.

Investor relations

Private investors should contact the Registrar with any queries.

Institutional investors can contact the Investor Relations Team by telephone on: 020 3124 2345 or email: investor.relations@group.landg.com.

Over the last year many companies have become aware that their shareholders have received unsolicited phone calls or correspondence concerning investment matters which imply a connection to the company concerned. These are typically from overseas-based 'brokers' who target UK shareholders offering to sell them what often turn out to be worthless or high risk shares in US or UK investments.

They can be very persistent and extremely persuasive. A 2006 survey by the Financial Services Authority (FSA) has reported that the average amount lost by investors is around £20,000. It is not just the novice investor that has been duped in this way; many of the victims had been successfully investing for several years. Shareholders are advised to be wary of any unsolicited advice, offers to buy shares at a discount or offers of free reports in relation to the Company.

If you receive any unsolicited investment advice, make sure you get the correct name of the person and organisation and make a record of any other information they give you, e.g. telephone number, address, etc.

Check that they are properly authorised by the FSA before getting involved. You can check at fsa.gov.uk/register/.

The FSA also maintains on its website a list of unauthorised overseas firms who are targeting, or have targeted, UK investors and any approach from such organisations should be reported to the FSA so that this list can be kept up to date and any other appropriate action can be considered. If you deal with an unauthorised firm, you would not be eligible to receive payment under the Financial Services Compensation Scheme. The FSA can be contacted by completing an online form at <http://www.fsa.gov.uk/Pages/Doing/Regulated/Law/Alerts/form.shtml> or, if you do not have access to the internet, on 0845 606 1234.

Inform our Registrar, Capita Registrars, on 0871 402 3341. They are not able to investigate such incidents themselves but will record the details and pass them on to us and liaise with the FSA.

Details of any sharedealing facilities that the Company endorses will be included in Company mailings.

More detailed information on this or similar activity can be found on the FSA website <http://www.fsa.gov.uk/Pages/consumerinformation/>.

FINANCIAL REPORTS

The Company’s financial reports are available on the website. The Annual Report and Accounts are sent to those shareholders who have elected to receive paper copies. Alternatively, shareholders may elect to receive notification by email by registering on www.landgshareportal.com. If you receive more than one copy of our communications, it could be because you have more than one record on the share register. To avoid duplicate mailings, please contact the Registrar, who can arrange for your accounts to be amalgamated.

REGISTRAR

You can contact our Registrar:

By post: Capita Registrars Limited, The Registry, 34 Beckenham Road, Beckenham, Kent BR3 4TU.

By telephone: 0871 402 3341*. If calling from outside the UK please dial + 44 800 1412959.

* Calls to this number cost 8p per minute plus network extras. Lines are open 8.30am to 5.30pm, Monday to Friday.

By email: landgshares@capitaregistrars.com

The Registrar also provides the following services:

CORPORATE SPONSORED NOMINEE

The Corporate Sponsored Nominee allows you to hold shares in Legal & General without the need for a share certificate and enables you to benefit from shorter market settlement periods. Individual shareholders hold their Legal & General shares in a nominee holding registered in the name of Capita IRG Trustees (Nominees) Limited. To join or obtain further information contact the Registrar. They will send you a booklet, outlining the terms and conditions under which your shares will be held, together with the appropriate share transfer form. The booklet and the share transfer form are also available in the Investors section of the website.

SHARE PORTAL

Share portal allows you to view your Legal & General shareholding on the internet. Registering is easy; simply log on to www.landgshareportal.com and follow the instructions. You will need your Shareholder Investor Code, which can be found on your share certificate, dividend statement or proxy form. If you have any queries, please call the Shareholder Helpline.

SHARE DEALING SERVICE

A quick and easy share dealing service is provided by Capita Share Dealing Services to sell or buy shares in Legal & General and any other leading UK companies. Further information is available online at www.capitadeal.com.

GENERAL INFORMATION

Capital gains tax: For the purpose of calculating UK capital gains tax, the market value on 31 March 1982 of each share was 7.996p, after adjusting for the 1986 capitalisation issue and the 1996 and 1999 sub-divisions, but not reflecting any rights taken up under the 2002 rights issue.

Close company provisions: The Company is not a close company within the terms of the Corporation Tax Act 2010.

Registered office: One Coleman Street, London EC2R 5AA. Registered in England and Wales, No. 01417162.

Shareholder offer line: For details of shareholder offers on Legal & General products call 0500 65 5555.

Important Dates:

6 March 2013	Final Results 2012
24 April 2013	Ex-dividend date (Final Dividend)
9 May 2013	Last day for DRIP elections
22 May 2013	Annual General Meeting
29 May 2013	Payment of Final Dividend for 2012 (to members registered on 26 April 2013)
6 August 2013	Half Year Results 2013
28 August 2013	Ex-dividend date (Interim Dividend)
30 September 2013	Payment of Interim Dividend for 2013 (to members registered on 30 August 2013)

SHAREHOLDER OFFERS.

As a Legal & General shareholder, you and your family are entitled to discounts and special terms on a range of our products.

Get in touch today 0500 65 55 55.

Please note that each offer has Terms and Conditions and may be withdrawn at any time. We may record and monitor calls.

legalandgeneral.com/shareholderoffers

NEW! STRUCTURED DEPOSITS

Structured deposits are a fixed term investment designed to give you back the initial amount you invested, plus a defined return. This return could be a minimum return or growth dependent on the performance of stock markets or other indices.

If you need to take your money out early, you may get back less than you originally invested.

During the launch period and throughout the fixed term, if the banks holding your money can't pay back what they owe, you may lose some or all of your investment.

As a Legal & General shareholder, you and your family are entitled to 3% cash back on investments into a Legal & General structured deposit.

LIFE INSURANCE

25% discount when you apply online or over the phone on standard premiums for both level and decreasing life policies – just quote SHTERM.

Protecting your family or home couldn't be easier:

- We fix your premiums for the life of the policy, making it easier for you to budget every month (unless you make changes to your policy).
- We also include terminal illness cover at no extra cost on policies with a term of two or more years. This lasts until 12 months before the end of your policy.

Please note, the discount cannot be backdated or applied to existing policies. This discount is only applicable to new life policies, bought through shareholder offers.

PENSIONS

We offer preferential annual management charges to shareholders who take out a Legal & General Stakeholder pension plan through shareholder offers.

Please note that your money is tied up until you take your benefits and the value of your fund may fall as well as rise.

For further details, please call us on 0500 65 55 55. Call charges will vary. We may record or monitor calls.

INVESTMENTS

Whether you're looking for a unit trust or stocks and shares ISA, Legal & General Investments has something to offer you from our range of funds.

For lump sum and regular investments you'll receive:

- 1% cashback on your ISA investment
- 1% extra allocation of units for unit trusts

Although there is no fixed term, you should be prepared to invest in an ISA or unit trust for medium to long term of, ideally, five years or more. The value of your investment can fall as well as rise and is not guaranteed. You may get back less than you invest.

OVER 50s LIFE INSURANCE

10% discount on a variety of cover options from our Over 50s Life Insurance Plans. For further details on the cover options available please access the website.

Everyone's different, so our Over 50s Life Insurance Plans are different too giving you three plans to choose from:

- **The Fixed Plan** – allows you to budget with confidence as the premiums and cash sum are fixed and will never increase once the plan starts.
- **The Increasing Plan** – is reviewed each year in line with the changes in the Retail Prices Index (RPI) to help protect your cash sum against inflation in future.
- **The Insured Funeral** – covers the cost of a traditional cremation funeral.

Continued overleaf

SHAREHOLDER OFFERS CONTINUED

HOME INSURANCE

25% off over the phone on specialist Landlords insurance

25% off over the phone on Essentials & Extra home insurance

15% off over the phone on a new bespoke home insurance policy – Enhanced

You can find out more about these policies at legalandgeneral.com/insurance

How to get a quote and buy

To take advantage of these discounts, which apply for the term of the policy and not just for the first year, call our customer service team on 0500 655 5555 quoting reference E001. Minimum premiums may apply.

Enhanced – for when standard home insurance just doesn't cover it

With 90 years of experience in insuring homes, we understand that some cover needs to be as unique as the lifestyle and possessions it protects; from sporting gun collections to antique oil paintings.

That's why we've partnered with Aqueduct Underwriting Limited to create Home Insurance Enhanced – bespoke high value protection that's defined by you. Enhanced covers homes that would cost more to rebuild and require higher and more flexible levels of cover. And with a dedicated claims team with the authority to make decisions quickly, you can be assured of high levels of service.

Legal & General Home Insurance Enhanced is arranged and administered by Aqueduct Underwriting Limited, underwritten by a panel of trusted insurers.

Approval Number: H0138637
Expires: 11/03/2014

Registered office:
One Coleman Street, London EC2R 5AA
T 020 3124 2000 F 020 3124 2500

Legal & General Group Plc is a holding company, subsidiary undertakings of which are authorised and regulated as appropriate by the Financial Services Authority. We are a member of the Association of British Insurers.

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www.addison.co.uk

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