



Inspiring Better Futures

2022 Annual Report



A message from our CEO

Welcome to our 2022 Inspiring Better Futures report. It's an opportunity to show you what OneFamily is doing to improve the life chances and financial wellbeing of everyone, with a special focus on those from disadvantaged backgrounds who need a little extra support.

In last year's report I highlighted the tough time that everyone had been through in the wake of the pandemic and the cost-of-living crisis that was already hitting families hard. One year on and our members, customers, colleagues and the communities in which we live and work are still feeling the pain. Costs are soaring, and savings and incomes are devaluing.

Our research has found that rising bills have led to young adults struggling to save enough to buy their own home, with six in ten pointing to the increased cost of their weekly shop. Meanwhile nearly half of those who are over 50 tell us that they are anxious about the cost-of-living crisis and a fifth say they don't have enough money to live on.

It's a desperate situation for many people. But as a mutual, OneFamily is here for you through good times and bad. We're stepping up to support you, to demonstrate that the centuries-old values of mutuality have a place in modern society.

In the UK there are 24 million adults who have one or more characteristics of vulnerability related to poor health, low

financial capability, low financial resilience and significant life events.* So, we've given our customer-services team specialist training so that they can identify and support customers who are showing signs of financial distress.

We believe it's important to stand up for our members, to highlight where exclusion exists. So, we have continued to campaign for the families locked out of their children's child trust funds simply because their child lacks mental capacity.

I'm especially proud of our new charity partnership with RedSTART. Its Change the Game programme will be delivering fun, interactive workshops to school children across the UK to teach them about money. We believe that access to financial education is the key to future wellbeing, so this truly is financial inclusion in action.

As a member owned organisation, we can reinvest our profits for good. And that's what we're doing, and will continue to do, because we want to have a positive impact on those around us.

We're proud to be here for you.



Teddy Nyahasha
Chief Executive Officer



* Source: Financial Conduct Authority (2020). Financial Lives: The experiences of vulnerable consumers (9-10). Available from: <https://www.fca.org.uk/publication/research/financial-lives-experiences-of-vulnerable-consumers.pdf>

2022 Highlights



Our customers rated us **93% for customer service** experience, with 89% of our customers saying they would **recommend us to family and friends**¹



Launched our national charity partnership with **financial education charity RedSTART**, supporting them both financially and through volunteering



Around **83%** of our colleagues received a monthly '**Cost of Living Contribution**' payment, to help alleviate financial difficulty and concerns relating to the rising cost of bills²



Colleagues took part in **over 200 volunteering sessions** in 2022, including mentoring young people, sorting stock at food banks and fundraising for our charity partners



Started rolling out our **new member benefits programme** to members, offering discounts on shopping, days out and much more. We'll continue to invite more members to sign up in 2023



Awarded over £52k to 210 young people through our Young Person's Education Grants, to support them with the costs of further education and training³



Partnered with legal experts, HoneyPro, to provide a **free Will to OneFamily members**, helping them take the vital steps to protect their family and assets



Financial Times - Diversity in Finance Award winners in the Championing Social Mobility category and highly commended in the annual awards run by InsuranceERM.com for our contribution to Diversity & Inclusion excellence



Contributed over £8k of fundraising matching⁴ to charities close to our colleague's hearts, supporting Mind, British Heart Foundation, Wales Air Ambulance Charitable Trust and many more



37 members took advantage of our **OneFamily Advice fee waive**, saving a combined total of over £35k in advice fees³

¹ Source: Bright survey, January 2023
² Paid in the period of July 2022 – March 2023

³ As at December 2022
⁴ We match up to £500 of funding our colleagues raise, as part of our charity matching initiative

Inspiring Better Futures

Doing the right thing for our members, colleagues and communities

We're owned by our members for our members. This means we don't have shareholders to pay, so we can reinvest our profits to benefit our members and communities.



As a member-owned business, we want to have a positive impact on those around us. Our Inspiring Better Futures vision underpins our commitment to supporting our members and customers, creating an inclusive and diverse work environment and making a real difference in our communities.

We've built our vision on three pillars to ensure we stay focused on the right areas

Members and customers

Doing right by our members and customers through offering affordable and accessible products to suit their needs, while providing outstanding customer service and support

Colleagues

Supporting our colleagues' development and making our workplaces somewhere they can be themselves and thrive

Communities

Giving back to our communities through our charity partnerships and employee volunteering, promoting a culture of making a positive impact

Members & Customers



Supporting our members and customers **where they need it most**



We're here for our members and customers, creating value for them as well as supporting them with their financial wellbeing through our products, services and member benefits.

Delivering excellent customer service

We put our customers at the heart of everything we do, and our friendly customer service team are there to support them and meet their needs.

Our customers have rated us highly, with an overall score of 93% for customer service experience and 89% of our customers saying they would recommend us to family and friends.⁵ They've also rated us 4.6 out of 5 on Trustpilot.⁶



Giving extra support

We're here to help our members through the difficult times as well as the good. We've created online support pages to help with bereavement, finances and support with a disability or illness.

We offer premium holidays to our members to give them breathing space if they're struggling to make payments, allowing their policy to remain in force. We're also delivering specialist training for our colleagues to identify and support customers showing signs of financial distress.

⁵ Source: Bright survey, January 2023

⁶ As at March 2023

Promoting financial inclusion

According to the **Inclusion Foundation**⁷, one in four adults in the UK will experience financial exclusion at least once in their lives. This can have wide-reaching consequences, from falling into debt to not being able to withstand financial shocks such as a drop in income.

We think that financial products should be accessible to everyone regardless of how much money they have to invest. That's why our products have low investment levels and minimum contributions, giving people the opportunity to save who otherwise might have been excluded due to affordability.



Products such as our **Junior ISA** have a minimum contribution of just £10 per month, giving more families the opportunity to save for their children's futures.

Our customers can also save for their own futures with our straightforward, flexible **Stocks & Shares ISA**, which can be managed without needing an investment expert.



Our **Over 50s Life Cover** policy includes a comprehensive benefits package with funeral funding automatically included. It also offers terminal illness benefit as standard and guarantees acceptance, with no medical needed.

With premiums starting at just £10 per month this makes it an affordable option for customers planning for later life, giving them and their families peace of mind.

Two fifths (43%) of young people we surveyed wish they'd been taught about budgeting and financial matters at school

Source: Research conducted by Opinium, on behalf of OneFamily, between 17 February – 21 February 2023, among a nationally representative sample of 2,000 UK adults aged between 18 and 40.

One in six (17%) of over 50s we surveyed said they have no idea how their funeral will be paid for – and have not got any savings to cover the costs either

Source: Research conducted by Opinium, on behalf of OneFamily, between 17 February – 21 February 2023, among a nationally representative sample of 2,000 adults over the age of 50.

Game changer

It can be difficult to manage your finances without a clear understanding of how money works. This is why we partnered with financial education charity RedSTART – see page 17 to find out more about the game changing work they're doing in primary schools across the UK

⁷ Source: theinclusionfoundation.org/index.php/statistics



Improving access to education

Young Person's Education Grants

We set up our Young Person's Education Grants in 2019 to help customers with the costs of further education and training. These expenses can be a barrier for many, and with the cost of living crisis increasing the number of families facing financial hardship, our education grants are more relevant than ever.

Customers can **apply for a grant for someone aged 15-19** to help with laptops, travel costs, equipment and much more.

In 2022 we awarded over £52k to 210 young people, helping them to invest in a better future.⁸

“The Covid-19 pandemic generally widened the attainment gap between the most and least disadvantaged pupils in the UK. This is likely driven by the digital divide, differences in home learning environments and falling incomes.”

Source: UK Poverty 2023: The essential guide to understanding poverty in the UK | JRF

Here's what one of our 2022 grant recipients had to say...

‘My daughter is doing A levels and the costs of textbooks, clothes, food and travel along with the rising cost of living meant that a computer was out of the question. The grant came just in time for the heavier second year revision and allowed us to breathe a sigh of relief that she wouldn't have to stay at school to use the technology.’

2022 grant recipient

⁸ As at December 2022

Creating value for our members

We're continually looking for ways to create more value for our members and improve their financial wellbeing, whether that's through our products or the benefits they can access.



Member benefits – new for 2022

2022 saw us rolling out our new member benefits programme, offering a range of discounts on shopping, days out, learning essentials and much more. As at March 2023 over 21,000 members have registered for their benefits, and we'll invite more members to sign up in 2023 as we modernise our IT systems.

Free Will for our members

In 2022 we partnered with legal experts **HoneyPro** to provide a free Will for OneFamily members - worth up to £149 - helping them take the vital steps to protect their family and assets.

Having a Will is the only way you can be certain about what will happen to your money and assets when you're no longer around, so we wanted our members to benefit from having this extra peace of mind.

497 members took out their free Will in 2022, helping to financially protect their family

Lifetime mortgage advice

Equity release can help asset-rich but cash-poor people over 55 to live a more comfortable life. Our OneFamily Advice service gives independent, whole-of-market equity release advice to people over 55 who are looking to unlock part of the value of their home.

We pay the fee for this advice on behalf of our members and their friends and family, saving them £950.

37 members took advantage of our OneFamily Advice service in 2022, saving a combined total of over £35K in advice fees

Apprenticeship levy

We contribute funds into a Government Apprenticeship Levy scheme, which we use to provide apprenticeship opportunities to our colleagues. However, we also make some of the funds available to our members to support them with their professional development.

Our colleagues



Helping our colleagues to thrive

How we treat our colleagues is key to how we support our customers. So, we want our workplaces to be diverse, inclusive and supportive – where everyone can be themselves and feel like their wellbeing is a priority.

86% of our colleagues reported having a good relationship with their manager in 2022

Source: WorkL employee engagement survey, 2022

Colleague development

Everyone should have opportunities to develop within their role and achieve their full potential. Here are some of the ways we supported our colleagues' development in 2022:

- We ran **Communication Coaching and Feedback workshops** for managers, focused on enabling effective and continuous conversations between managers and their teams
- Our new internal **Personal Growth resources** gave our colleagues access to social and bitesize learning material. The 'midweek minutes' were particularly successful, covering topics such as Stephen Covey's Seven Habits, continuous improvement and navigating change
- Four of our colleagues are being supported with **internal apprenticeships** in marketing, customer data, learning and development and business analyst roles, helping them to expand their knowledge

Colleague engagement

We changed our engagement survey supplier in 2022, choosing WorkL to carry out our company-wide engagement survey. The survey covers six main areas of engagement and happiness at work: Reward & Recognition, Information Sharing, Empowerment, Wellbeing, Instilling Pride and Job Satisfaction.

There was a great response rate of 78%, with an overall engagement score of 71%.

Some areas of success include the responses to the following statements:

I have a good relationship with my manager • 86%

I am treated with respect • 81%

I am happy with my working environment • 80%

We'll continue to work together to maintain these scores throughout 2023. As well as the positives there are some areas we want to focus on, such as continuing to encourage awareness and conversations about mental health to help colleagues manage stress and anxiety.

Wellbeing and support



It's important that we support our colleagues' financial wellbeing as well as our members'. From July 2022 we paid a monthly '**Cost of Living Contribution**' to around 83% of our colleagues, to help alleviate concerns through the continuing cost of living crisis.

This monthly payment continued until March 2023, when salaries then reflected changes following the annual pay review.

We also:

- Ran a 'Tackling Loneliness' podcast discussion during Mental Health Awareness week
- Offered regular sessions of pilates, breath awareness, seated yoga and meditation as well as a resilience session to help alleviate stress and anxiety
- Provided life coaching sessions with a professional Life Coach
- Held a financial wellbeing talk during Talk Money week, as well as individual financial wellbeing sessions
- Promoted existing colleague benefits, including our Employee Assistance Programme. We also ran some bereavement counselling sessions for colleagues affected by the death of a team member

Financial pressure has been found to be the leading external cause of employee stress, ahead of relationships and parenting

Source: Employee Wellbeing Statistics | 2023 Report | Champion Health

Talking Family

Talking Family is our internal employee forum, which provides impartial representation, support and guidance on a wide variety of issues. It also facilitates communication and consultation between the company and employees.

Talking Family was there for colleagues in 2022 through:

- Encouraging open and honest feedback and engagement at all levels across the business
- Providing representation for colleagues and supporting them on a one-to-one basis
- Helping with concerns that have arisen as a result of the pandemic and the current economic climate

Equity, diversity & inclusion



Our Equity, Diversity and Inclusion (ED&I) programme continued to grow in 2022, following its successful launch in 2020.

We're focused on creating the right environment for our colleagues to feel like they truly belong.

Our ED&I advocate group supported key events in the ED&I annual calendar including **Time to Talk day, Mental Health Awareness week, Pride month and Black History month**

We ran a session on the effects of the menopause and will continue this work in 2023, working with external specialists to help managers support those impacted by menopause symptoms

An internal survey tool was created to understand more about our colleagues and help shape our future activities

We signed up as part of the **10,000 Black interns** programme, with two internships taking place during the summer. We received great feedback from the interns on how colleagues were always ready to offer advice and support. Lessons were also learned, which will be taken forward to our 2023 internship programme

We continued our relationship with **Stonewall, Race at Work Charter, Women in Finance and the Disability Confident Scheme**. We also signed up to **Diverse Sussex** and the **AFM's Mutual Diversity Alliance**





ED&I Awards

We were **Financial Times - Diversity in Finance Award winners** in the Championing Social Mobility category. The awards aim to showcase the best initiatives, campaigns and success stories over the past 12 months when it comes to diversity and inclusion in the financial services sector.

We were also highly commended in the 2022 UK and Europe annual awards run by InsuranceERM.com for our contribution to Diversity & Inclusion excellence. This was a fantastic achievement following the launch of a more strategic focus on ED&I, which included:

- **Appointing an executive sponsor for each pillar of ED&I** - gender, multigenerational, LGBTQ+, race, social mobility and disability
- **A mentor programme for female talent** to support internal promotion into senior roles, as a continuation of our involvement in the Women in Finance Charter



Gender

Gender equality and pay

Our 2022 Gender Pay Gap Report can be found on our website at onefamily.com/company-information. This is a government initiative which encourages organisations to promote the right practices and culture in the workplace. The report illustrates the difference between the average and median pay of all men and women in a workforce expressed as a percentage of men's pay.

As an organisation our colleagues are made up of 47% female and 53% male (2021: 46% female/54% male), but with females holding a larger proportion of the more junior roles. Our senior manager positions are currently made up of 34% females (2021: 31%), and we continue to focus on increasing the proportion of women in senior roles through our recruitment and leadership progression.

We continue to be committed to the Women in Finance charter that aims to build a more balanced and fair industry.



Giving back to our communities

Playing an **active role in our communities** has always been part of our mutual ethos.

And that doesn't just amount to donating funding to good causes – we get involved on a practical level as well.



We've created **long-term partnerships with charities** that share our goals to support financial wellbeing, provide access to education and improve life chances for people from disadvantaged backgrounds.





Improving financial education **for children**

We believe that access to financial education and support is key to financial wellbeing, and a fundamental right for everyone. So, we're delighted to be working with a charity that shares this belief.



**RED
START**

RedSTART: redstarteducate.org

Our customers voted RedSTART to become our national charity partner in June 2022. The charity is a pioneer in children's financial education, working with primary schools serving some of the most disadvantaged communities in the UK to help transform the life chances of children and their families.

Did you know?
In the UK only 67% of adults are financially literate

Source: Standard & Poor (2017), Financial Literacy around the World: Insights from Standard & Poor's Ratings Services Global Financial Literacy Survey

Supporting access to education and training

Everyone should have the opportunity to learn new skills and gain qualifications. We've partnered with charities that are working hard to make access to education available to young people from disadvantaged backgrounds, helping them to succeed in life.

In state schools, 67% of teachers thought the cost of living crisis and associated impact on pupils would increase the attainment gap at their school

Source: The Sutton Trust (December 2022) Cost of Living and Education 2022 - Sutton Trust

spear
brighton



Spear Brighton Trust

Spear Brighton Trust support 16-24 year-olds facing barriers to work, who are not in education, employment or training (NEET). Their Spear Programme offers young people the opportunity to gain vital skills and challenge their mindset, enabling them to find their place in society and succeed in long-term employment.

spearbrighton.org

IntoUniversity 



IntoUniversity

IntoUniversity offers an innovative programme that supports young people from disadvantaged neighbourhoods with further and higher education, employment and work-based training. Their mission is to provide local support that can break cycles of disadvantage and open up new opportunities for young people.

intouniversity.org

Improving life chances

One of our core beliefs is that everyone should have a chance to succeed in work and life.

Meet our charity partners that are working towards levelling the playing field.

The number of people with learning disabilities in paid employment has fallen to 5.1% in England

Source: Mencap 2021



Team Domenica

Team Domenica is a Brighton-based charity that supports young people with learning disabilities to develop the skills, confidence and independence they need to reach their full potential in work and life. Their vision is for people with learning disabilities to be valued in the workplace and feel included as members of society.

www.teamdomenica.com



Credit: Photo by Sam Shaw

The Clock Tower Sanctuary

The Clock Tower Sanctuary's vision is to help young people experiencing homelessness to move from crisis to stability. They run the only drop-in day centre in Brighton & Hove for young people aged 16-25 who are either homeless or insecurely housed.

thefts.org.uk



Volunteering

Our employee volunteering programme went from strength to strength in 2022, with our colleagues having **up to three paid days to volunteer** with their chosen causes.

For us, it's important that we roll up our sleeves and get stuck in where we can.

Our colleagues took part in over 200 volunteering sessions in 2022!

From sorting stock at **Whitehawk Food Bank** to handing out leaflets to raise the profile of **Brighton Unemployed Centre Families Project**, we're helping where charities need it most. And that's rewarding for our colleague volunteers too.

'I found my volunteering experience at Esteem and Team Dominica to be very beneficial, and felt that I was giving people a helping hand to get themselves started - even indirectly. I also made some good friends within the team I was in from OneFamily. I'm looking forward to volunteering again and giving something back to the community.'

Justin, OneFamily colleague

Our colleagues also made a difference in our local communities by helping with gardening, site maintenance and litter picking on Brighton beach. Others picked up a paint brush to help Brighton charities such as **Esteem** and **Off The Fence** to spruce up their buildings.

We took part in six "mock interview" days and helped run a careers panel with **Spear Brighton Trust**, giving young people who are not currently in education or employment a taste of what job interviews are like in a safe and supportive environment.

Fundraising

We match our colleague's fundraising up to the amount of £500, helping them to donate as much as possible to the causes they care about.

We gave over **£8k** in matched funding in 2022, supporting **Mind**, **British Heart Foundation**, **Wales Air Ambulance Charitable Trust** and many more.



Mentoring

As well as taking part in volunteering sessions, some of our colleagues have made a longer-term commitment by mentoring a young person via **Into**University's corporate mentorship programme.

OneFamily volunteer mentors were teamed up with sixth form college students to help them work out their priorities after their A-levels.

Our mentors are guiding students on writing their personal statements for university, finding relevant work experience and preparing for university life. They're also discussing other options with those who want to follow a different path.

'For many of the students on the IntoUniversity programme, having an adult who has the time to listen is invaluable in helping to build their confidence as well as their understanding of the university system.'

'My mentee joined the programme because she is ambitious but recognised that she needed one-to-one guidance that her college simply couldn't offer every student.'

'The support I'm able to give is helping her to understand the many options open to her. It's a privilege to be a sounding board while she navigates and weighs up her choices and to help her put her best self forward.'

Frankie, OneFamily colleague and **Into**University mentor



Environment

The environment

We're working towards providing responsible investment opportunities and supporting businesses striving to be better for the environment, as well as reducing our own carbon footprint and committing to continually improve our operations.

Our offices

Some of the practices we implement in our offices:

- Recycling initiatives: centralised collection points on all floors to encourage and enable efficient recycling
- Motion sensor LED lighting installed in the Brighton office to reduce electricity consumption
- A 'no waste goes to landfill' policy – currently operating in the Brighton office with a view to roll out across all sites if possible
- Compliance with the Energy Savings Opportunity Scheme, where we assess our energy use and identify efficiencies, and with Streamlined Energy and Carbon Reporting, where we measure our carbon footprint and look at ways to reduce/offset this
- We're in the process of replacing our existing boiler and chiller system with a more modern energy-efficient system, helping us to meet our net zero target



Brighton office



Swindon office

Three-quarters (75%) of adults in Great Britain said they were worried about the impact of climate change

Source: The Office for National Statistics' (ONS) Opinions and Lifestyle Survey (OPN). Data collected between 6 and 17 October 2021, with respondents aged 16 years and over in Great Britain. Office for National Statistics' (ONS) Opinions and Lifestyle Survey (OPN).

Research has found that 24 out of 26 sustainable index funds held up better during the initial pandemic outbreak in 2020 and outperformed conventional funds – showing companies that deal with their environmental challenges and govern themselves ethically are likely to be more resilient during a crisis

Source: www.morningstar.com/articles/976361/sustainable-funds-weather-the-first-quarter-better-than-conventional-funds

Providing sustainable employee benefits

Our commitment to minimising our environmental impact also extends to the employee benefits we offer to colleagues:

- We continue to encourage our employees to use public transport wherever possible by providing travel discounts on buses and trains in the Brighton & Hove area. We also offer a cycle to work scheme, season ticket loans and an electric car salary sacrifice scheme
- We moved to a **Worksave Pension Plan** to set the default investment fund to the **Legal & General Future World Multi-Asset Fund**, which has a sustainable focus on ESG at the heart of the investment approach

Investing in climate-friendly funds

Our **ISAs** and **Lifetime ISAs** are invested either entirely or partially in climate-friendly funds. By choosing to invest in these funds, our customers can add their voices to the growing group of people using the power of their investments to incentivise companies to keep fighting climate change.

It's becoming more and more important for companies to attract investors who care about the environment. The more money that is invested in climate-friendly funds, the more companies sit up and listen.

Looking Forward





Strengthening resilience in under-served communities

As a mutual, **OneFamily's foundations are firmly built upon fairness and integrity.** Mutuals have existed in Europe since the 18th century, enabling members to contribute to a mutual fund and receive benefits in times of hardship. Times have moved on, but the need to support people in their time of need has never felt so pressing. Our Inspiring Better Futures vision is driven by the strong social conscience that's woven through our organisation – it puts doing the right thing right at the heart of everything we do.

But we need to do more. We need to keep striving to reach the under-served – people and communities that face enormous barriers to financial inclusion and education; making them vulnerable to falling into poverty. And with climate change affecting food security and increasing the risk of a natural disaster, these vulnerabilities are growing.

More than 700 million people - 10% of the world's population - live in extreme poverty, surviving on less than USD 1.90 per day

We need to level the playing field. Everyone has a right to financial inclusion and wellbeing, to be able to access financial products that can protect them and their families when they need it most. The mutual ethos has always been about enabling people to secure their family's futures, and this has never felt so relevant.



The ICMIF Foundation

We're members of the International Cooperative and Mutual Insurance Federation (ICMIF), an association for 197 cooperative and mutual insurers in 60 countries across the world. ICMIF represents the interests of the global mutual and cooperative sector; influencing key stakeholders around the themes of resilience, disaster risk reduction, sustainable development and responsible investing.

ICMIF has been providing development support to its members in emerging markets for almost sixty years and established its charitable organisation - The ICMIF Foundation - in 2015 to take the work to the next level. It launched its 5-5-5 Mutual Microinsurance Strategy in June 2016, which has reached over three million low-income households with insurance and resilience building efforts - providing a safety net to prevent the most vulnerable from slipping into extreme poverty.

Based on an average of five people per household, this adds up to a positive impact on over 15 million lives, with a current funding cost of less than one USD a day per insured household.

Boosting financial resilience in developing countries

We're proud that we will be supporting the Insurance Innovation Challenge (IIC) Fund. This fund is overseen by The United Nations Development Programme (UNDP) through its Insurance & Risk Finance Facility (IRFF) and is administered by The ICMIF Foundation. Its aim is to **promote innovative mutual insurance schemes to better protect the most vulnerable in developing countries**, with a particular focus on women.

Through the IIC Fund, UNDP and the ICMIF Foundation will help mutual and cooperative insurers scale up **low cost, inclusive insurance products** which serve the needs of underserved households and micro, small and medium-sized enterprises in developing countries. This provides more stability and a potentially increased income for individuals and households, contributing to sustainable economic development.

Organisations can apply for funding of up to USD 100,000 over two years to support their project, and technical assistance is also being made available to them. **The IIC Fund will support a minimum of four organisations over 2-3 years** to scale their existing microinsurance programmes to reach new customers and markets in developing countries.



The objectives of the IIC Fund

The overarching objective of the IIC is to boost the financial resilience of underserved communities in developing economies, and contribute to the achievement of the UN Sustainable Development Goals (SDGs) notably:

- SDG 1 on No Poverty
- SDG 2 on Zero Hunger
- SDG 3 on Good Health & Well-being
- SDG 5 on Gender Equality
- SDG 8 on Decent Work and Economic Growth
- SDG 10 on Reduced Inequalities
- SDG 11 on Sustainable Cities and Communities





We've built Inspiring Better Futures into the heart of what we do as a company.

OneFamily is here to do the right thing, to support those who can't gain the help they need elsewhere.

We're here for you in your times of need, to help you towards the future that you deserve.

Inspiring Better Futures



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