



OneFamily UK Investments Child Trust Fund

This information is for you if your child already has a OneFamily UK Investments Child Trust Fund, (CTF) or if you're thinking of transferring your child's existing CTF to OneFamily. When you invest in the OneFamily UK Investments Child Trust Fund, we buy units in the Santander Stockmarket 100 Tracker Growth Unit Trust, on your child's behalf. This is a fund managed by Santander Asset Management Ltd, and it invests your child's money in company shares on the UK stock market. It aims to provide long-term capital growth by tracking the FTSE 100 Share Index.

We've attached the Santander Stockmarket 100 Tracker Growth Unit Trust Key Investor Information Document (KIID)

The financial services regulator, the Financial Conduct Authority (FCA) asks us to give you the Key Investor Information Document, to help you decide whether the Santander Stockmarket 100 Tracker Growth Unit Trust is right for you. Please read the Key Investor Information Document carefully, so you understand what you're buying, and then keep it safe for future reference.

Please note that the unit class used in this fund was created in 2011. This means we can only show past performance from 2012, 2013 and 2014 in the chart.

You'll also need to know that the Key Investor Information Document only includes information about the Santander Stockmarket 100 Tracker Growth Unit Trust. It doesn't tell you about the OneFamily UK Investment Child Trust Fund. So there are some statements under 'Other Information' and 'Practical Information' that don't apply to CTF investors. We've summarised them below:

- you won't be able to switch investments from one unit trust to another within the Santander Asset Management Ltd range
- if you want to buy or sell units in the CTF, or need more information about your child's CTF investments, please contact OneFamily.

If you need to talk to us



Call us free on
0800 028 6244*

*We might record your call to help improve our training and for security purposes. We hope you don't mind. Lines are open from 9am to 7pm Monday to Friday and 9am to 1pm on a Saturday.



Email us at
mail@onefamily.com



Write to us at
OneFamily,
16 - 17 West Street,
Brighton, BN1 2RL

Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

Santander Stockmarket 100 Tracker - Growth Unit Trust

Institutional Accumulation Unit Class (ISIN:GB00B737CQ63). This Fund is managed by Santander Asset Management UK Limited.

OBJECTIVES AND INVESTMENT POLICY

Objective: The objective of the Fund is to achieve capital growth by closely tracking the performance of the Financial Times Stock Exchange (FTSE) 100 Share Index.

INVESTMENT POLICY:

- The Fund will be invested in UK shares, based on the components of an index of the UK's top companies, the Financial Times Stock Exchange (FTSE) 100 Share Index, and so is not actively managed
- The Fund will track the index daily by investing directly in the same underlying shares, in the same proportion, as those in the index. This is known as full replication. Although the performance of the Fund should closely reflect the performance of the index, the effect of charges and transaction costs will however tend to result in the underperformance of the Fund compared to the performance of the index
- The Fund does not hold derivatives except in relation to the efficient management of the Fund
- The Fund allows the manager to make discretionary choices when deciding which investments should be held in the Fund. Investment decisions will always be made within the Fund's objective and investment policy

OTHER INFORMATION:

- A UCITS Scheme is an authorised fund capable of being promoted to Retail investors, and which falls within the scope of the UCITS (Undertakings for Collective Investment in Transferable Securities) directive
- Investment in the Fund should be regarded as a long-term investment. Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years
- You can buy and sell units in the Fund on any business day. As long as we receive your instruction before 12 noon, units will be bought, or sold, at that day's price
- Income arising is not paid to you but will be rolled up into the value of your investment

RISK AND REWARD PROFILE



- This risk and reward indicator shown above is based on historical data, which may not be a reliable indication for the future risk profile of the Fund
- The lowest risk and reward indicator does not mean risk free
- The risk and reward indicator shown is not guaranteed and may change over time
- The risk and reward indicator is at the level it is because the value of shares and the income from them can fluctuate. This can cause the value of your investment in the Fund to fall as well as to rise. The value of your investment is not guaranteed and you may get back less than the original amount you invested

OTHER RISKS:

- Liquidity Risk: It may be difficult to sell some investments (or sell them without making a loss) due to an insufficient number of buyers in the market
- The Fund only holds UK shares. This means you may not benefit from spreading your investments across other countries
- More information about other risks can be found in the Fund Prospectus

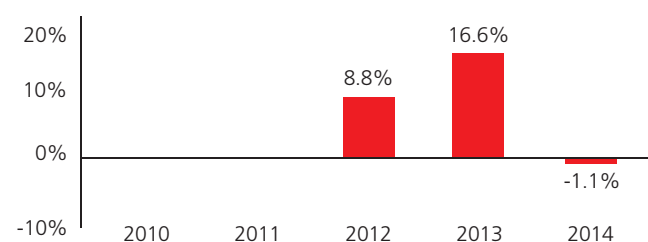
CHARGES FOR THIS FUND

The charges you pay are used to cover the costs of running the Fund, administering and safeguarding your investment and marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest:	
Entry charge	0.00%
Exit charge	0.00%
The above charges are the maximum that might be taken from your money when you pay into the Fund, and before we pay out the proceeds of your investment.	
Charges taken from the Fund over a year:	
Ongoing charge	1.50%
Charges taken from the Fund under specific conditions:	
Performance fee	0.00%

- There are currently no entry or exit charges
- More information about charges can be found in the Fund Prospectus
- The costs of buying and selling securities are excluded, except those transaction charges paid to the Custodian of the Fund
- The ongoing charge figure is based on expenses for the half-year ending 15 October 2014 and has been annualised. This figure may vary from year to year

PAST PERFORMANCE



Data source: Santander Asset Management UK Limited

- Past performance is not a guide to future performance
- This Fund came into existence on 26 March 1999
- This unit class came into existence on 12 December 2011
- The graph shows the performance of this unit class over each calendar year from launch
- The past performance calculation does not include any entry or exit charges if applicable, but does take into account the ongoing charge
- The past performance has been calculated in UK £ Sterling

PRACTICAL INFORMATION

- The Trustee is National Westminster Bank plc
- Further information about the Fund can be found in the Prospectus and latest Report and Accounts, which are available free of charge from 287 St. Vincent Street, Glasgow G2 5NB, United Kingdom by calling 0845 6000 181
- All our documents are published in English
- Each unit trust is responsible for meeting its own debts from its assets. Each unit trust is a separate legal entity, and so the assets of one unit trust may not be used to pay the debts of another
- The latest unit price of the Fund is published each business day in the Financial Times
- The base currency of the Fund is UK £ Sterling
- The Fund is subject to UK tax laws, which may have an impact on your personal tax position. UK tax laws may be subject to change in the future
- You can switch your investments from one unit trust to another within the range of unit trusts offered by Santander Asset Management UK Limited (subject to meeting certain requirements as set out in the Prospectus). This may have tax consequences for you
- Santander Asset Management UK Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund
- The Fund is not in any way sponsored, sold or promoted by FTSE International Limited, by the London Stock Exchange plc or by The Financial Times Limited
- Other practical information is also available by calling 0845 6000 181 or on our website www.santanderassetmanagement.co.uk

- The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority
- Santander Asset Management UK Limited is authorised in the United Kingdom and is regulated by the Financial Conduct Authority
- This Key Investor Information Document is accurate as at 1 January 2015