

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 risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

OneFamily Stockmarket 100 Trust (OFST) (ISIN GB00B737CQ63)

This fund is managed by Family Investment Management Limited, part of the group of companies trading as OneFamily.

Objectives and Investment Policy

The investment objective is to provide long-term growth over a 5 or more year time period in line with the Financial Times Stock Exchange (FTSE) 100 Index.

The fund aims to achieve its objective by investing in a wide range of shares that closely match the performance of the FTSE 100 Index. The Index represents the 100 largest companies by market capitalisation quoted on the London Stock Exchange.

The fund's constraining benchmark is the Index, it targets a maximum tracking error of 1% allowing it to vary a proportion of its investments from this Index.

Although the intention is to mirror the Index as closely as possible, the fund manager may diverge from the asset contained within the constraint benchmark and retains discretion regarding the selection and weighting of assets providing it stays within the tracking error stated above.

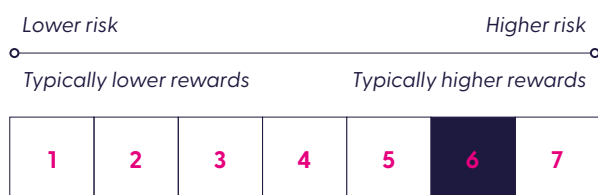
For the full investment objective, policy and benchmark details, please see appendix 1 of the fund's prospectus which is available on our website or by contacting us.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Other information:

- You will hold accumulation units which means that any income the fund earns will be rolled up into the value of your units.
- Units can be bought and sold on any working day.
- Our Remuneration Policy details how remuneration and benefits are determined and awarded and the associated governance arrangements. This can be found in the Society's Annual Report (Annual Report and Financial Statements), on our website at onefamily.com or can be requested from us free of charge.

Risk and Reward Profile



The Risk and Reward Indicator is designed to give you a guide to the fund's level of risk and potential for growth. The higher the number, the greater the potential for growth but the greater the risk of losing money.

The indicator is based upon the rate at which the value of the fund has moved up and down in the past and is calculated using a method set out in European Union rules. The lowest category does not mean 'risk-free'.

The shaded area in the table above shows the fund's category on the Risk and Reward Indicator.

The fund has a category of 6 because it has experienced medium to high rises and falls in the past.

You should note that the fund's risk category is not guaranteed to remain the same so may change in the future; the category is based on past data and this may not be a reliable indication of the future risk profile of the fund.

Other risks:

The indicator does not take into account the following risks of investing in this fund:

- The fund may use derivatives for Efficient Portfolio Management (e.g. attempting to reduce the risk or cost of the fund, or generate additional income or capital). The use of derivatives to increase or reduce the fund's exposure to the underlying stock market indices may not achieve the described outcomes and this could result in greater fluctuations of the value of the fund. However, it is not intended that this will cause the risk profile of the fund to change.
- It is possible to get back less than has been invested.

Charges

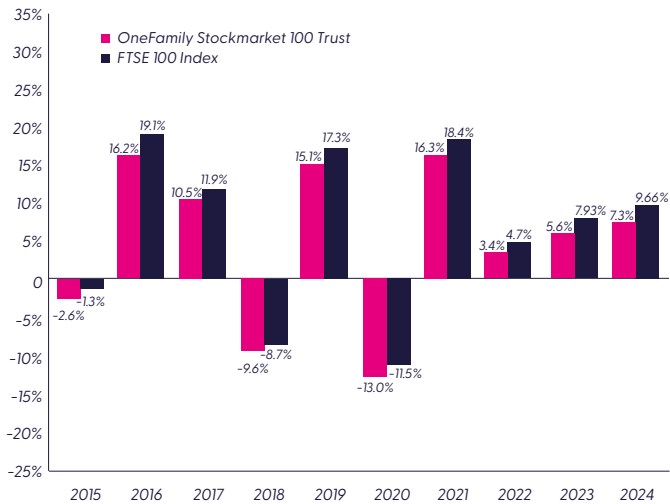
The charges you pay are used to pay the cost of running the fund, including the costs of marketing and distributing it. These charges reduce the potential for growth of your investment.

For more information about charges, please see section 20 in the fund’s prospectus which is available on our website or by calling us.

One-off charges taken before or after you invest	
Entry charge	Not applicable
Exit charge	Not applicable
These are the maximum charges that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the Trust over a year	
Ongoing charge	1.50%
The ongoing charges figure is based on last calendar year's expenses and may vary from year to year.	
Charges taken from the Trust under specific conditions	
Performance fee	Not applicable

Past performance

- These past performance figures are calculated at the end of each calendar year
- Past performance is not a guide to future performance
- The fund was launched on 26 March 1999
- This unit class was launched on 12 December 2011
- Past performance is calculated in Pounds Sterling



Practical Information

Trustee of the fund	State Street Trustees Limited.
Additional Trust information	You may obtain further information about the fund, including the fund’s prospectus, on our website or by contacting us. These documents are available in English only and can be obtained free of charge.
Other information	Other practical information, including how to buy and sell units, is available by contacting us. You can find the current unit price on our website at onefamily.com/dailyprices .
Tax position	UK tax law may have an impact on your personal tax position.

Contact us

✉ OneFamily - 16-17 West Street - Brighton - BN1 2RL ☎ 0344 8 920 920* 🖱 onefamily.com

*Calls may be monitored and recorded for training purposes. Calls to 0344 numbers are charged at local rate and will normally be part of any inclusive minutes provided with phone packages, even when calling from a mobile. The actual cost will depend on your provider’s tariff. For more information please contact your provider.

Family Investment Management 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. This fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This Key Investor information is accurate as at February 2025.