



Family Balanced International Fund Factsheet

When you invest with OneFamily, your money buys units or shares in one or more funds. The purpose of this factsheet is to give you information to help you understand how the investment works. If there are any terms you do not understand, please see our “Useful definitions” document, which is available on the fund factsheet section of our website at onefamily.com.

Where is the fund invested?

The Family Balanced International Fund aims to achieve long-term growth. It does this by investing mainly in both UK and overseas shares, along with fixed interest investments. It may also invest in alternative investments, money market instruments, property funds and cash. The fund may achieve this by investing in one or more other funds.

What are the risks?

We invest in stocks and shares because we believe there is good potential for growth over the long-term. However, there is no guarantee that this will happen and the value of the investment can fall as well as rise. This means that it is possible to get back less than has been paid in.

Additionally, the Family Balanced International Fund may use derivatives when managing the risk or cost of the fund or to try to generate additional income. This could mean the fund carries greater risk than a fund which does not use derivatives for this purpose. More information about derivatives and their risks can be found on our website at onefamily.com/derivatives or you can contact us for further details.

Further information.

More information can be found in the Family Investments Global ICVC prospectus. This document is only available in English and can be obtained free of charge on our website at onefamily.com or by contacting us.

You can find the current unit price on our website at onefamily.com/daily-prices.

Past performance.

The Family International Fund was launched on 5th April 2009. The figures shown below are for whole years from the end of the last quarter.

	Percentage growth				
	Sept 2013 to Sept 2014	Sept 2014 to Sept 2015	Sept 2015 to Sept 2016	Sept 2016 to Sept 2017	Sept 2017 to Sept 2018
Family Balanced International Fund Share Class A	5.06%	-0.63%	15.49%	8.77%	3.05%
Family Balanced International Fund Share Class B	5.65%	-0.15%	16.07%	9.29%	3.52%
Family Balanced International Fund Share Class C	4.57%	-1.07%	15.00%	8.26%	2.48%
Family Balanced International Fund Share Class D	5.61%	-0.08%	16.17%	9.35%	3.57%
Family Balanced International Fund Share Class E	6.11%	0.40%	16.61%	9.87%	4.01%

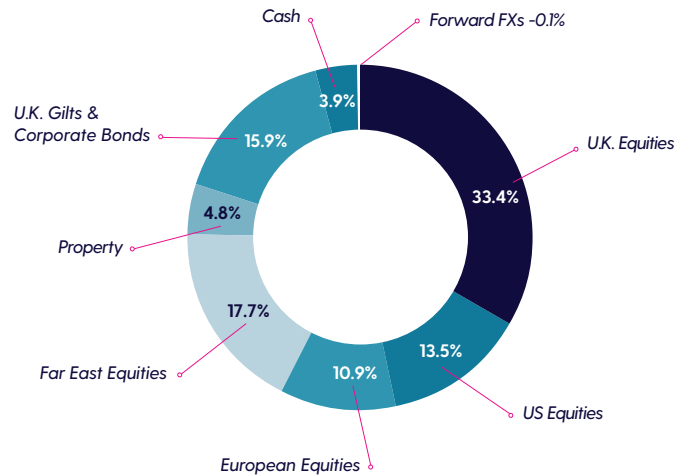
Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges. There may be other charges deducted directly from the policy, which will not be included in the figures above.

Top ten holdings.

Asset Name	%TNA*
ABERDEEN EMERGING MARKETS	7.71%
SPDR STERLING CORP BOND E	6.30%
SPDR 1-5 YEAR GILT ETF	5.05%
ISHARES UK PROPERTY UCITS	4.93%
HSBC HDG	2.03%
ROYAL DUTCH SHELL A	1.83%
SBB.0-5 YR.STLG BD.(LON)	1.82%
SPDR UK GILT ETF	1.81%
BP	1.74%
ROYAL DUTCH SHELL B	1.52%

*Total Net Assets

Asset allocation.



Sector weightings are subject to change.

Investment adviser: State Street Global Advisors Limited

Fund Size: £996.7m



Important

The information in this factsheet is correct as of 30 September 2018. OneFamily does not provide advice. If you have any doubts about the suitability of this fund, or any of our products, you should seek independent financial advice.

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.

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