



Family Charities Ethical Exempt 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 Charities Ethical Exempt Fund is currently solely invested in the Family Charities Ethical Trust. The Family Charities Ethical Trust aims to achieve growth by investing mainly in UK shares of companies that make up the FTSE4Good UK 50 Index in order to closely follow its performance.

Different ethical funds have different investment criteria. To be included in the FTSE4Good UK 50 Index, companies need to demonstrate that they are working towards:

Environmental sustainability	Adapting to and mitigating climate change	Countering bribery
Upholding and supporting universal human rights	Ensuring good supply-chain labour standards	

The Index also avoids investment in companies involved in tobacco production, weapon systems and controversial weapons (including nuclear power).

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.

Because the Family Charities Ethical Trust follows an Index which has ethical criteria and uses ethical screening, we cannot invest in certain sectors and companies. This could mean the fund carries greater risk than a fund which has no such restrictions. You can find more information about the ethical criteria of the FTSE4Good UK 50 Index at ftserussell.com.

Further information.

More information about the Family Charities Ethical Exempt Fund can be found in the document “How we manage our unit-linked funds”. This document is only available in English and can be obtained free or charge on our website onefamily.com or by contacting us.

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

Past performance.

Family Charities Ethical Exempt V Series 4 and Family Charities Ethical Exempt VI Series 4 became available to invest in from April 2013. 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 Charities Ethical Exempt Series 1	4.17%	-7.26%	12.55%	9.19%	N/A
Family Charities Ethical Exempt Series 4	5.17%	-6.37%	13.63%	10.23%	5.47%
Family Charities Ethical Exempt V Series 1	4.17%	-7.26%	12.55%	9.19%	4.47%
Family Charities Ethical Exempt V Series 4	4.64%	-6.84%	13.06%	9.68%	4.94%
Family Charities Ethical Exempt VI Series 1	4.64%	-6.84%	13.06%	9.68%	4.94%
Family Charities Ethical Exempt VI Series 4	4.64%	-6.84%	13.06%	9.68%	4.94%

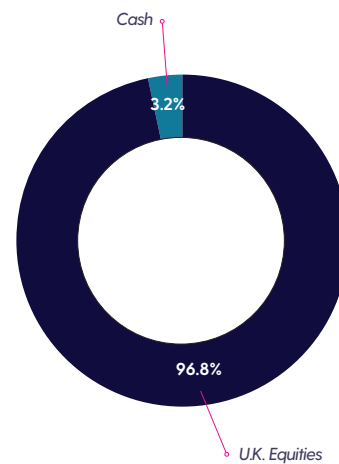
Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges. There may be other charges deducted directly from the policy, which will not be included in the figures above.

Top ten holdings.

Asset Name	%TNA*
HSBC HDG	9.19%
ASTRAZENECA	5.79%
GLAXOSMITHKLINE	5.74%
ROYAL DUTCH SHELL A	5.51%
DIAGEO	5.03%
ROYAL DUTCH SHELL B	4.58%
UNILEVER (UK)	3.59%
PRUDENTIAL	3.50%
RIO TINTO	3.43%
RECKITT BENCKISER GROUP	3.37%

*Total Net Assets

Asset allocation.



Sector weightings are subject to change.

Investment adviser: State Street Global Advisors Limited

Fund Size: £9.8m



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

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*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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