**Family Freeway Pension Safety First 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.

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**Where Is The Fund Invested?**

The Family Freeway Pension Safety First Fund is a tax-exempt fund which is invested in fixed term deposits with banks and building societies. It may also invest in money market funds.

If you are considering switching into this fund, please also see our “How cash funds work” leaflet before making any decision to invest. This is available on our website onefamily.com or by contacting us.

**What Are The Risks?**

Investing in a cash fund has historically been regarded as lower risk than investing in a stocks and shares fund, but potential growth returns are generally lower.

As returns can be lower, if you decide to invest in a cash fund, you should particularly consider the effect of inflation. Inflation is an increase in the cost of living, which generally happens over time, and will reduce how much you can buy with the proceeds of your investments. If the growth on your investments is lower than the rate of inflation, the real value of your money will effectively be falling, as you will be able to buy less with your money than before.

**Further Information**

More information 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 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.

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**5 Year Past Performance**

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>2015 to 2016</th>
<th>2016 to 2017</th>
<th>2017 to 2018</th>
<th>2018 to 2019</th>
<th>2019 to 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Freeway Pension Safety</td>
<td>0.53%</td>
<td>0.31%</td>
<td>0.22%</td>
<td>0.27%</td>
<td>0.17%</td>
</tr>
<tr>
<td>First Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The figures above are calculated from 30 September to 30 September for each calendar year.

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 Holdings

<table>
<thead>
<tr>
<th>Asset Name</th>
<th>%TNA**</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAFSNWID TD000490 0.5% 31</td>
<td>66.68%</td>
</tr>
<tr>
<td>FAFSCBRO TD000485 0.8% 6-</td>
<td>33.32%</td>
</tr>
</tbody>
</table>

*If fewer than ten holdings are displayed, this is due to matured deposits that have yet to be reinvested
** Total Net Assets

Asset Allocation

100.0%

Cash

Sector weightings are subject to change.

Investment Adviser: State Street Global Advisors Ltd

Fund Size: £0.9m

Important

The information in this factsheet is correct as of 30 September 2020. 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.