



## Family Investments Child Trust Fund Factsheet (unit trust).

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 Investments Child Trust Fund aims to achieve growth by investing mainly in UK and overseas shares of companies that make up a number of stock market indices in the UK, Far East, North America and Europe, in order to closely follow their performance. No fixed interest investments are held currently, but could be in the future. The indices followed, and how much of the fund follows each index, is regularly considered and reviewed by both us and our Investment Adviser. We may change the indices we follow, but currently the fund follows the performance of the following stock market indices:

FTSE 350 (excluding Investment Trusts) Index	FTSE All World Developed Japan Index	FTSE All World Developed Europe Ex UK* Index
FTSE All World Asia-Pacific Ex Japan* Index	FTSE All World Developed North America Index	

\*"Ex" means companies from that country are not included (e.g. FTSE All World Developed Europe Ex UK Index does not include UK companies).

### 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 Investments Child Trust 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 fund's Key Investor Information document or the fund's prospectus. These documents are only available in English and can be obtained free of charge on our website onefamily.com or by contacting us.

We also provide a document which gives more detailed information about the fund's charges (on the 'Key Investor Information' section of our website). Additionally, the Investment Association provides some helpful, general information about charges which can be found on their website at investmentuk.org.

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

### Past performance.

	Percentage growth				
	September 2012 to September 2013	September 2013 to September 2014	September 2014 to September 2015	September 2015 to September 2016	September 2016 to September 2017
Family Investments Child Trust Fund	15.2%	5.2%	-3.6%	19.6%	11.8%

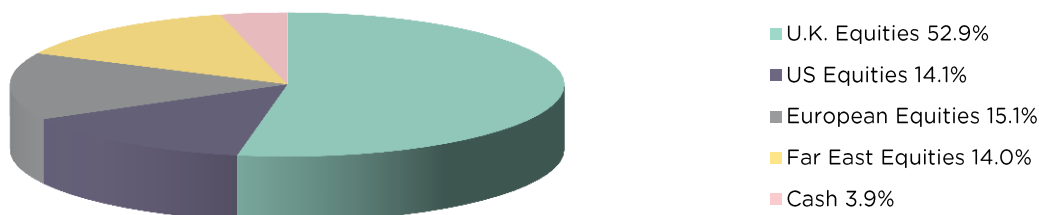
Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges. There may be other charges deducted directly from the policy, which will not be included in the figures above.

## Top ten holdings.

Asset Name	%TNA*
HSBC HDG	3.56%
BRITISH AMERICAN TOBACCO	2.57%
ROYAL DUTCH SHELL A	2.42%
BP	2.21%
ROYAL DUTCH SHELL B	2.07%
GLAXOSMITHKLINE	1.73%
ASTRAZENECA	1.51%
DIAGEO	1.46%
VODAFONE GROUP	1.34%
UNILEVER (UK)	1.23%

\*Total Net Assets

## Asset allocation.



Sector weightings are subject to change.

**Investment adviser:** State Street Global Advisors Limited.

**Fund size:**

£965.7m

## Important.

The information in this factsheet is correct as of 29th September 2017. 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.



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**Visit us at**  
[onefamily.com](http://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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