



Family Sovereign 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 Sovereign Fund aims to achieve long-term growth, while spreading risks across a wide range of investments. It invests mainly in both UK and overseas shares, along with fixed interest investments and property. It may also invest in alternative investments, money market instruments and cash. The Family Sovereign Fund may achieve this by investing in one or more 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 Sovereign fund invests in a type of investment called a hedge fund. Hedge funds generally have far more flexibility in where they invest than a traditional fund and tend to use more advanced and varied investment strategies. However, the varied investment strategies used may be riskier than the strategies used by traditional funds, so the risk that an investor could get back less than has been paid in can be greater. You can find more information about hedge funds and their risks on our website at onefamily.com/hedge-funds or by contacting us.

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.

Past performance.

Family Sovereign V Series 4 and Family Sovereign VI Series 4 became available to invest in from February 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 Sovereign III Ser 1	4.61%	0.01%	14.22%	7.72%	2.48%
Family Sovereign III Ser 4	5.61%	0.97%	15.31%	8.75%	3.46%
Family Sovereign V Ser 1	4.61%	0.01%	14.22%	7.72%	2.48%
Family Sovereign V Ser 4	5.08%	0.46%	14.73%	8.21%	2.94%
Family Sovereign VI Ser 1	5.08%	0.46%	14.73%	8.21%	2.94%
Family Sovereign VI Ser 4	5.08%	0.46%	14.73%	8.21%	2.94%
Family Sovereign ISA Fund	5.08%	0.46%	14.73%	8.21%	2.94%

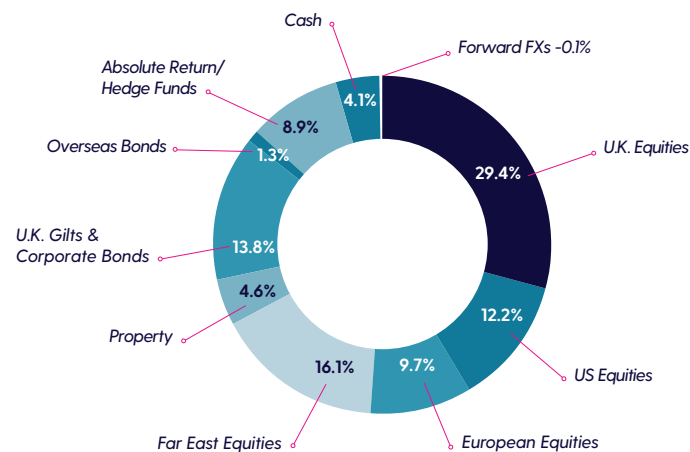
Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges. There may be other charges deducted directly from the policy, which will not be included in the figures above.

Top ten holdings.

Asset Name	%TNA*
ABERDEEN EMERGING MARKETS	5.83%
SPDR STERLING CORP BOND E	4.76%
SPDR 1-5 YEAR GILT ETF	3.82%
ISHARES UK PROPERTY UCITS	3.73%
Millennium Intl 10A	2.38%
DOUBLE BLACK DIAMOND I SS	1.78%
CQS DIVERSIFIED FUND	1.78%
HSBC HDG	1.53%
ROYAL DUTCH SHELL A	1.38%
SBB.0-5 YR.STLG BD.(LON)	1.38%

*Total Net Assets

Asset allocation.



Sector weightings are subject to change.

Investment adviser: State Street Global Advisors Limited

Fund Size: £809.1m



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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