



OneFamily Unitised Deposit Fund Factsheet

Where are the funds invested?

The objective of the Fund is to maintain a high level of liquidity, preserve capital, and provide a return in line with Sterling money market rates.

To achieve this objective, the Fund invests in a diversified range of high-quality, short-term money market instruments. These typically include cash deposits, certificates of deposit, commercial paper, and other short-dated debt issued by highly rated financial institutions. The portfolio may also invest in short-term government and agency securities to support liquidity and stability.

The benchmark for the performance of the Fund is the SONIA Compounded Index, which reflects Sterling overnight market rates.

What are the risks?

We aim to preserve capital and provide a stable return, but this cannot be guaranteed. As the value of the Fund may fall as well as rise, it is possible to get back less than has been paid in. The Fund invests in high-quality money market instruments, but it is still exposed to risks such as interest rate movements, credit events, and liquidity pressures. Additionally, the Fund is not a bank deposit and is not insured or guaranteed by any government agency.

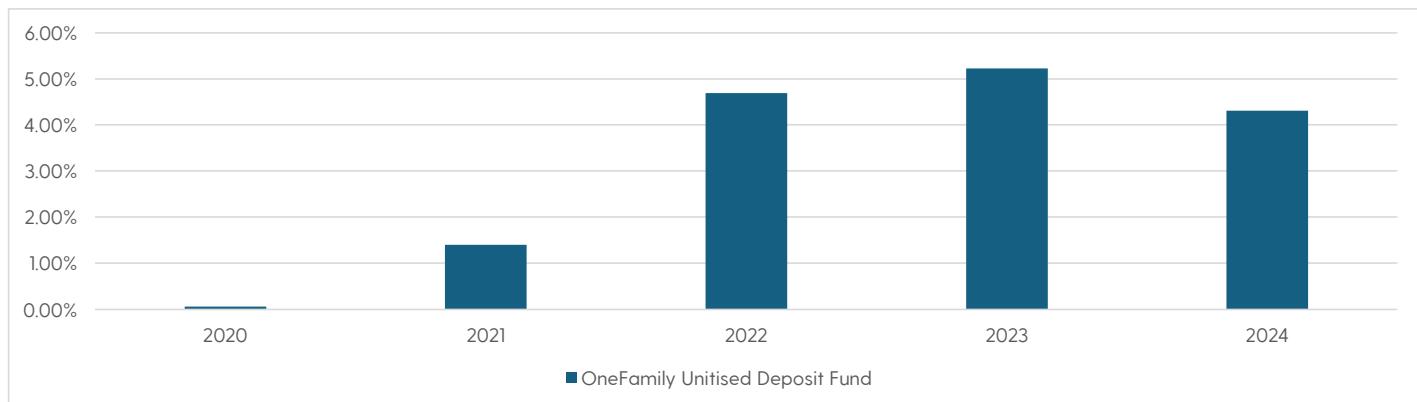
Further Information

The unit prices are reported daily on the OneFamily website (daily prices page) starting on the fund launch date.

When you invest with OneFamily, your money buys units in one or more funds. The purpose of this factsheet is to give you information to help you understand how the investment works and how it is performing. 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.

5 Year (Simulated) Past Performance

Note: The simulation of past performance has been calculated using the historic fund prices of the underlying investment fund (at 31st Dec 2025)



2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025	2025 to 2026	5 Year Total
0.05%	1.40%	4.69%	5.23%	4.31%	16.58%

The figures above are calculated from January to December for each calendar year. Performance is based on price movement calculated using published prices as at 10am, which will include all charges payable.

Past performance is not a guide to future performance and should not be used on its own to make an investment decision.

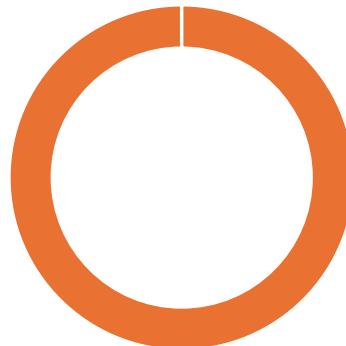
Holdings

Asset Name	% Holding
State Street GBP Liquidity LVNAV Fund (IE00B1XG4764)	100

Investment Adviser: Internally managed

Asset Allocation

State Street GBP Liquidity LVNAV Fund (IE00B1XG4764)



Sector weightings are subject to change

Important

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.

The information in this factsheet is correct as of:

31 December 2025