



## Key Information Document (UK All-Share 2 Fund)

This document provides you with key information about this pension product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

### Product

The Personal Pension and Freestanding Additional Voluntary Contribution contracts, are manufactured by Family Assurance Friendly Society Limited (trading as OneFamily). Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The OneFamily UK All-Share Pension Fund held within the Pension/AVC is also provided by Family Assurance Friendly Society Limited. For more information visit [www.onefamily.com](http://www.onefamily.com). Our contact number is 0344 8920 920. This document is correct as of 31st December 2025.

#### What is this product?

##### ○ Type

The product is a unit-linked Personal Pension/Freestanding Additional Voluntary Contribution (FSAVC) scheme

##### ○ Objectives

The aim of the product is to provide a pension accumulation product that builds value over time to be used to fund income in retirement. Either directly as a lump sum, or through the purchase of externally provided annuities or transfer to another provider to facilitate drawdown options.

The objective of the Fund (UK All-share) is to achieve long-term growth over a 5-year or longer period by investing in a range of UK equities. To achieve its objective the policy of the Fund is to invest in one or more collective investment scheme. These schemes may apply a screening process to avoid investing in certain types of companies, such as those that manufacture controversial weapons. The benchmark for the performance of the Fund will be in line with the index that the underlying collective investment scheme(s) tracks.

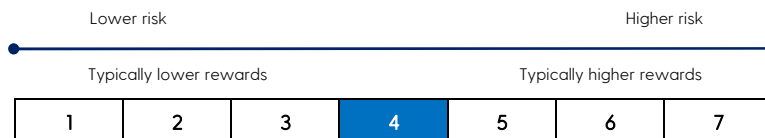
##### ○ Intended retail investor

The product is suitable for someone who is looking to accumulate a pension lump sum over time through regular contribution and/or ad-hoc payments. Designed for anyone who has more than 5 years to their intended retirement age.

The Fund is designed for investors who are happy to take some risk to increase the potential return by investing in stocks and shares. As the product invests in stocks and shares, it will suit investors with a longer-term residual investment horizon of at least five years, who are willing to accept a medium level of risk for potentially higher levels of return.

#### What are the risks and what could I get in return?

##### Risk indicator



The risk indicator assumes you keep the product for five years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions are unlikely to impact our capacity to pay you.

The risk of the product may be significantly higher than the one represented in the summary risk indicator where the product is not held for the recommended holding period.

This product does not include any capital protection from future market performance so you could lose some or all of your investment.

## Performance information

### The main factors likely to affect future performance

Charges and fees levied will result in the product underperforming any benchmarks, fees are outlined further in this document.

The Fund will invest indirectly in UK shares through investment in collective investment scheme(s) which track the performance of a specific index. This index may include a screening process to avoid investing in certain types of companies, such as those that manufacture controversial weapons.

The value of the indices can fall as well as rise and, since the Fund aims to track the performance of each index, the value of your investments can fall as well as rise.

Other factors affecting the Fund's performance could include:

- **Economic growth**

More people buying goods and services, and more likely to invest - all providing support to stock prices

- **Inflation**

Stocks tend to be more volatile when inflation is elevated

- **Monetary policy**

High interest rates can discourage investment and depress asset prices.

### What could affect my performance positively?

Good investment performance could be supported by positive economic growth, financial stability and buoyant financial markets.

### What could affect my performance negatively?

Negative outcomes could be caused or exacerbated by negative economic growth, geopolitical instability and volatile financial markets. Other factors could also negatively impact performance including (but not limited to) natural disaster or act of terrorism.

Under severely adverse market conditions investment value could reduce significantly with the potential to lose all your investment value, or there could be a delay in payment to you due to difficulty selling the underlying assets.

### What happens if OneFamily is unable to pay out?

If Family Assurance Friendly Society Limited fails or goes bankrupt you could lose some or all of your investment. You may qualify for compensation from the Financial Services Compensation Scheme (FSCS) if we fail or go bankrupt. Circumstances vary but most types of contract based pension are covered for 100% of the claim with no upper limit. Further information about compensation arrangements is available from the FSCS.

### What are the costs?

- **Costs over time**

Investment scenarios (£10,000)			
	If you cash in after one year	If you cash in after three years	If you cash in after five years
Total Costs	£41.95	£153.79	£313.21
Impact on return (RIY) per year	0.38%	0.38%	0.38%

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £1,000 each year. The figures are estimates and may change in the future.

## Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

One-off costs	Entry Costs	0.00%	The impact of the costs you pay when entering your investment.
	Exit Costs	0.00%	The impact of the costs of exiting your investment
Ongoing Costs	Portfolio transaction costs	0.03%	The impact of the costs of us buying and selling the underlying investments for the product
	Insurance costs	0.00%	The impact of the amount you are paying to buy insurance protection
	Other ongoing costs	0.35%	The impact of the costs that we take each year for managing your investments and costs presented in the table above
Incidental costs	Performance fees	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	Carried interest	0.00%	Not applicable

## How long should I hold it and can I take money out early?

The recommended holding period is a minimum of five years. As this product is invested in stocks and shares, you should expect the money to remain invested for at least five years. Holding the product for less than five years increases the possibility that you will get back less than you have paid in. The recommended minimum holding period has been selected due to the volatility associated with investments in company shares which tend to fluctuate in value by large amounts in the short term.

## How can I complain?

If you want to make a complaint about the product or Family Assurance Friendly Society Limited, please contact us and we will do what we can to resolve your complaint as quickly as possible.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. You can also find these procedures on our website, or you can contact us to request a copy at any time.

To contact us call us on 0344 8 920 920\* or write to us at:

OneFamily,  
16-17 West Street,  
Brighton BN1 2RL

You can also visit [onefamily.com/complaints](http://onefamily.com/complaints).

If you are not satisfied with our response to your complaint, you may be able to refer it to the Financial Ombudsman Service.

Making a complaint won't affect your legal rights.

## Other relevant information

You can find more information about the product and associated funds on the OneFamily website - [onefamily.com/fundinfo](http://onefamily.com/fundinfo). This document is reviewed every 12 months.

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## [www.onefamily.com](http://www.onefamily.com)

\*Open 9am-5:30pm Monday to Friday (Wednesday 9:30am-5:30pm). 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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