



Key Information Document

This document provides you with information about this investment product. It is not marketing material. The information is required by law to help you understand the nature and investment strategy of this product to help you compare it with other products.

Product

The Life Policy within a OneFamily Child Trust Fund (CTF) is 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 Shares fund held within the CTF is also provided by Family Assurance Friendly Society Limited. For more information visit onefamily.com. Our contact number is 0344 8920 920*. This document is correct as of 1st June 2025.

What is this product?

Type

This product is a Life Policy within a CTF, investing in the OneFamily UK Shares fund. This Life Policy is a 'qualifying investment' under the CTF regulations and as such can be held within an CTF and will invest in a unit-linked fund, commonly known as 'life fund'. The Life Policy, the life fund and the CTF are all provided by OneFamily.

Objectives

The objective of the OneFamily UK Shares fund is to achieve medium to long-term growth by investing in higher risk UK investments. To achieve its objective the Fund invests in one or more collective investment schemes. The Fund will aim to invest up to 100% indirectly in assets like UK equities.

Insurance benefit

The Life Policy within the CTF is written on the life of the beneficial owner (the child) of the account. This means the product contains a death benefit. The amount payable on death is 101% of the value of units held within the policy. Please see the Terms and Conditions document (section 13.0) for more information. There is no charge for this death benefit and it does not affect the return on your investment.

Intended retail investor

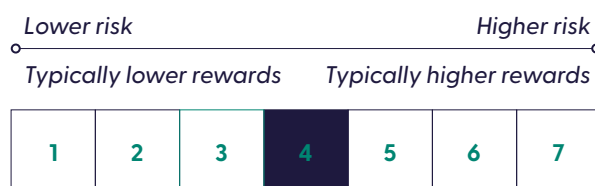
It is suitable for investors wishing to invest via a wrapper product (e.g. CTF). This Fund is designed for investors who are happy to take some risk in order to increase the potential return by investing in stocks and shares. As the product invests in stocks and shares, it will suit investors with a medium to long-term investment horizon of at least five years who are willing to accept a medium level of risk for potentially higher level of returns.

Term

The Life Policy within the CTF will come to an end either on the death of the beneficial owner (the child) or on closure (Maturity). OneFamily has the right to cancel this product and so do you. Please refer to the Terms and Conditions (section 13) for information.

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

Risk indicator



The level of risk is based on the OneFamily UK Shares fund held by the Life Policy within the CTF. The risk indicator assumes you keep the product for a minimum of 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 could 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 affect the product returns. Fees are outlined further in this document.

No performance benchmark has been set. Performance is expected to be generally in line with medium to long-term returns of the underlying Fund. The Fund will invest indirectly in UK shares.

Other factors affecting the Fund's performance could include:

- o **Economic growth**

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

- o **Inflation**

Stocks tend to be more volatile when inflation is elevated

- o **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) a 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 delays in your payment 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 long-term insurance are covered. Further information about compensation arrangements is available from the FSCS.

What are the costs?

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 below are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £10,000. The figures are estimates and may change in the future.

- o **Costs over time**

Investment Scenarios (£10,000)			
	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years
Total costs	£166.17	£596.44	£1,189.45
Impact on Return (RIY) per year	1.53%	1.53%	1.53%

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. This is the most you will pay, and you could pay less.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.03%	The impact of the costs of us buying and selling underlying investments for the product.
	Insurance costs	0.00%	No cost
	Other ongoing costs	1.50%	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%	No cost
	Carried interests	0.00%	No cost

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 has been paid in. The recommended holding period has been selected due to the volatility associated with investments in collectives that will hold 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 visit onefamily.com/complaints. Or write to us at:

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

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 in the respective Terms and Conditions document. More information about the Fund can be found here - onefamily.com/fundinfo. This document is reviewed every 12 months.

onefamily.com

*Open 9am to 7pm Monday to Friday, 9am to 1pm Saturday. 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.

OneFamily is a trading name of Family Assurance Friendly Society Limited (registered and incorporated under the Friendly Societies Act 1992, registered number 939F). Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.