



Key Investor Information

This document provides you with key investor information about this Trust. It is not marketing material. The information is required by law to help you understand the nature and risks of investing in this Trust. You are advised to read it so you can make an informed decision about whether to invest.

Family Asset Trust (ISIN GB0003315511)

This fund is managed by Family Investment Management Limited, part of the group of companies trading as OneFamily.

Investment Objective, Policy and Benchmark

The investment objective is to achieve long-term growth over a ten-year period by directly investing in UK shares.

To achieve its objective, the policy of the Trust is to track the Financial Times Stock Exchange ('FTSE') 350 excluding Investment Trusts Total Return Share Index ('the Index'). The Index represents the 350 largest companies by market capitalisation quoted on the London Stock Exchange excluding any Investment Trusts.

Although the intention is to mirror the Index as closely as possible, the Trust's composition and weighting may differ if the Manager determines there is difficulty buying and selling assets quickly or the costs to the Trust are too high.

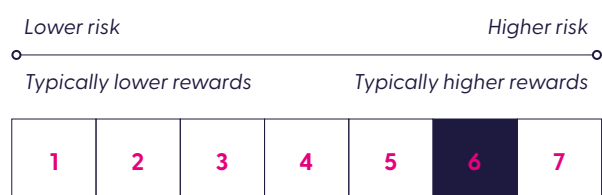
The Trust's target benchmark is the Index. It is expected that the associated tracking error will be 0.1%, although this cannot be guaranteed. The benchmark has been selected as it matches the investment policy of the Trust.

For the full investment objective, policy and benchmark details, please see section 2 of the Trust's prospectus which is available on our website or by calling us.

Other information:

- This Trust may not be appropriate for investors who plan to withdraw their money within 10 years.
- You will hold accumulation units which means that any income the Trust earns will be rolled up into the value of your units.
- Units can be bought and sold on any working day.
- Our Remuneration Policy details how remuneration and benefits are determined and awarded and the associated governance arrangements. This can be found in the Society's Annual Report (Annual Report and Financial Statements), on our website at onefamily.com or can be requested from us free of charge.

Risk and Reward Profile



The Risk and Reward Indicator is designed to give you a guide to the Trust's level of risk and potential for growth. The higher the number, the greater the potential for growth but the greater the risk of losing money.

The indicator is based upon the rate at which the value of the Trust has moved up and down in the past and is calculated using a method set out in European Union rules. The lowest category does not mean 'risk-free'.

The shaded area in the table above shows the Trust's category on the Risk and Reward Indicator.

The Trust has a category of 6 because it has experienced medium to high rises and falls in the past.

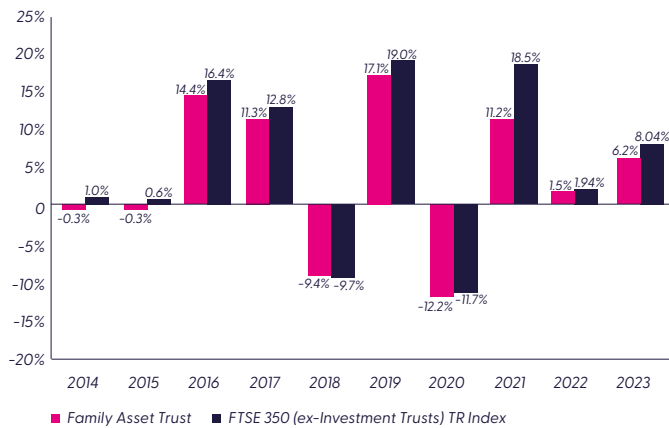
You should note that the Trust's risk category is not guaranteed to remain the same so may change in the future; the category is based on past data and this may not be a reliable indication of the future risk profile of the Trust.

Other risks:

The indicator does not take into account the following risks of investing in this Trust:

- The Trust may use derivatives for Efficient Portfolio Management (e.g. attempting to reduce the risk or cost of the Trust, or generate additional income or capital). The use of derivatives to increase or reduce the Trust's exposure to the underlying stock market index may not achieve the described outcomes and this could result in greater fluctuations of the value of the Trust. However, it is not intended that this will cause the risk profile of the Trust to change.
- It is possible to get back less than has been invested.

Past performance



- These past performance figures are calculated at the end of each calendar year
- Past performance is not a guide to future performance
- The Trust was launched on 24th January 1991
- Past performance shows the Trust year and is calculated in Pounds Sterling

Charges

The charges you pay are used to pay the cost of running the Trust, including the costs of marketing and distributing it. These charges reduce the potential for growth of your investment.

For more information about charges, please see section 11 in the Trust's prospectus which is available on our website or by calling us.

One-off charges taken before or after you invest

Entry charge	Not applicable
Exit charge	Not applicable

These are the maximum charges that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charge	1.02%
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The ongoing charges figure is based on the last calendar year's expenses and may vary from year to year.

Charges taken from the fund under specific conditions

Performance fee	Not applicable
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Practical Information

Trustee	State Street Trustees Limited.
Additional fund information	You may obtain further information about the Trust, including the Trust's prospectus and its latest annual and half-yearly reports, on our website or by contacting us. These documents are available in English only and can be obtained free of charge.
Other information	Other practical information, including how to buy and sell units, is available by contacting us. You can find the current unit price on our website at onefamily.com/dailyprices
Tax position	UK tax law may have an impact on your personal tax position.

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.

Family Investment Management Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Trust. This Trust is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This Key Investor information is accurate as at February 2024.