



## Family Charities Ethical Trust 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 Charities Ethical Trust aims to achieve growth by investing mainly in UK shares of companies that make up the FTSE4Good UK 50 Index in order to closely follow its performance.

Different ethical funds have different investment criteria. To be included in the FTSE4Good UK 50 Index, companies need to demonstrate that they are working towards:

Environmental sustainability	Adapting to and mitigating climate change	Countering bribery
Upholding and supporting universal human rights	Ensuring good supply-chain labour standards	

The Index also avoids investment in companies involved in tobacco production, weapon systems and controversial weapons (including nuclear power).

### 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.

Because the Family Charities Ethical Trust follows an Index which has ethical criteria and uses ethical screening, we cannot invest in certain sectors and companies. This could mean the fund carries greater risk than a fund which has no such restrictions. You can find more information about the ethical criteria of the FTSE4Good UK 50 Index at ftse.com.

Additionally, the Family Charities Ethical Trust may use derivatives when managing the risk or cost of the fund or to try to generate additional income. This could mean the fund carries greater risk than a fund which does not use derivatives for this purpose. More information about derivatives and their risks can be found on our website at onefamily.com/derivatives or you can contact us for further details.

### Further information.

More information can be found in the fund's Key Investor Information document or in the fund's prospectus. These documents are only available in English and can be obtained free of charge on our website onefamily.com or by contacting us.

We also provide a document which gives more detailed information about the fund's charges (on the 'Key Investor Information' section of our website). Additionally, the Investment Association provides some helpful, general information about charges which can be found on their website at investmentuk.org.

You can find the current unit price on our website at onefamily.com/daily-prices.

### Past performance.

	Percentage growth.				
	June 2012 to June 2013	June 2013 to June 2014	June 2014 to June 2015	June 2015 to June 2016	June 2016 to June 2017
	Family Charities Ethical Trust (accumulation units)	16.3%	9.7%	-0.2%	-2.8%

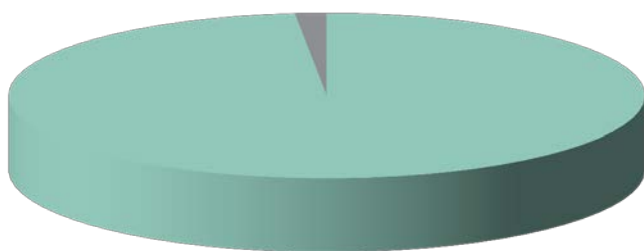
Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges. There may be other charges deducted directly from the policy, which will not be included in the figures above.

## Top ten holdings.

Asset Name	%TNA*
HSBC HDG	10.32%
GLAXOSMITHKLINE	6.12%
ROYAL DUTCH SHELL A	5.31%
ASTRAZENECA	5.04%
VODAFONE GROUP	4.50%
ROYAL DUTCH SHELL B	4.50%
DIAGEO	4.34%
UNILEVER (UK)	3.85%
RECKITT BENCKISER GROUP	3.75%
LLOYDS BANKING GROUP	3.65%

\*Total Net Assets

## Asset allocation.



■ U.K. Equities 98.4%  
■ Cash 1.6%

Sector weightings are subject to change.

**Investment adviser:** State Street Global Advisors Limited.

**Fund size:**

£174.9m

## Important.

**The information in this factsheet is correct as of 30<sup>th</sup> June 2017. 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



**Call us on**  
0344 8 920 920\*



**Visit us at**  
[onefamily.com](http://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.

## Produced by OneFamily.

OneFamily is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg. No. 939F), Family PEP Managers Limited (Co. No. 2934967), Family Investment Management Limited (Co. No. 1915516) and Family Equity Plan Limited (Co. No. 2208249). 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 the Prudential Regulation Authority. Family PEP Managers Limited, Family Investment Management Limited and Family Equity Plan Limited are authorised and regulated by the Financial Conduct Authority.

All rights in the FTSE4Good UK 50 (the "Index") vest in FTSE International Limited ("FTSE"). "FTSE®" is a trade mark of the London Stock Exchange Group companies and is used by FTSE under licence. The Family Charities Ethical Trust (the "Fund") has been developed solely by OneFamily. The Index is calculated by FTSE or its agent. FTSE and its licensors are not connected to and do not sponsor, advise, recommend, endorse or promote the Fund and do not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Fund. FTSE makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by OneFamily.