



Key Information Document

This document provides you with key information about this investment 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

This product is the **OneFamily Global Mixed Investment Fund (ISIN: GB00BD940P80)**, which is a non UCITS Retail Investment Scheme. The manufacturer of the product is Family Investment Management Limited. Call 0344 8920 920* for more information or visit www.onefamily.com. Family Investment Management Limited is authorised and regulated by the Financial Conduct Authority. This document is correct as at 30th September 2023.

What is this product?

Type

The product is a sub-fund of the Family Investments Global ICVC, which is a UK authorised collective investment scheme.

Objectives

The investment objective of the Fund is to provide growth over a five-year period. There is no guarantee that growth will be achieved over this period, or over any specific time period. Capital will be at risk during the period of investment.

To achieve its objective the policy of the Fund is to invest at least 65% in fixed interest index tracking collectives and up to 35% in the OneFamily Global Equity Fund (OGEF). The fixed interest collectives will invest in constituents of the Bloomberg Barclays Global Aggregate Bond Index and the Bloomberg Barclays Sterling Corporate Bond Index. OGEF invests in constituents of the MSCI World Index and will not deviate significantly from that index.

No performance benchmark has been set. The performance of the Fund is expected to be generally in line with the proportions of the Fund held in the underlying investments.

The performance of the fixed interest elements is expected to be in line with the performance of the underlying fixed interest indices.

The performance of the global shares element will reflect returns from the OneFamily Global Equity Fund and may deviate from long term returns from the MSCI World Index because OGEF holdings in each sector or country may be up to 1% more or less than held by the MSCI World Index.

The performance of the Fund may be compared with the composite performance of the combined indices weighted in line with the holdings in the funds invested in each index. The Bloomberg Barclays Global Aggregate Bond Index, Bloomberg Barclays Sterling Corporate Bond Index and MSCI World Index act as constraining benchmarks for the underlying collectives that the Fund will invest in.

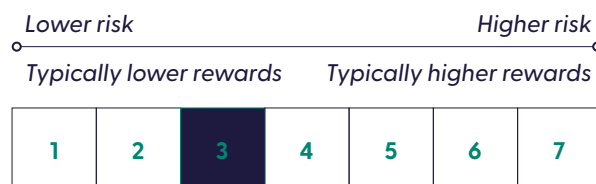
Intended retail investor

It is suitable for investors wishing to invest directly into a managed fund or via a wrapper product (eg. ISA). 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 term investment horizon of at least five years who are willing to accept a medium level of risk for a potentially higher level of return.

This Fund has no maturity date. In certain circumstances the fund manager can terminate the product and return the investment value to the customer. An example of this could be if the Fund value falls to a level where the Fund becomes non-commercially viable to maintain. In these circumstances we would look for an alternative option for investors.

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 three out of seven, which is medium/low risk class. This rates the potential losses from future performance at a medium/low 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 affect the product returns. Fees are outlined further in this document.

No performance benchmark has been set. The performance of the Fund is expected to be generally in line with the proportions of the Fund held in the underlying investments.

The composite benchmark of 32.5% of the Bloomberg Barclays Global Aggregate Bond Index, 32.5% of the Bloomberg Barclays Sterling Corporate Bond Index and 35% of the MSCI World Index (via the OneFamily Global Equity Fund (OGEF)) is the comparator benchmark for the Fund as this reflects the investment universe of the Fund. The value of these indices can fall as well as rise.

Where appropriate, the collective investment schemes invested in by the Fund may have the flexibility to use other assets including derivatives and may invest in liquidity funds.

Other factors affecting the fund 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) a natural disaster or act of terrorism.

Under severely adverse market conditions the value of the Fund invested in OGEF could reduce significantly with the potential to lose this element of the 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 (such as TESP's) 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 1 year	If you cash in after 3 years	If you cash in after 5 years
Total costs	£116.32	£359.74	£618.11
Impact on Return (RIY) per year	1.15%	1.15%	1.15%

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 £10,000. 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. 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	0.05%	The impact of the costs of us buying and selling underlying investments for the product.
	Insurance costs	0.00%	Not Applicable.
	Other ongoing costs	1.10%	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%	Not applicable.
	Carried interests	0.00%	Not applicable.

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

Recommended holding period: 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 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 Investment Management 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.

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 Fund in the fund factsheet and the fund prospectus which are available on our website.

www.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 Investment Management Limited (registered number 1915516). Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Investment Management Limited is authorised and regulated by the Financial Conduct Authority.