



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 Family Balanced International Fund (Share Class A) (ISIN: GB00B5S97M43), which is a non UCITS Retail Investment Scheme. The Fund Manager is Family Investment Management Limited (trading as OneFamily). 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 2021.

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

To achieve long-term growth over a ten-year period by investing in global shares, fixed interest securities and UK property by replicating the asset mix of different stock, bond and property indices.

Although the intention is to mirror these indices as closely as possible, the Fund's weightings in each index may differ if the Manager determines the change is required to meet the Fund's objective.

The Fund may also use derivatives for efficient portfolio management to get immediate exposure to the index market movement, reduce cost and generate growth.

For further information on this Fund please read the documents listed in the 'Other relevant information' section below.

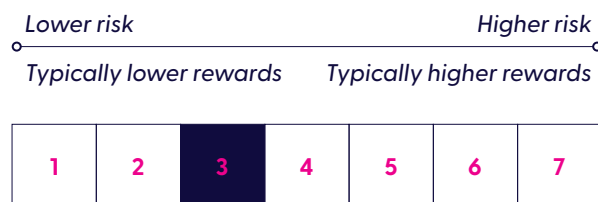
Intended retail investor

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 long term investment horizon of at least ten years who are willing to accept a medium level of risk for a potentially higher level of returns.

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 ten 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.

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

o Performance scenarios

| Performance scenarios | | | | |
|-----------------------|-------------------------------------|------------|------------|------------|
| | | Year 1 | Year 5 | Year 10 |
| Stress scenario | What you might get back after costs | £3,920.13 | £6,370.48 | £5,191.03 |
| | Average return each year | -60.80% | -8.62% | -6.35% |
| Unfavourable scenario | What you might get back after costs | £9,156.23 | £9,212.05 | £10,058.57 |
| | Average return each year | -8.44% | -1.63% | 0.06% |
| Moderate scenario | What you might get back after costs | £10,435.96 | £12,323.63 | £15,170.37 |
| | Average return each year | 4.36% | 4.27% | 4.26% |
| Favourable scenario | What you might get back after costs | £11,851.37 | £16,426.34 | £22,796.91 |
| | Average return each year | 18.51% | 10.44% | 8.59% |

This table shows the money you could get back over the next ten years, under different performance scenarios, assuming you invest £10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Your maximum loss would be that you will lose all your investment.

What happens if OneFamily is unable to pay out?

If Family Investment Management 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 investment business are covered up to £85,000. Further information about compensation arrangements is available from the FSCS.

What are the costs?

o Costs over time

| Investment scenarios (£10,000) | | | |
|---------------------------------|-----------------------------|------------------------------|-------------------------------|
| | If you cash in after 1 year | If you cash in after 5 years | If you cash in after 10 years |
| Total costs | £165.92 | £1,011.32 | £2,592.02 |
| Impact on Return (RIY) per year | 1.59% | 1.59% | 1.59% |

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.

o 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 | 0.09% | The impact of the costs of us buying and selling underlying investments for the product. |
| | Insurance costs | 0.00% | Not applicable. |
| | Other ongoing costs | 1.50% | 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% | Not Applicable. |
| | Carried interests | 0.00% | Not Applicable. |

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

Recommended holding period: Ten years. As this product is invested in stocks and shares, you should expect the money to remain invested for at least ten years. Holding the product for less than ten years increases the possibility that you will get back less than you have 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 Family Investments Global ICVC Prospectus, and also in the Fund Factsheet and Annual Report and Accounts for the Fund. These documents 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.