

Key Information Document



Purpose

This document provides you with the 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.

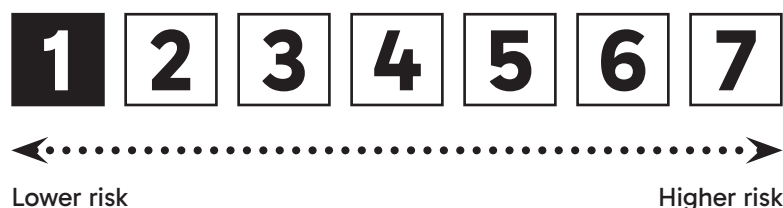
Product

The My Select ISA life policy, is manufactured by Scottish Friendly Assurance Society Limited ('Scottish Friendly'). The Investment option is the Money Market Fund which is manufactured by Scottish Friendly, and links to 1 or more funds managed by Schroders. Visit www.scottishfriendly.co.uk or call 0333 323 5433 for more information. Scottish Friendly is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Details can be found on the Financial Services Register – Registration No. 110002. This Key Information Document was produced on 6th April 2026.

What is this product?

Type	The Investment option is the Money Market Fund which is manufactured by Scottish Friendly, and links to 1 or more funds managed by Schroders.
Objectives	The Money Market Fund predominately provides exposure to a range of money market instruments like fixed deposits. To achieve this the fund will invest in one or more funds which are managed by Schroders. The fund aims to provide capital growth and aims to provide returns in excess of the Sterling Overnight Index Average before charges. Investments will have a maximum maturity (term) of 2 years and at least two thirds in money market instruments which are deemed to be investment grade. Although this fund is low risk your investment is still at risk and may fall in value, for instance where the return is lower than the fees taken. As with all investments there is risk with investing and the value of your investments may fall as well as rise, however these are not guaranteed, therefore you may get back less than has been paid in.
Maturity	This product does not have a maturity date. The recommended holding period is at least 5 years. Scottish Friendly cannot unilaterally terminate this product.
Intended retail investor	This product is intended for investors who are prepared to take on a low level of risk. The product provides exposure to a range of deposits, in a short term arrangement.
Insurance benefit	The amount payable on death is 101% of the value of units held within the policy.

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



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.



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 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see section 'What happens if we are unable to pay you'). The indicator shown above does not consider this protection.

Performance scenarios

When money is invested it is typically exposed to risk, this fund is low risk but the value of the fund can still fall. The fund invests in one or more funds selected by Scottish Friendly which invests mainly in deposits and investors can expect investment growth below the main UK Interest rate.

What could affect my return positively?

As the fund invests in one or more funds which invest in deposits, it will increase or decrease at a rate which is below the main UK interest rate. Deposit rates normally change when long-term interest rates in the UK increase. When deposit rates are at a heightened level investors could expect a positive return.

What could affect my return negatively?

As the fund invests in one or more funds which invest in deposits, it will increase or decrease at a rate which is below the main UK interest rate. When interest rates are at a low-level investors may expect their investments to fall in value.

What happens if Scottish Friendly is unable to pay out?

If you buy a policy with Scottish Friendly and we cannot pay the full amount due, you may be entitled to compensation under the Financial Services Compensation Scheme. The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.

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 here are the cumulative costs of the product itself. They include potential early exit penalties. The figures assume you invest £10,000 at outset. The figures are estimates and may change in the future.

Table 1: Costs over time

The person selling you or advising you about this product may charge you other costs. If so, we will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

£10,000	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years (the recommended holding period)
Total costs	£179.36	£452.04	£694.25
Reduction in Yield per year	1.79%	1.45%	1.29%

Table 2: 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.
- The meaning of the different cost categories.

One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering into your investment.
	Exit costs	£50.00	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.01%	The impact of the costs of buying and selling underlying investments for the product.
	Annual Management Charge (AMC)	£0.00 - £5,000 = 1.50% £5,001 - £20,000 = 1.00% £20,001 and over = 0.50%	We take a fee each month to manage your fund. This is shown as an annual rate and referred to as an AMC.
Incidental costs	Performance fees	0.00%	We do not take a performance fee from your investment.
	Carried interests	0.00%	We do not take carried interests from your investment.

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

Recommended minimum holding period: 5 years

This product has no minimum required holding period. It is designed to provide potential growth on investments over the medium to long term, so you should expect to leave your money invested for at least 5 years. You have access to your money at all times but if you make a withdrawal within the first 5 years a £50 deduction applies.

How can I complain?

If you wish to complain about any aspect of the service you have received you can contact us at Scottish Friendly, Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ. Tel: 0333 323 5433.
www.scottishfriendly.co.uk/contact-us/email-enquiry

Other relevant information

Please note that the figures assume you invest £10,000 at outset, which is the required amount we are able to show based on the regulation for this product. As such this Key Information Document should be read in conjunction with the Product Guide and Terms & Conditions, which provides additional examples of what you could get back in the future based on you paying a lower investment amount.

Other policy documentation relating to this product, such as the Product Guide and Terms & Conditions are available at www.scottishfriendly.co.uk/isa-investments