

True Potential Schroders Cautious Income

Investment Manager



Sub-investment manager

Schroders

Objective and Investment Policy

The Fund aims to deliver long term (five years plus) total return in excess of inflation (UK Consumer Price Index).

There is no guarantee that the Fund will achieve a positive return over the above, or any other period and investors should be aware that their capital is at risk.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

The Fund is actively managed, which means that the manager chooses the mix of the portfolio, and the Fund is not tracking the benchmark nor is the Fund constrained by the value, price or components of that benchmark or any other aspect. The benchmark is a minimum target for the Fund, where the target return of the Fund aims to match or exceed the return of that benchmark.

The Fund will invest predominantly (at least 80%) in other investment funds.

The Fund may also invest in: Closed-ended funds, shares, exchange traded funds, bonds (issued by governments and other organisations), exchange traded commodities, deposits, cash and money market instruments (investments usually issued by banks or governments that are a short-term loan to the issuer by the buyer).

The Fund may hold up to 100% of its assets in other investment funds.

The Fund will have exposure to both United Kingdom and overseas markets.

The Fund may use derivatives (a financial instrument whose price is dependent upon or derived from one or more underlying assets) for Efficient Portfolio Management (EPM), i.e. to protect against market or currency movements, to reduce costs, or to earn income or capital. The Fund may only use derivatives and forward transactions for investment purposes on the giving of 60 days' notice to shareholders. The Fund does not currently use derivatives and forward transactions for investment purposes.

You can buy and sell shares on any day classed as a business day in London.

The Benchmark for the Fund is the UK Consumer Price Index (CPI). This is a target benchmark. UK CPI is a good measure of inflation and is the target set for the Fund's performance to exceed over a rolling 5 year period. The ACD has selected this target benchmark as the ACD believes it best reflects the target of returns above inflation over a rolling 5 year period.

This fund may invest principally in collectives. Further information can be found in the True Potential OEIC 2 Prospectus available at www.truepotential.co.uk/documents/

Ongoing Charges Figure (OCF)*: 0.99%

There are no entry or exit charges.

Launch Date: 24 June 2015

Risk Profile: Cautious

The Cautious Investor may be sensitive to short-term losses. A Cautious Investor's potential aversion to losses could compel them to shift into a more stable investment if significant short-term losses occur. A Cautious Investor is usually willing to accept somewhat lower returns in order to lower their exposure to risk.

Why True Potential Schroders Cautious Income?

The True Potential Schroders Cautious Income Fund is sub-managed by Schroders Investment Management Limited and is managed in line with the Schroder MM Diversity Income Fund.

The True Potential Schroders Cautious Income Fund provides a diversified fund designed to deliver long-term total return in excess of inflation from exposure, directly or indirectly, to a diversified portfolio of investments while also providing an income distribution.

Key Information

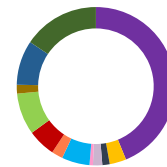
True Potential Schroders Cautious Income Inc
ISIN GB00BWBHNN53

True Potential Schroders Cautious Income Acc
ISIN GB00BWBHP77

12 month historic yield**: 3.30% (Inc), 3.23% (Acc)
Yield as of 30 June 2024

Source: Northern Trust Investor Services Limited

Asset Allocation***:



UK Stocks	43.8%
US Stocks	3.4%
European (ex UK) Stocks	1.5%
Asia Pacific Stocks	1.9%
Emerging Market Stocks	0.7%
UK Gilts	5.7%
UK Corporate Bond	2.3%
Global Treasury Bonds	5.7%
Global Corporate Bonds	8.5%
Global High Yield Bond (GBP Hedged)	1.8%
Alternatives	9.1%
Cash and Cash Equivalents	15.6%

*OCF payable can fluctuate over time as the underlying investments are variable and can change. The OCF figure is sourced from the KIID dated 20/05/2024 found at www.truepotential.co.uk/documents/.

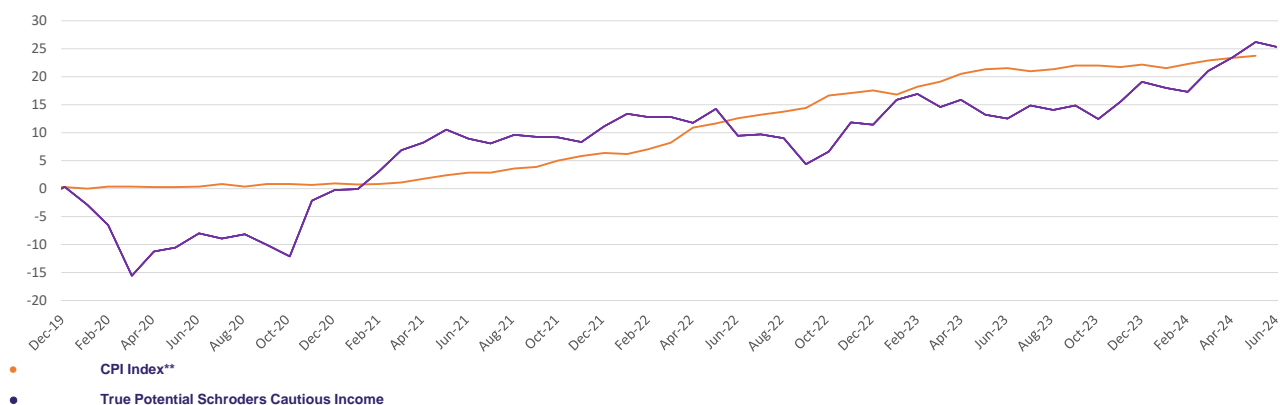
** The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, partially or in full. Full details are disclosed in the prospectus found at www.truepotential.co.uk/documents/.

***Source: Schroders Investment Management (as of 30/06/2024)

Asset Allocation is subject to change at any time without notice, is for information purposes only and should not be construed as an investment recommendation.

Please be aware that there is no guarantee that capital will be preserved.

Cumulative Performance (%)*



Percentage Growth

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Conversion
True Potential Schroders Cautious Income Acc*	-0.7%	3.6%	5.2%	11.4%	15.1%	-	25.3%
Consumer Price Inflation Index**	0.3%	1.2%	1.7%	2.0%	20.8%	-	23.4%

Annual Percentage Growth

	Jun 2018 Jun 2019	Jun 2019 Jun 2020	Jun 2020 Jun 2021	Jun 2021 Jun 2022	Jun 2022 Jun 2023	Jun 2023 Jun 2024
True Potential Schroders Cautious Income Acc*	-	-	18.4%	0.5%	2.8%	11.4%
Consumer Price Inflation Index**	-	-	2.1%	9.0%	8.7%	2.0%

* Source: Bloomberg, based on net asset value (as of 30/06/2024). The True Potential Schroders Cautious Income fund converted from a Non-UCITS Retail Scheme to a UCITS Scheme on 27 December 2019, as such past performance is limited. Past performance is not a reliable indicator of future performance.

**The CPI Index performance can be lagged 1 month.

Important Information

From 8th March 2021, True Potential Administration LLP took over from Smith and Williamson Fund Administration Limited as the Authorised Fund Manager. True Potential Investments LLP will continue as the Investment Manager.

From the 1st September 2022 this fund changed name from 'True Potential Cautious 5 Income' to 'True Potential Schroders Cautious Income'.

From 6th November 2023, the Depository has changed from HSBC Bank PLC to Northern Trust Investor Services Limited.

A Fund Prospectus and Key Investor Information Document (KIID) are available from www.truepotential.co.uk/fund-administration/#fund-documents or by email to investmentmanagement@tpllp.com.

With investing, your capital is at risk. Investments can fluctuate in value and you may get back less than you invest. Past performance is not a guide to future performance. This factsheet is not personal financial advice.