

## True Potential UBS Balanced

Investment Manager



Sub-investment manager



### Objective and Investment Policy

The Fund aims to achieve growth over the long term (5 years or longer) through active management of a diversified investment portfolio whilst seeking to control the overall level of portfolio risk.

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

To reflect the balanced nature of the Fund, 30% to 80% of the Fund will be invested in assets which are considered higher risk. Higher risk assets include domestic and international equities, property, commodities and absolute return strategies. Exposure to these assets will be achieved indirectly through collective investment schemes (this may include collective investment schemes managed by the investment manager or sub-investment manager), listed securities and derivatives.

The Fund may also invest directly or indirectly in: Bonds (issued by governments and other organisations), cash, deposits 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 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 also use derivatives for investment purposes.

There are no geographical restrictions on the countries of investment.

You can buy and sell shares on any working day in London, excluding UK public and bank holidays.

The Benchmark for this fund is Morningstar UK Moderate Target Allocation, this is a Comparator Benchmark. The benchmark may be used as a guide to compare and assess the performance of the Fund. Our aim is to help you monitor how your investment is performing. The Manager believes this is an appropriate comparator benchmark, given the multi-asset nature and relative risk profile of the Fund. The Fund does not use the benchmark as a target, nor is the Fund constrained by it. The mix of assets in the Fund may vary from those of the benchmark (and its constituents). Accordingly, it should be used for reference purposes only.

This fund may invest principally in collectives. Further information can be found in the True Potential OEIC 1 Prospectus available at [www.truepotential.co.uk/documents/](http://www.truepotential.co.uk/documents/)

Ongoing Charges Figure (OCF)\*: 0.58%

There are no entry or exit charges.

Launch Date: 10 August 2016

### Risk Profile: Balanced

The Balanced Investor may be somewhat concerned with short-term losses and may shift to a more stable option in the event of significant losses. The balance of investment risk and return are typically of equal importance to the Balanced Investor.

### Why True Potential UBS Balanced?

The True Potential UBS Balanced Fund is sub-managed by UBS Asset Management (UK) Ltd.

The True Potential UBS Balanced Fund provides a diversified fund designed to provide the opportunity for capital growth through diversified exposure, directly or indirectly, to global equity and fixed income markets.

### Key Information

True Potential UBS Balanced Acc

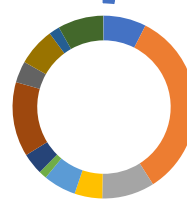
ISIN: GB00BYM57J84

12 month historic yield\*\*: 2.08% (Acc)

Yield as of 30 June 2024

Source: Northern Trust Investor Services Limited

### Asset Allocation\*\*\*:



|                                     |       |
|-------------------------------------|-------|
| UK Stocks                           | 7.5%  |
| US Stocks                           | 33.5% |
| European (ex UK) Stocks             | 9.3%  |
| Asia Pacific Stocks                 | 4.9%  |
| Emerging Market Stocks              | 5.8%  |
| UK Gilts                            | 1.4%  |
| UK Corporate Bond                   | 3.8%  |
| Global Treasury Bonds               | 13.2% |
| Global Corporate Bonds              | 3.8%  |
| Global High Yield Bond (GBP Hedged) | 6.7%  |
| Emerging Market Bond HC             | 1.9%  |
| Alternatives                        | 8.1%  |
| Cash and Cash Equivalents           | 0.1%  |
| Volatility Management****           | 2.1%  |

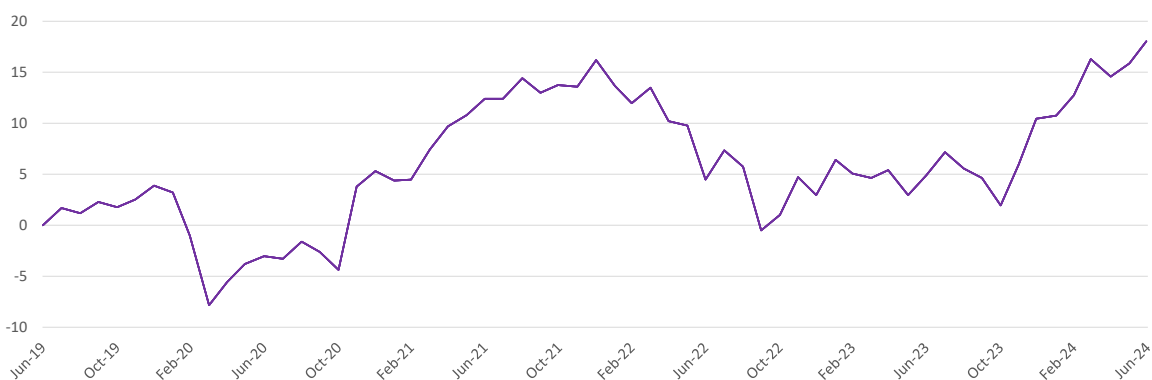
\*OCF payable can fluctuate over time as the underlying investments are variable and can change. The OCF figure is sourced from the KIID dated 20/05/2024 found at [www.truepotential.co.uk/documents/](http://www.truepotential.co.uk/documents/)

\*\* 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/](http://www.truepotential.co.uk/documents/).

\*\*\*Source: UBS Asset Management (UK) Ltd (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.

**Cumulative Performance (%)\***



| Percentage Growth                |         |          |          |        |         |         |              |
|----------------------------------|---------|----------|----------|--------|---------|---------|--------------|
|                                  | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Launch |
| True Potential UBS Balanced Acc* | 1.9%    | 1.5%     | 6.9%     | 12.5%  | 5.0%    | 18.0%   | 40.0%        |

| Annual Percentage Growth         |                      |                      |                      |                      |                      |                      |  |
|----------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--|
|                                  | Jun 2018<br>Jun 2019 | Jun 2019<br>Jun 2020 | Jun 2020<br>Jun 2021 | Jun 2021<br>Jun 2022 | Jun 2022<br>Jun 2023 | Jun 2023<br>Jun 2024 |  |
| True Potential UBS Balanced Acc* | 5.1%                 | -3.0%                | 15.9%                | -7.1%                | 0.4%                 | 12.5%                |  |

\* Source: Bloomberg, based on net asset value (as of 30/06/2024). Past performance is not a reliable indicator of future performance.

**Important Information**

From 1st June 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 October 2022 this fund changed name from 'True Potential Balanced 6' to 'True Potential UBS Balanced'.

From 4th December 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](http://www.truepotential.co.uk/fund-administration/#fund-documents) or by email to [investmentmanagement@tpllp.com](mailto:investmentmanagement@tpllp.com).

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**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.**

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