

## True Potential Threadneedle Monthly Income

Investment Manager



Sub-investment manager



### Objective and Investment Policy

The Fund aims to achieve regular income growth with prospects of capital growth. Income will be paid monthly where the level of income within the Fund allows.

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 assets, 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 Fund is also not aiming to match or exceed the return of any benchmark.

The Fund will invest predominantly in shares (units of ownership in a company).

The balance of the Fund will be mainly invested in UK bonds issued by governments and other organisations.

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 working day in London, excluding UK public and bank holidays.

The Benchmark for this fund is Morningstar UK Moderately Adventurous 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 Unit Trust Prospectus available at [www.truepotential.co.uk/documents/](http://www.truepotential.co.uk/documents/)

Ongoing Charges Figure (OCF)\*: 0.72%

There are no entry or exit charges.

Launch Date: 08 January 2016

### Risk Profile: Growth

The Growth Investor may be willing to accept high risk and chance of loss in order to achieve higher return on his or her investment. Significant losses over an extended period may prompt the Growth Investor to shift to a less risky Investment.

### Why True Potential Threadneedle Monthly Income?

The True Potential Threadneedle Monthly Income Fund is sub-managed by Threadneedle Investment Services Limited and is managed in line with the Threadneedle Monthly Extra Income Fund.

The True Potential Threadneedle Monthly Income Fund provides a regular income stream with prospects of capital growth.

### Key Information

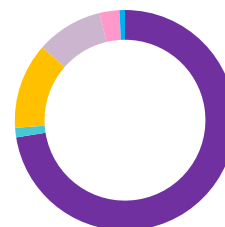
True Potential Threadneedle Monthly Income Inc  
ISIN: **GB00BYNYXN03**

True Potential Threadneedle Monthly Income Acc  
ISIN: **GB00BYNYXP27**

12 month historic yield\*\*: 3.76% (Inc), 3.82% (Acc)  
Yield as of 31 July 2024

Source: Northern Trust Investor Services Limited

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



● UK Stocks	72.5%
● UK Gilts	1.4%
● UK Corporate Bond	12.6%
● Global Corporate Bonds	9.8%
● Global REITS / Property	2.9%
● Cash and Cash Equivalents	0.8%

\*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/).

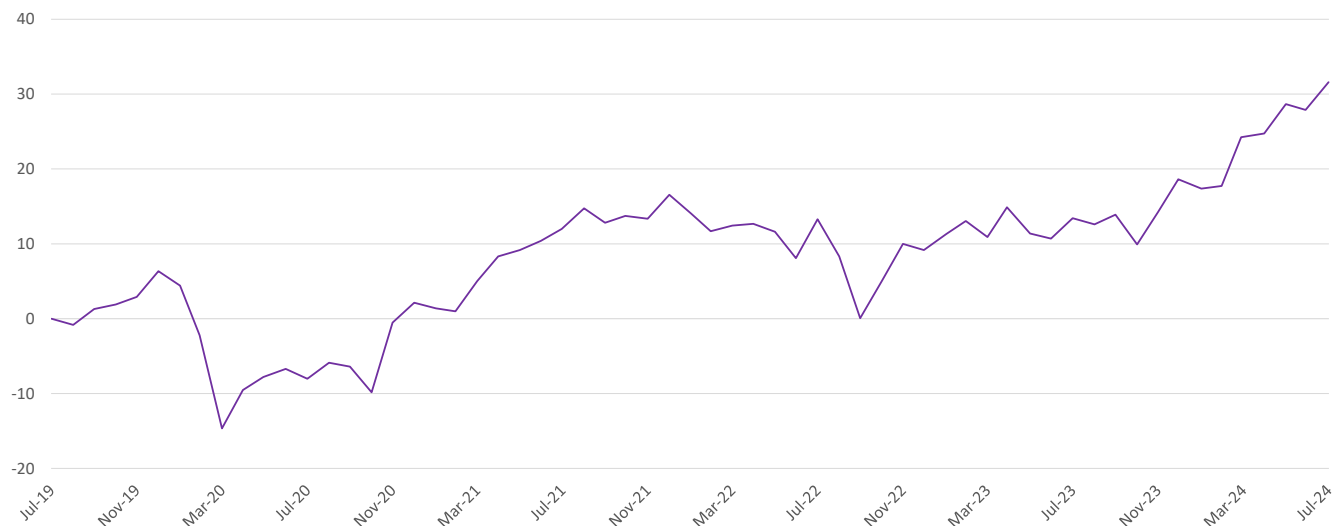
\*\* The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, 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: Threadneedle Investment Services Limited (as of 31/07/2024)

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 Launch
True Potential Threadneedle Monthly Income Acc*	2.9%	5.5%	12.1%	16.0%	17.5%	31.6%	72.4%

Annual Percentage Growth							
	Jul 2018	Jul 2019	Jul 2020	Jul 2021	Jul 2022	Jul 2023	Jul 2024
True Potential Threadneedle Monthly Income Acc*	1.2%	-8.0%	21.7%	1.2%	0.1%	16.0%	

\* Source: Bloomberg, based on net asset value (as of 31/07/2024). Past performance is not a reliable indicator of future performance.

### 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 Monthly Income 1' to 'True Potential Threadneedle Monthly 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](http://www.truepotential.co.uk/fund-administration/#fund-documents) or by email to [investmentmanagement@tplp.com](mailto:investmentmanagement@tplp.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.**