

True Potential Goldman Sachs Income Builder

Investment Manager



Sub-investment manager



Objective and Investment Policy

The Fund aims to provide income (paid monthly), whilst offering the potential for growth.

The fund also aims to achieve its objectives with a lower volatility (a measure of the size of short term changes in the value of an investment) than the MSCI World Index.

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

The Fund will invest in equities and bonds from all around the world.

The Fund will invest either directly or indirectly, via collective investment schemes or derivatives in:

- Bonds (issued by governments and other organisations)
- Shares (unit of ownership in a company)

The Fund may also invest in: Warrants, 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) as well as other investment funds

The Fund may use derivatives (a financial instrument whose price is dependent upon or derived from one or more underlying asset) 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.

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/

Ongoing Charges Figure (OCF)*: 0.81%

There are no entry or exit charges.

Launch Date: 23 January 2017

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 Goldman Sachs Income Builder?

The True Potential Goldman Sachs Income Builder Fund is sub-managed by Goldman Sachs Asset Management and is managed in line with the Goldman Sachs Global Income Builder Fund.

The True Potential Goldman Sachs Income Builder Fund provides a regular income stream with prospects of capital growth.

Key Information

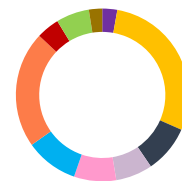
True Potential Goldman Sachs Income Builder Inc
ISIN: **GB00BYW6S436**

True Potential Goldman Sachs Income Builder Acc
ISIN: **GB00BYW6S543**

12 month historic yield**: 3.60% (Inc), 3.52% (Acc)
Yield as of 30 September 2024

Source: Northern Trust Investor Services Limited

Asset Allocation***:



| | |
|-------------------------------------|-------|
| UK Stocks | 2.8% |
| US Stocks | 28.8% |
| European (ex UK) Stocks | 8.9% |
| Asia Pacific Stocks | 6.9% |
| Global Treasury Bonds | 7.9% |
| Global Corporate Bonds | 9.9% |
| Global High Yield Bond (GBP Hedged) | 21.8% |
| Emerging Market Bond HC | 4.3% |
| Global REITS / Property | 6.2% |
| Cash and Cash Equivalents | 2.5% |

*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/.

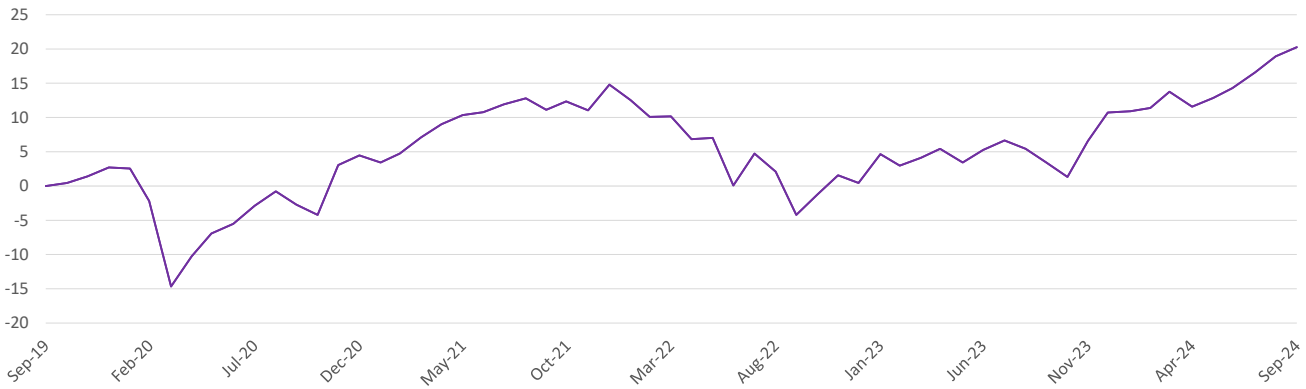
** The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, partially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

***Source: Goldman Sachs Asset Management (as of 30/09/2024)

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 Goldman Sachs Income Builder Acc* | 1.1% | 5.2% | 5.7% | 16.3% | 8.2% | 20.3% | 37.2% |

Annual Percentage Growth

| | Sep 2018 Sep 2019 | Sep 2019 Sep 2020 | Sep 2020 Sep 2021 | Sep 2021 Sep 2022 | Sep 2022 Sep 2023 | Sep 2023 Sep 2024 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| True Potential Goldman Sachs Income Builder Acc* | 5.9% | -2.7% | 14.1% | -13.7% | 8.0% | 16.3% |

* Source: Bloomberg, based on net asset value (as of 30/09/2024). 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 Income Builder 1' to 'True Potential Goldman Sachs Income Builder'.

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 or by email to 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.

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