

True Potential Growth-Aligned Defensive

Objective and Investment Policy

The Fund aims to achieve growth over the medium term (3 years or longer).

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

To reflect the defensive nature of the Fund, 10% to 40% of the Fund will be invested in assets which are considered higher risk. Higher risk assets include mainly domestic and international equities, there may also be a varied level of exposure to property, commodities and absolute return strategies. Exposure to these assets will be achieved indirectly through collective investment schemes, listed securities or directly through equities where applicable.

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).

There is no guarantee that capital will be preserved.

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.

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 Cautious 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 3 Prospectus available at www.truepotential.co.uk/documents/

Ongoing Charges Figure (OCF)*: 0.64%

Share of Growth Fee: 10% of any returns the fund achieves above its high watermark at the annual accounting period date**

There are no entry or exit charges.

Launch Date: 10 May 2018

Risk Profile: Defensive

The Defensive Investor may be very sensitive to short-term losses. A Defensive Investor's potential aversion to short-term losses could compel them to sell their investment and hold a zero risk investment instead if losses occur. A Defensive Investor would possibly accept a lower long term return in exchange for less frequent changes in portfolio value.

Why True Potential Growth-Aligned Defensive?

The True Potential Growth-Aligned Defensive Fund is managed by True Potential Investments.

The True Potential Growth-Aligned Defensive Fund provides a diversified fund designed to generate some capital growth while seeking to protect against the risk of a significant loss of capital, through diversified exposure, directly or indirectly, to equity and fixed income markets.

Key Information

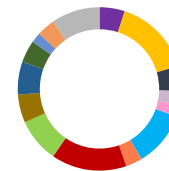
True Potential Growth-Aligned Defensive Acc
ISIN: **GB00BD6DNQ05**

12 month historic yield***: 1.87% (Acc)

Yield as of 30 September 2024

Source: Northern Trust Investor Services Limited

Asset Allocation****:



UK Stocks	5.0%
US Stocks	15.5%
European (ex UK) Stocks	4.9%
Asia Pacific Stocks	2.8%
Emerging Market Stocks	2.3%
UK Gilts	10.9%
UK Corporate Bond	3.3%
Global Treasury Bonds	14.9%
Global Corporate Bonds	8.7%
Global Inflation-Linked Bond (GBP Hedged)	5.6%
Global High Yield Bond (GBP Hedged)	6.5%
Emerging Market Bond HC	4.4%
Gold	2.0%
Alternatives	3.6%
Cash and Cash Equivalents	9.6%

*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 Share of Growth fee high watermark is the highest of the launch price and the highest price at any annual accounting period date (30th April or previous working day if 30th April falls on a non-working day).

*** 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: True Potential Investments (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 Growth-Aligned Defensive Acc*	0.8%	2.4%	3.1%	10.5%	3.5%	10.1%	12.7%

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 Growth-Aligned Defensive Acc*	1.4%	1.4%	4.5%	-7.0%	1.1%	10.5%

* Source: Bloomberg, based on net asset value (as of 30/09/2024).

Important Information

From 1st May 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 Defensive' to 'True Potential Growth-Aligned Defensive'.

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@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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