

## True Potential Schroders Cautious

Investment Manager



Sub-investment manager

Schroders

### Objective and Investment Policy

The Fund aims to deliver long term growth over a rolling five-year period 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 mainly (at least 50%) in other investment funds.

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

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

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

Ongoing Charges Figure (OCF)\*: 1.16%

There are no entry or exit charges.

Launch Date: 22 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?

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

The True Potential Schroders Cautious Fund provides a diversified fund designed to deliver longterm capital growth over a rolling five-year period in excess of inflation from exposure, directly or indirectly, to a diversified portfolio of investments.

### Key Information

True Potential Schroders Cautious Inc

ISIN GB00BWBDBHJ18

True Potential Schroders Cautious Acc

ISIN GB00BWBDBHK23

12 month historic yield\*\*: 1.89% (Inc), 1.86% (Acc)

Yield as of 30 September 2024

Source: Northern Trust Investor Services Limited

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



UK Stocks	13.1%
US Stocks	10.5%
European (ex UK) Stocks	1.8%
Asia Pacific Stocks	7.8%
Emerging Market Stocks	5.8%
UK Gilts	4.6%
UK Corporate Bond	0.2%
Global Treasury Bonds	4.6%
Global Corporate Bonds	5.7%
Global High Yield Bond (GBP Hedged)	1.0%
Alternatives	27.7%
Cash and Cash Equivalents	17.2%

\*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/).

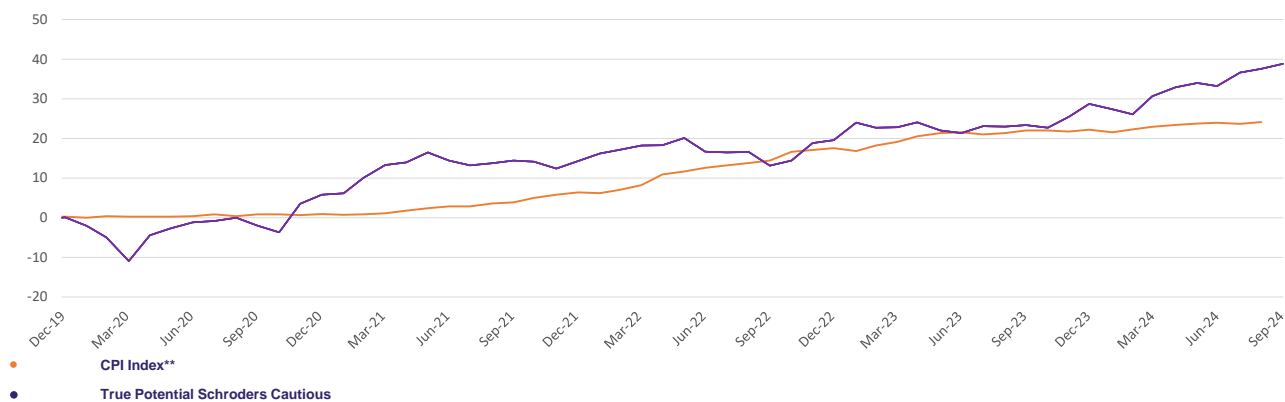
\*\* The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, 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: Schroders Investment 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 Conversion
True Potential Schroders Cautious Acc*	0.9%	4.2%	6.2%	12.5%	21.4%	-	38.8%
Consumer Price Inflation Index**	0.4%	0.3%	1.5%	2.3%	19.8%	-	23.8%

### Annual Percentage Growth

	Sep 2018	Sep 2019	Sep 2020	Sep 2021	Sep 2022	Sep 2023	Sep 2024
True Potential Schroders Cautious Acc*	-	-	16.5%	-0.8%	9.0%	12.5%	12.5%
Consumer Price Inflation Index**	-	-	3.2%	9.8%	6.7%	2.3%	2.3%

\* Source: Bloomberg, based on net asset value (as of 30/09/2024). The True Potential Schroders Cautious 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 4' to 'True Potential Schroders Cautious'.

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@tpllp.com](mailto: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.**