

## True Potential UBS Income

Investment Manager



Sub-investment manager



### Objective and Investment Policy

The Fund seeks to deliver income between 2% and 4% annually with

potential for growth over a rolling 3 year period net of fees.

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

The Fund may invest in shares; corporate bonds; government bonds; money market instruments; collective investment schemes; derivatives and forward transactions; and deposits.

The Fund may also invest in real estate, infrastructure, private debt, insurance linked securities, mortgage-linked securities and bank loans.

The Fund will typically (i.e. within normal market conditions) be invested with exposure to:

- 20% - 70% by value in listed shares (the exposure within normal market conditions is expected to be around 47%);
- 30% - 100% by value in publicly traded corporate and/or government bonds (a loan, usually to a company or government, that pays interest), money market instruments (investments usually issued by banks or governments that are a short-term loan to the issuer by the buyer), deposits and/or cash and near cash instrument (the exposure within normal market conditions is expected to be around 52%); and
- 0% - 20% by value in alternative assets (including but not limited to real estate, infrastructure, private debt, insurance-linked securities, mortgage linked securities and bank loans) (the exposure within normal market conditions is expected to be around 1%). These may be achieved indirectly, including through securities which are closed-ended funds, such as investment companies or real estate investment trusts (REITs), or collective investment schemes.

The above exposures may be achieved directly or indirectly, including through collective investment schemes. This may include schemes managed by the ACD, Investment Manager or sub-investment manager, or an affiliate of these parties.

Corporate bonds may include high yield debt (which have a higher risk of default but potentially offer higher returns to compensate). Government bonds may include emerging markets (bonds issued by less developed countries).

Derivatives may be used for investment purposes to a limited extent for; a) investment purposes, b) protecting against the effects of interest rate changes, c) to enhance income returns, d) to protect against default risks, e) to limit currency exposure.

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

There are no geographic restrictions on the investments.

The Benchmark for this fund is Morningstar UK Moderately 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 ACD 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 2 Prospectus available at [www.truepotential.co.uk/documents/](http://www.truepotential.co.uk/documents/)

Ongoing Charges Figure (OCF)\*: 0.79%

There are no entry or exit charges.

Launch Date: 16 February 2022

### 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 Income?

The True Potential UBS Income fund is sub-managed by UBS Asset Management.

The True Potential UBS Income Fund provides a diversified fund designed to generate a regular income stream with prospects of capital growth.

### Key Information

True Potential UBS Income Inc

ISIN: **GB00BMF19G04**

True Potential UBS Income Acc

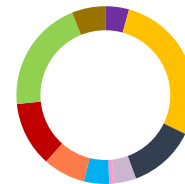
ISIN: **GB00BMF19F96**

12 month historic yield\*\*: 4.46% (Inc), 4.37% (Acc)

Yield as of 30 September 2024

Source: Northern Trust Investor Services Limited

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



|                                     |       |
|-------------------------------------|-------|
| UK Stocks                           | 4.3%  |
| US Stocks                           | 27.9% |
| European (ex UK) Stocks             | 12.2% |
| Asia Pacific Stocks                 | 4.0%  |
| Emerging Market Stocks              | 0.9%  |
| UK Gilts                            | 4.6%  |
| Global Treasury Bonds               | 7.7%  |
| Global Corporate Bonds              | 11.8% |
| Global High Yield Bond (GBP Hedged) | 20.5% |
| Emerging Market Bond HC             | 6.1%  |

\*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/).

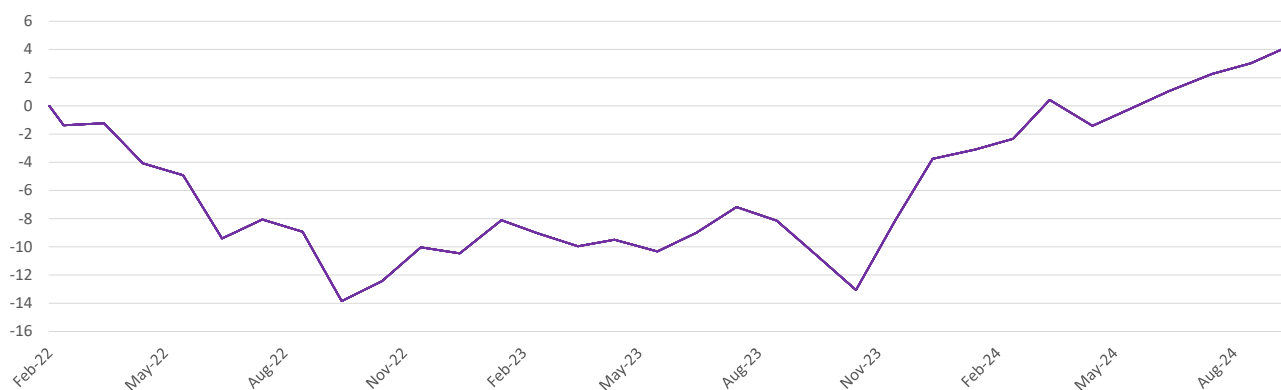
\*\* The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, 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 (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 UBS Income Acc* | 1.2%    | 3.2%     | 3.9%     | 16.6%  | -       | -       | 4.3%         |

| Annual Percentage Growth       |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|
|                                | Sep 2018 | Sep 2019 | Sep 2020 | Sep 2021 | Sep 2022 | Sep 2023 | Sep 2024 |
| True Potential UBS Income Acc* | -        | -        | -        | -        | -        | 3.8%     | 16.6%    |

\* Source: Bloomberg, based on net asset value (as of 30/09/2024). Past performance is not a reliable indicator of future performance.

**Important Information**

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).

From 6th November 2023, the Depository has changed from HSBC Bank PLC to Northern Trust Investor Services Limited.

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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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