

True Potential SEI Cautious

Investment Manager



Sub-investment manager



Objective and Investment Policy

The Fund aims to provide growth and income by investing directly and indirectly in a selected range of investments in the UK and around the world, mainly in other investment funds which have a global equity and fixed income focus.

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

The Fund may also invest in:

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

The Fund may hold up to 100% of its assets in other investment funds.

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 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 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 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)*: 1.00%

There are no entry or exit charges.

Launch Date: 18 March 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 SEI Cautious?

The True Potential SEI Cautious Fund is sub-managed by SEI Investments Management Corporation and is managed in line with the SEI Core Fund.

The True Potential SEI Cautious Fund provides a diversified fund designed to provide the opportunity for capital growth and income through diversified exposure, directly or indirectly, to global equity and fixed income markets.

Key Information

True Potential SEI Cautious Inc

ISIN: **GB00BV9FY82**

True Potential SEI Cautious Acc

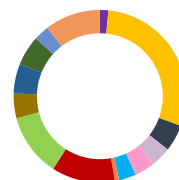
ISIN: **GB00BV9FR019**

12 month historic yield**: 3.24% (Inc), 3.17% (Acc)

Yield as of 31 October 2024

Source: Northern Trust Investor Services Limited

Asset Allocation***:



•	UK Stocks	1.6%
•	US Stocks	29.0%
•	European (ex UK) Stocks	5.0%
•	Asia Pacific Stocks	3.8%
•	Emerging Market Stocks	3.8%
•	UK Gilts	3.2%
•	UK Corporate Bond	0.8%
•	Global Treasury Bonds	11.9%
•	Global Corporate Bonds	11.8%
•	Global Inflation-Linked Bond (GBP Hedged)	4.6%
•	Global High Yield Bond (GBP Hedged)	5.6%
•	Emerging Market Bond HC	5.6%
•	Alternatives	2.9%
•	Cash and Cash Equivalents	10.4%

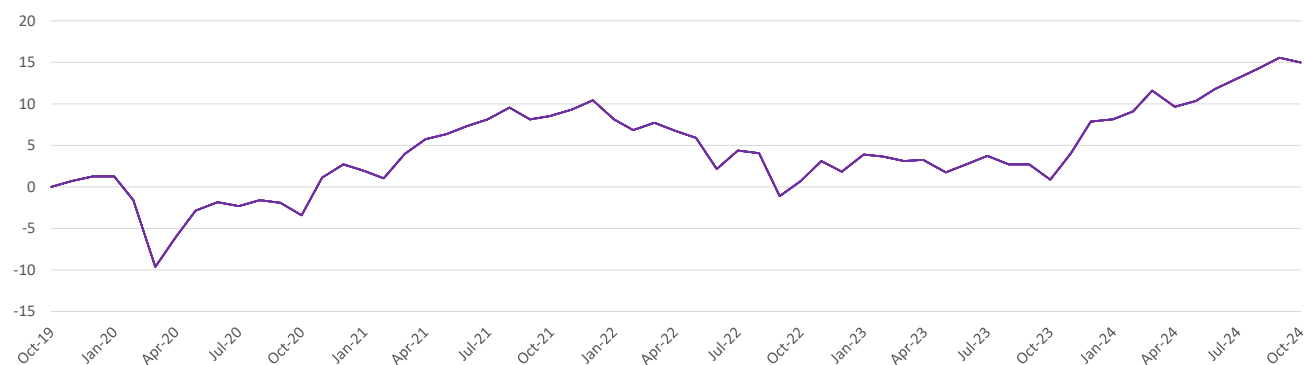
*OCF payable can fluctuate over time as the underlying investments are variable and can change. The OCF figure is sourced from the KIID dated 01/10/2024 found at www.truepotential.co.uk/documents/.

** 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: SEI Investment Management Corporation (as of 31/10/2024)

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.

Cumulative Performance (%)*



Percentage Growth

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Launch
True Potential SEI Cautious Acc*	-0.5%	1.7%	4.9%	14.0%	6.0%	15.0%	44.4%

Annual Percentage Growth

	Oct 2018 Oct 2019	Oct 2019 Oct 2020	Oct 2020 Oct 2021	Oct 2021 Oct 2022	Oct 2022 Oct 2023	Oct 2023 Oct 2024
True Potential SEI Cautious Acc*	6.4%	-3.4%	12.4%	-7.2%	0.2%	14.0%

* Source: Bloomberg, based on net asset value (as of 31/10/2024). 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 Cautious 3' to 'True Potential SEI Cautious'.

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@tpllp.com.

The Morningstar Indexes are the exclusive property of Morningstar, Inc. Morningstar, Inc., its affiliates and subsidiaries, its direct and indirect information providers and any other third party involved in, or related to, compiling, computing or creating any Morningstar Index (collectively, "Morningstar Parties") do not guarantee the accuracy, completeness and/or timeliness of the Morningstar Indexes or any data included therein and shall have no liability for any errors, omissions, or interruptions therein. None of the Morningstar Parties make any representation or warranty, express or implied, as to the results to be obtained from the use of the Morningstar Indexes or any data included therein.

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.