

True Potential 7IM Balanced

Investment Manager



Sub-investment manager



Objective and Investment Policy

The Fund aims to provide a balance of income and growth over a rolling 3-year period, net of fees.

The investments in the fund are mostly passive (tracks the performance of a stock index or another type of investment), but the investment manager makes active decisions on the mix of assets in their Fund.

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

The Fund will invest predominantly, directly, or indirectly, in:

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

The Fund may also invest, directly or indirectly, in: Other investment funds; 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); derivatives; property (indirectly); commodities (indirectly); hedge funds (indirectly); private equities (indirectly).

There are no geographical restrictions on the countries of investment.

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 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 Sub 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)*: 0.66%

There are no entry or exit charges.

Launch Date: 19 January 2016

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 7IM Balanced?

The True Potential 7IM Balanced Fund is sub-managed by Seven Investment Management LLP and is managed in line with the 7IM AAP Balanced Fund.

The True Potential 7IM Balanced 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 7IM Balanced Inc
ISIN: **GB00BYW6SJ86**

True Potential 7IM Balanced Acc
ISIN: **GB00BYW6SK91**

12 month historic yield**: 2.69% (Inc), 2.67% (Acc)
Yield as of 30 November 2024

Source: Northern Trust Investor Services Limited

Asset Allocation***:



• UK Stocks	18.6%
• US Stocks	18.5%
• European (ex UK) Stocks	9.1%
• Asia Pacific Stocks	5.8%
• Emerging Market Stocks	4.5%
• UK Gilts	1.9%
• Global Treasury Bonds	9.2%
• Global Corporate Bonds	3.6%
• Global High Yield Bond (GBP Hedged)	2.3%
• Emerging Market Bond HC	6.4%
• Global REITS / Property	3.5%
• Alternatives	12.0%
• Cash and Cash Equivalents	4.6%

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

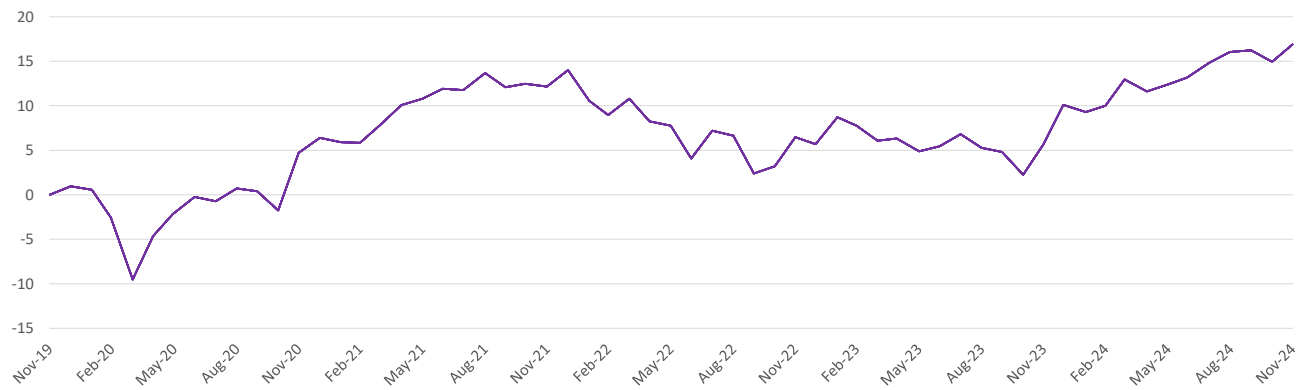
** The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, partially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

***Source: Seven Investment Management (as of 30/11/2024)

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 7IM Balanced Acc*	1.7%	0.7%	4.0%	10.6%	4.2%	16.9%	46.1%

Annual Percentage Growth							
	Nov 2018 Nov 2019	Nov 2019 Nov 2020	Nov 2020 Nov 2021	Nov 2021 Nov 2022	Nov 2022 Nov 2023	Nov 2023 Nov 2024	
True Potential 7IM Balanced Acc*	5.5%	4.7%	7.1%	-5.1%	-0.8%	10.6%	

* Source: Bloomberg, based on net asset value (as of 30/11/2024). 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 Balanced 7' to 'True Potential 7IM Balanced'.

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.

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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.