

True Potential Schroders Balanced

Investment Manager



Sub-investment manager

Schroders

Objective and Investment Policy

The Fund seeks to deliver long term (five years plus) growth and income from exposure, directly or indirectly, to a diversified portfolio which will mainly (at least 50%) be achieved through other investment funds. The Fund is actively managed, which means that the manager chooses the mix of the portfolio, and the Fund is not tracking any benchmark nor is the Fund constrained by the value, price or components of any benchmark or any other aspect.

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

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

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 asset) 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 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 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 asset 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/

Ongoing Charges Figure (OCF)*: 1.24%

There are no entry or exit charges.

Launch Date: 17 March 2015

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 Schroders Balanced?

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

The True Potential Schroders Balanced Fund provides a diversified fund designed to deliver long term capital growth managed by the Schroders Fund Management team.

Key Information

True Potential Schroders Balanced Inc

ISIN: **GB00BV9FRL29**

True Potential Schroders Balanced Acc

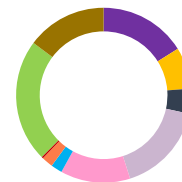
ISIN: **GB00BV9FRN43**

12 month historic yield**: 2.24% (Inc), 2.20% (Acc)

Yield as of 30 November 2024

Source: Northern Trust Investor Services Limited

Asset Allocation***:



| | |
|-----------------------------|-------|
| ● UK Stocks | 16.1% |
| ● US Stocks | 7.7% |
| ● European (ex UK) Stocks | 4.6% |
| ● Asia Pacific Stocks | 16.7% |
| ● Emerging Market Stocks | 12.9% |
| ● UK Gilts | 2.1% |
| ● Global Treasury Bonds | 2.1% |
| ● Global Corporate Bonds | 0.3% |
| ● Alternatives | 22.7% |
| ● Cash and Cash Equivalents | 14.8% |

*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/.

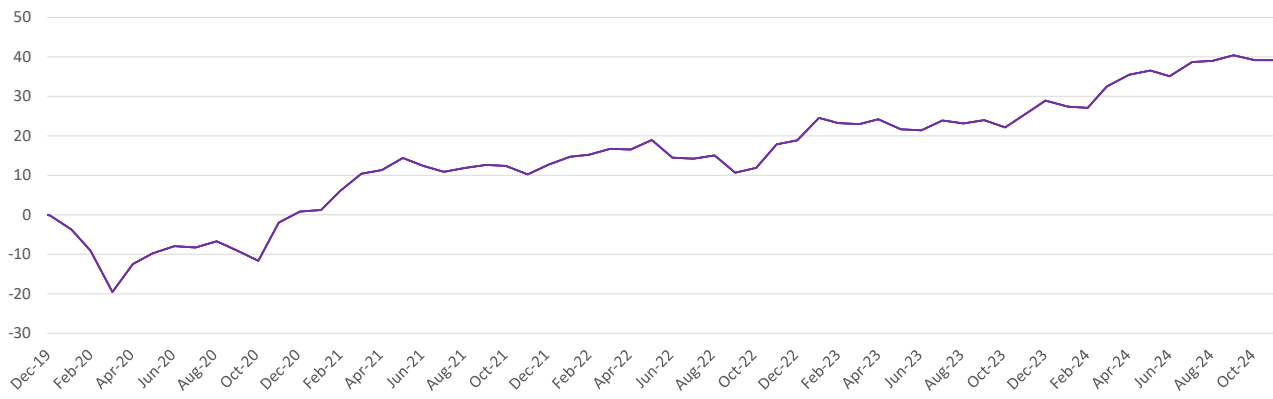
** The Historic Yield reflects distributions declared over the past 12 months, as a percentage of the latest share/unit price. Investors may be subject to tax on their distributions. Please note, for some funds, it may be True Potential Administration's policy to charge certain expenses to capital, partially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

***Source: Schroders 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 Conversion |
| True Potential Schroders Balanced Acc* | 0.0% | 0.1% | 1.9% | 10.9% | 26.3% | - | 39.2% |

| 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 Schroders Balanced Acc* | - | - | 12.5% | 6.9% | 6.5% | 10.9% | |

* Source: Bloomberg, based on net asset value (as of 30/11/2024). The True Potential Schroders Balanced 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.

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 Balanced 3' to 'True Potential Schroders Balanced'.

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@tpllp.com.

With investing, your capital is at risk. Investments can fluctuate in value and you may get back less than you invest.

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.