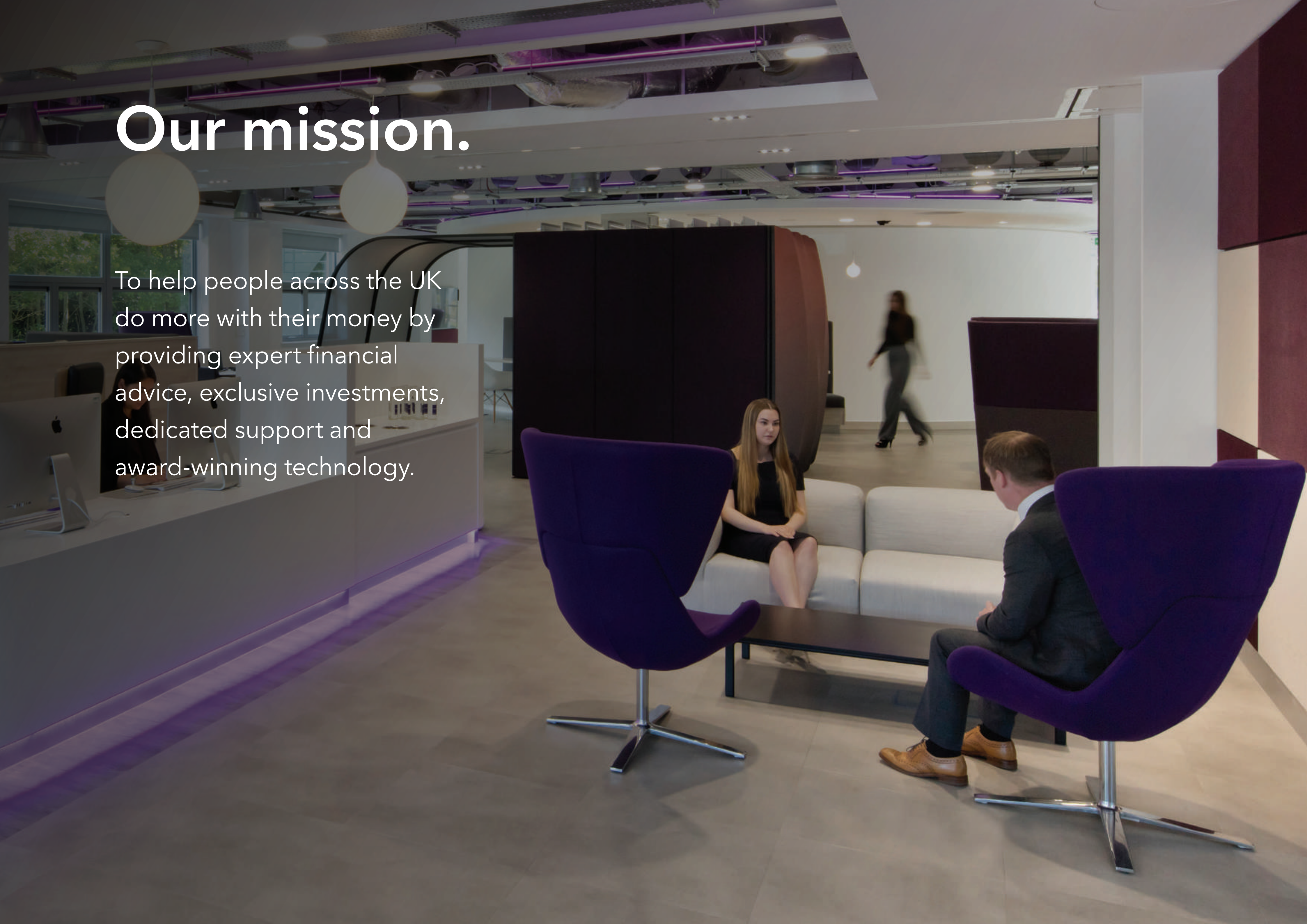
Do more with your money.

Expert financial advice, exclusive investments, dedicated support and award-winning technology.

true potential
wealth management

Our mission.

To help people across the UK do more with their money by providing expert financial advice, exclusive investments, dedicated support and award-winning technology.



Foreword.

"At True Potential Wealth Management, we're committed to making your money do more."

With our industry-leading technology and pioneering approach to investing, we're able to provide straightforward and transparent financial advice that can help you take control of your money, achieve your goals and plan for a better financial future.

Steve Hutton
Managing Partner

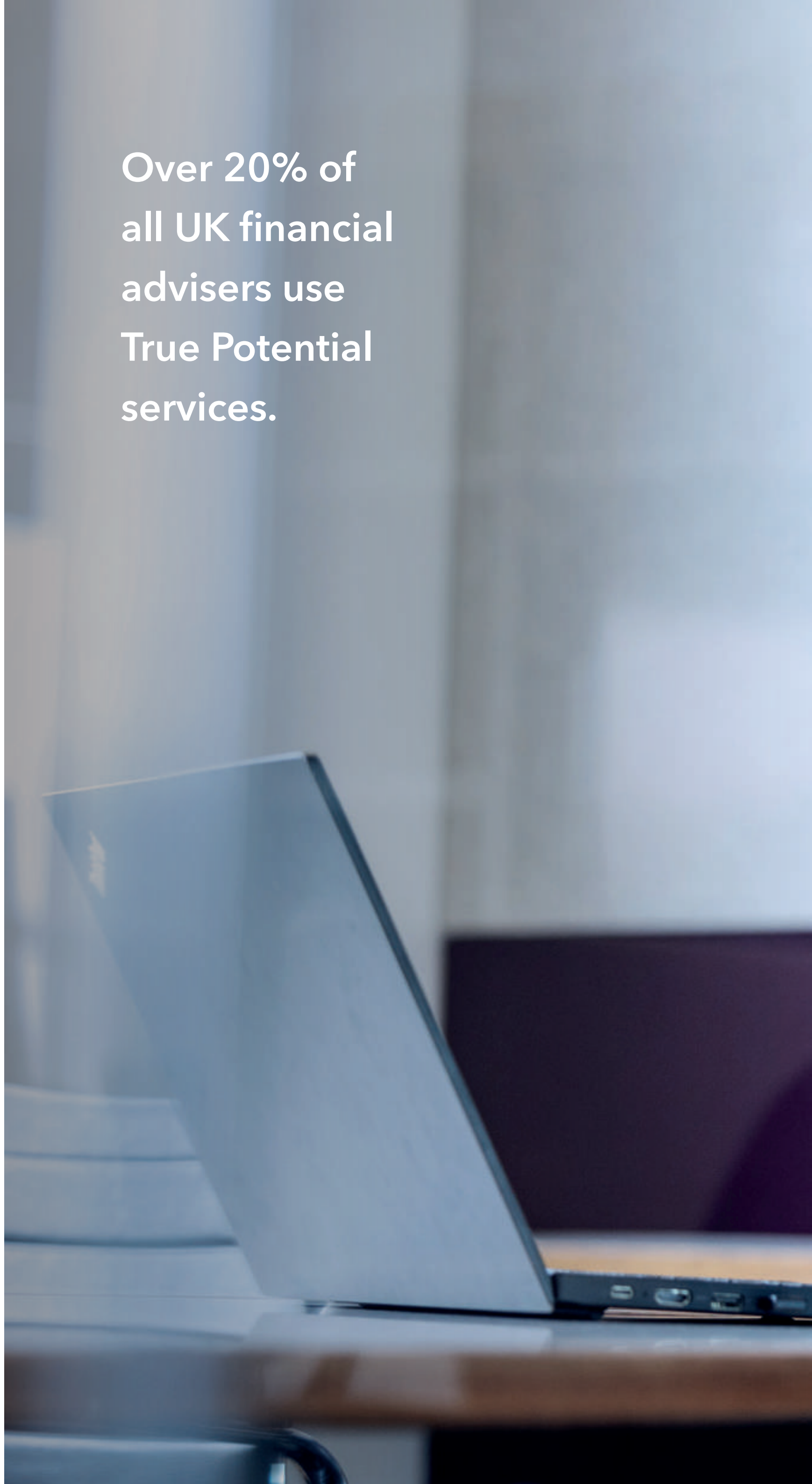
More confidence in your future.

Investing with True Potential Wealth Management means you'll benefit from our powerful combination of support, advice and industry-leading technology, helping you become better informed and more empowered to reach your personal financial goals.

Our track record speaks for itself. As part of the award-winning True Potential Group, we have over 555,000 clients and a collection of prestigious awards under our belt. We're recognised by our clients and industry experts as a frontrunner in all that we do.

It's our job to transform the way you manage your wealth. When you have complete confidence in your financial future, that's when we know we've done it right.

We have the experience, scale, strength and passion to deliver. As a growing business offering industry-leading technology and a team of world-class experts, you can enjoy life secure in the knowledge that your money is in safe hands.



£33.2 billion

Invested on the True Potential Platform

8.1 million

Logins across the True Potential group in 2023

9,455

Investment experts

260,869

Questions dealt with in 2023

160

Locations around the world

182,178

True Potential Wealth Management clients

Personal financial advice that helps you do more.

Your long-term goals are unique to you, which is why we'll design a financial plan that's personalised for your circumstances and aspirations.

Our highly qualified financial advisers take a holistic approach to creating, supporting and reviewing your plan.

Here's how it works:

1. Meet

We'll meet with you to discuss your situation and gather the information we need, such as your current income, expenditure, assets, liabilities and future plans.

2. Plan

We'll create a bespoke financial plan that aims to reach your goals, by maximising growth opportunities, using tax efficient investments and optimising your personal finances.

3. Review

We'll formally review your plan once a year to ensure it remains suitable for you, but we're always here to support you if you have a question or your situation changes.

The benefit to you.

With True Potential Wealth Management, you'll benefit from quality, bespoke financial advice that focuses on your personal goals and aspirations, helping you do more with your money.

By receiving straightforward and transparent advice tailored to your specific circumstances, you'll have complete confidence in the steps you're taking and the future you're planning for.

Through every milestone, our expert financial advisers will be here to help you make any financial adjustments that come from changes in your personal life, ensuring you're always in the best place to reach your financial goals.

More advice from the experts.

With over 182,178 clients and a decade of success, we're experts in helping people do more with their money.

Whether it's planning for retirement, investing for growth or simply taking control of your finances, we've got the expertise to help.

Retirement and Pensions.
We can review and consolidate your plans where appropriate to make sure they're aligned to your retirement goals.

Savings and investments.
Whether you're aiming to pay off your mortgage, cover university fees or just grow your money, we'll make sure you're in the right place.

Tax and inheritance.
We can help structure your finances to make the most of your tax allowances now and in the future.

Final Salary Pensions.
We're experts in helping people decide whether to stay in or transfer out of their Occupational Pension Scheme.

More opportunities for investment growth.

We understand that you want two things from your investments, to maximise your returns within your chosen risk profile and reduce the risk of volatility.

Our chosen investment solution, the True Potential Portfolios, aim to achieve both these goals whilst driving down the cost of ownership.

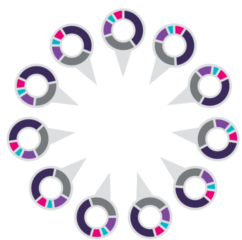
The Portfolios use a pioneering approach known as Advanced Diversification to find opportunities for growth that others can't replicate. They do this by expertly blending tried-and-tested multi-asset investment strategies from a range of Fund Managers.

Where appropriate as part of your financial plan, we'll recommend one or more True Potential Portfolios best suited to your personal circumstances and goals.

How we created Advanced Diversification.

1. Simple Diversification.
A basic mixture of equities, cash and bonds with limited range.

2. Multi-Asset Diversification.
A much wider range of asset classes and geographic regions for greater diversification.



3. Advanced Diversification.
A unique blend of multi-asset investment strategies from a range of expert Fund Managers.

The benefit to you.

While most investments have some degree of diversification, they usually follow the strategy of one fund manager, which may not always produce the best outcome. Our unique Advanced Diversification approach means your money will never be all tied up in just one fund manager or investment, giving your money the potential for better growth whilst reducing the risk of volatility.

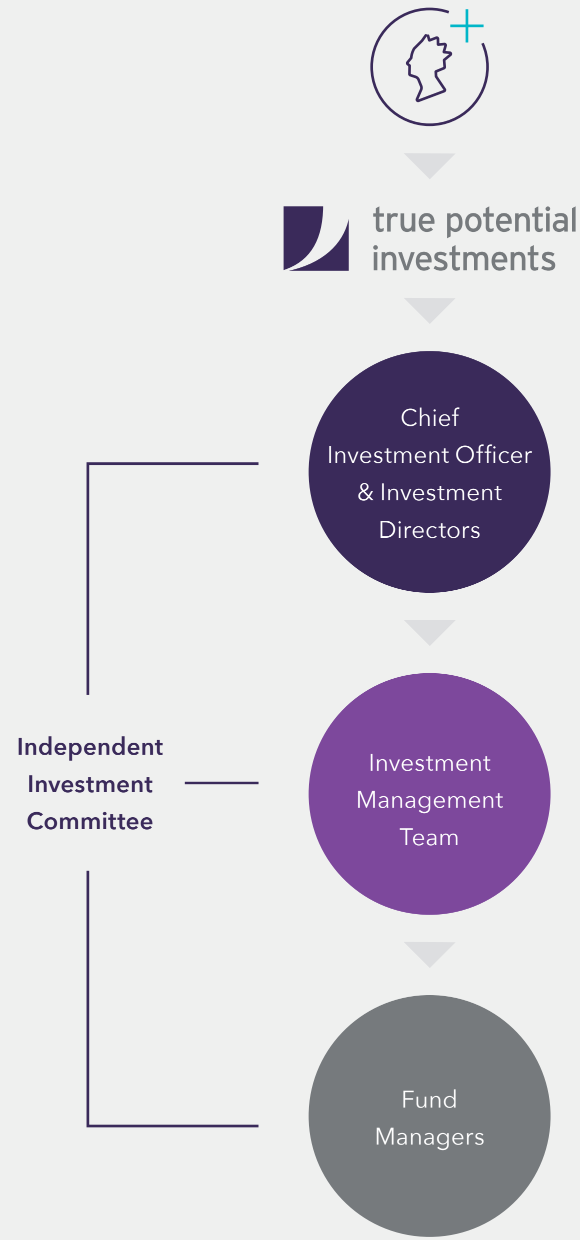
We believe this approach puts you in the best position to pursue your financial goals.

More opportunities to maximise your returns.

Our unique blend of carefully-selected Fund Managers report directly to us.

This means we can ensure that all of the funds within your Portfolios work with you in mind.

1	Chief Investment Officer
5	Investment Directors
2	Portfolio Managers
9	Analysts
10	External Managers
160	Locations
9,455	Experts
370,000+	Holdings



7IM

Experts:	346

Allianz Global Investors

Experts:	1,519

Close Brothers Asset Management

Experts:	796

COLUMBIA THREADNEEDLE INVESTMENTS

Experts:	450

Goldman Sachs Asset Management

Experts:	2,038

PICTET 1805

Experts:	348

Schroders

Experts:	1,238

sei

Experts:	140

true potential growth aligned

Experts:	14

UBS

Experts:	2,566

North America

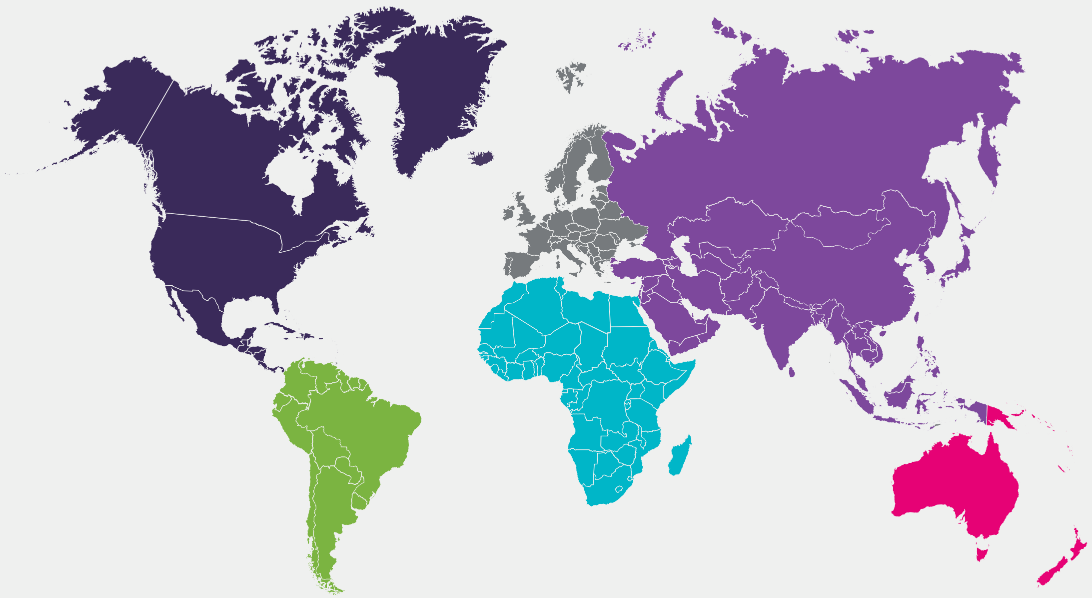
Experts:	2,849
Locations:	43

Europe

Experts:	5,115
Locations:	68

Asia

Experts:	1,365
Locations:	38



South America

Experts:	36
Locations:	6

Africa

Experts:	13
Locations:	2

Australasia

Experts:	77
Locations:	3

More help and support when you need it.

Investing your money is one of the most important decisions you will make. That's why you'll receive an excellent level of service and a large network of support behind you every step of the way.

When it comes to your finances, having someone to talk to is essential. Our friendly Relationship Management Team are on hand to answer any questions you have – whether it's about your financial plan, your account, or your money in general. Our team are expertly trained to answer your questions and, where the need arises, set up an appointment with a financial adviser to help you further.

The benefit to you.

We're passionate about helping you do more with your money. That's why we're committed to giving you the help you need, when you need it.

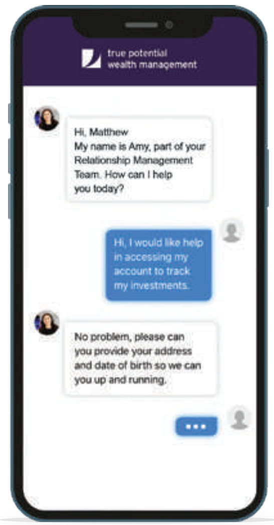
Our friendly Relationship Management Team have the experience and knowledge to answer any questions or concerns you have about using your account.

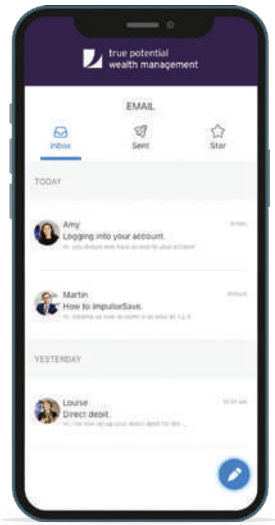
The team are here to help and support you throughout your financial journey, giving you complete peace of mind from start to finish.


true potential LLP
simple. effective. unique.

More ways to get in touch.

We know how important it is that you can contact us in a way that suits your lifestyle and your preferences. That's why we're available through a range of easy-to-use channels and will continue to expand our service to meet changing demands.





Video call.
For face-to-face conversations.

Phone call.
To talk through your questions.

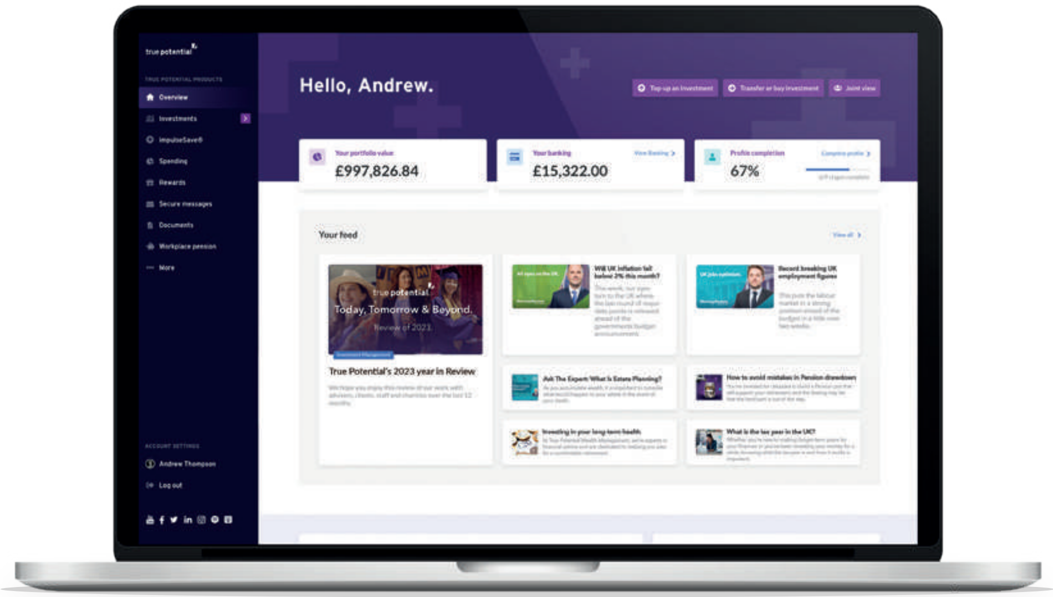
Live chat.
For help and support-on-the-go.

Secure message.
When you don't need an instant response.

More control over your money 24/7.

We believe it's essential that you know how your investments are performing and have the power to act to reach your goals.

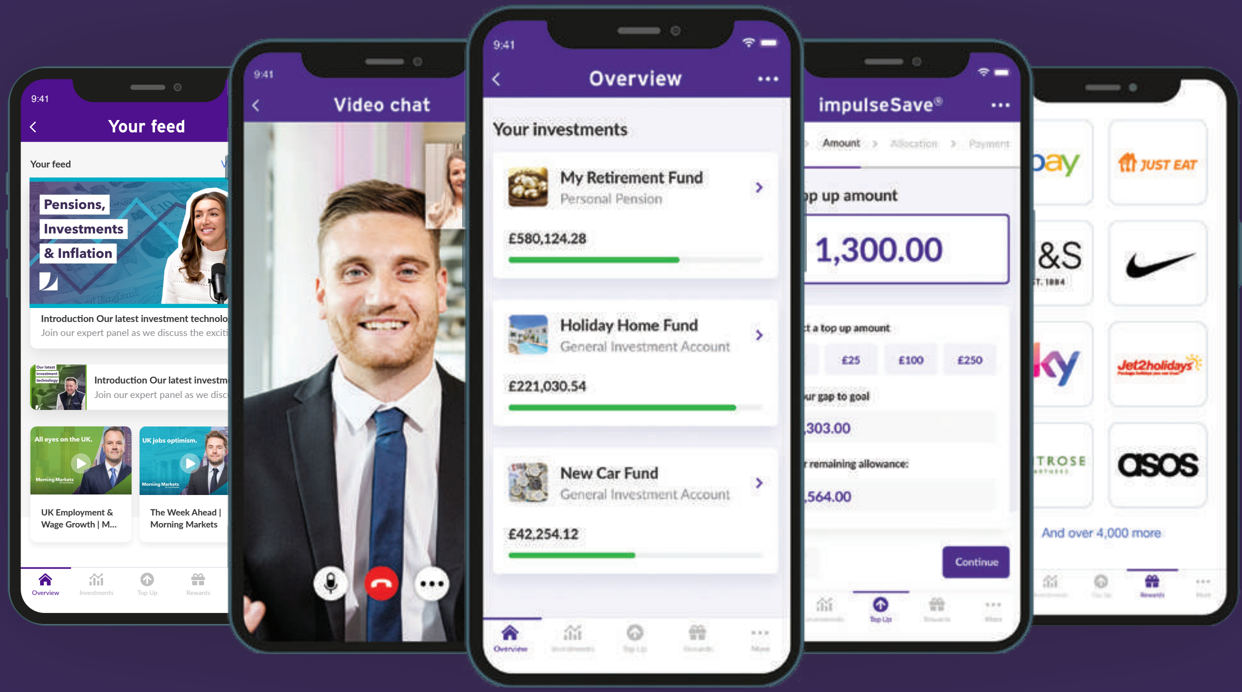
Our award-winning technology gives you 24/7 access to review and top up your investments, see your whole financial life in one place and get in touch with us whenever suits you.



The benefit to you.

It's your money and you should be the first to know how it's performing. That's why our industry leading technology has been designed with you in mind. Your personal account aims to make investing as quick, simple and transparent as possible, no matter where in the world you might be.

With your account, you can safely and securely access your investments 24/7 from the convenience of your desktop, tablet or smartphone. With all your investments and bank accounts in one place, you'll be able to find ways to improve your spending habits, make better financial decisions and have more control over your money than ever before.



Quick and easy top-ups with impulseSave®, as little as £1 at a time.

Get in touch with our dedicated Relationship Management Team via phone, email, live chat or video call.

Quickly and easily check your investments against your goals.

24/7 access at your fingertips, whenever and wherever.

Get quick and convenient access to investment insights from the same experts that manage your money.

Earn cashback rewards on your everyday online shopping.

More power over your investments.

With your financial plan in the palm of your hand, you'll always know exactly how your investments are performing in real time and why.

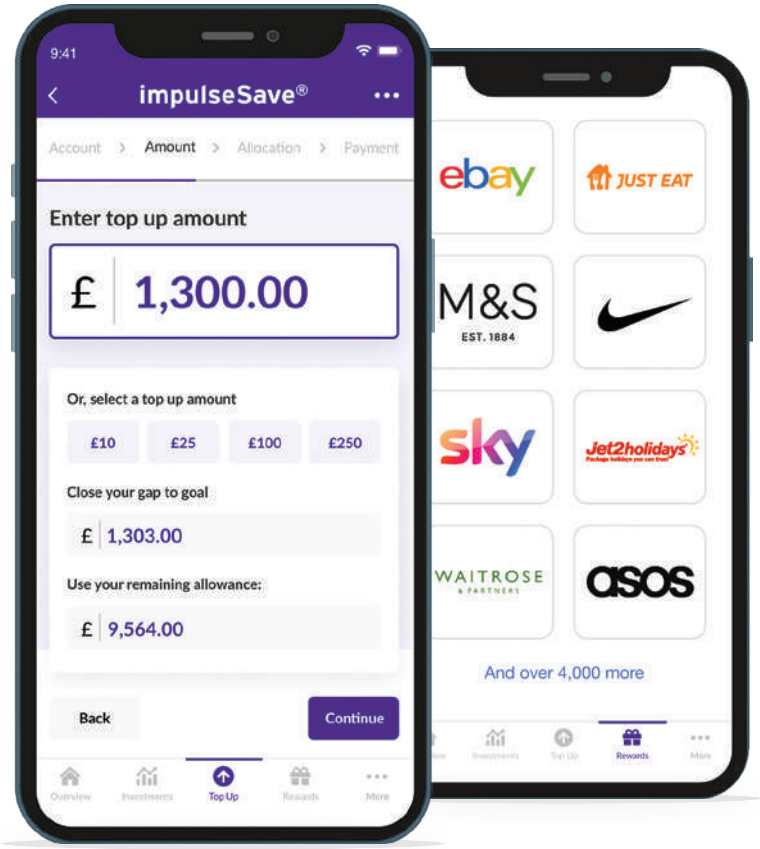
Inside your account, you'll see how you're progressing against your financial plan, with tips to get back on track if you fall behind.

Our world-first impulseSave® technology lets you top up your investments from £1 in just a few taps, so you can chip away at your goals whenever you like. True Potential saw £172 million invested by impulseSave® in 2023 – proving small changes can make a big difference.

We've developed cutting edge personal finance tools to help you find new ways to do more with your money. By linking your bank account, we'll analyse your spending habits, help you set personal budgets and show you ways you could save more to reach your goals earlier.

With our Round Up and Rewards features, you can even top up your investments without having to find any extra money. With Round Ups, we'll round up your spending to the nearest pound and invest the difference for you and Rewards offers you cashback deals from over 4,000 big brands.

Whether it's broadband, electricals, groceries, fashion or travel, we've got some of the best money back offers in the market for you, meaning you can add to your investments even when you're spending.



The benefit to you.

Whether you're saving for a home, university fees or just a rainy day, our free impulseSave® feature aims to get you there faster.

impulseSave® helps you form the habits of a long-term investor with technology that's unmatched in the industry.

By empowering you to set targets, review your investments against them and top up at any time, reaching your financial goals has never been easier.

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The information provided in this document is for information purposes only, it isn't legal or financial advice. With investing your capital is at risk. Investments can fluctuate in value and you may get back less than you invest. Tax rules can change at any time.

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