

True Potential Threadneedle Monthly Income

29 August 2025



Fund objective

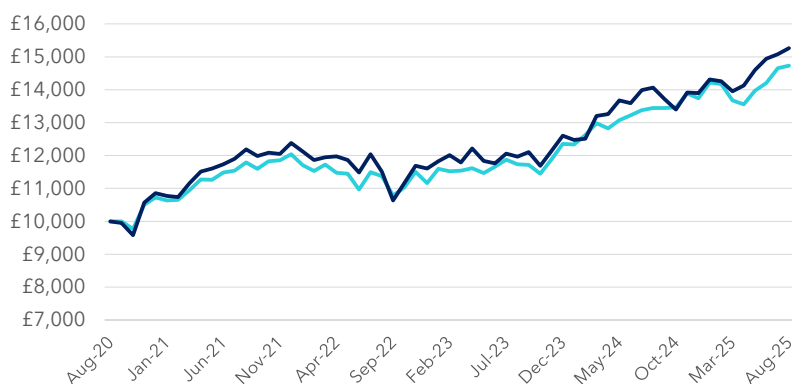
The Fund aims to achieve regular income growth with prospects of capital growth. Income will be paid monthly where the level of income within the Fund allows.

August Update

Risk assets delivered further gains in August, supported by rising expectations for an interest rate cut in the US and solid quarterly earnings. In developed markets, Japanese equities outperformed, while European and UK shares rose yet lagged global equities. In fixed income, Emerging Market (EM) debt led the gains, helped by a softer US dollar. In sovereigns, US Treasuries performed well while UK Gilts proved a laggard. Elsewhere, US high yield bonds outpaced their European counterparts.

The True Potential Threadneedle Monthly Income Fund returned 0.71% (net of fees). A large allocation to equities was supportive overall in a strong month for the asset class but the Fund's preference for UK stocks hindered returns as UK shares lagged their global counterparts in local-currency terms. At the stock level, the most notable contributors included British tobacco company Imperial brands, medical equipment manufacturer Smith & Nephew and consumer goods group Unilever. Conversely, UK-based housebuilder Crest Nicholson, construction and regeneration company Morgan Sindall and renewable energy group SSE hindered performance. In fixed income, the Fund's allocation to UK Gilts detracted as UK inflation surprised to the upside for a second consecutive month. The Fund's large exposure to UK corporate bonds was also unhelpful as they underperformed their global counterparts.

Growth of £10,000 invested 5 years ago



- True Potential Threadneedle Monthly Income Acc*
- Morningstar UK Moderately Adventurous Target Allocation Index**

Why invest in this fund?

- For investors looking to invest for the long term (5 years or more).
- Diversifies risk by investing in stocks and bonds.
- The fund's growth risk profile seeks to achieve strong capital appreciation over time, understanding that short-term volatility may lead to temporary losses.

% Growth

	1 year	3 year	5 year	Since launch
True Potential Threadneedle Monthly Income Acc*	8.5%	32.6%	52.6%	88.1%
Morningstar UK Moderately Adventurous Target Allocation Index**	9.6%	29.5%	47.3%	113.0%

Annual % Growth

	Aug '20 Aug '21	Aug '21 Aug '22	Aug '22 Aug '23	Aug '23 Aug '24	Aug '24 Aug '25
True Potential Threadneedle Monthly Income Acc*	21.9%	-5.6%	4.0%	17.5%	8.5%
Morningstar UK Moderately Adventurous Target Allocation Index**	17.9%	-3.5%	3.2%	14.6%	9.6%

*Source: True Potential Administration LLP. **Past performance is not a reliable indicator of future performance.**

**Source: Morningstar Inc.

What is the benchmark for this fund?

The benchmark for this fund is Morningstar UK Moderately Adventurous Target Allocation. The benchmark may be used as a guide to compare and assess the performance of the Fund. This benchmark tracks the performance of an index that represents assets or securities with a similar risk profile to the Fund. Our aim is to help you monitor how your investment is performing. This benchmark reflects 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.

Key fund information

Accumulation shares: this type of share reinvests the income generated by its underlying assets (such as dividends or interest) back into the fund, rather than paying it out to shareholders as income.

Income shares: this type of share pays out the income generated by the fund's underlying assets (such as dividends or interest) directly to investors, rather than reinvesting it back into the fund.

Fund details	Accumulation shares	Income shares
ISIN	GB00BYNYXP27	GB00BYNYXN03
12 month yield*	3.91%	3.74%
Launch Date	08/01/2016	08/01/2016
Ongoing Charges Figure (OCF)**	0.72%	0.72%
Risk profile	Growth	Growth
Investment Manager	True Potential Investments	True Potential Investments
Sub-Investment Manager	Threadneedle Asset Management	Threadneedle Asset Management
Minimum Recommended holding period	5 years	5 years
Income payment frequency	Monthly	Monthly

* The 12 month 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. Yield as at 29 Aug 2025. Source: True Potential Administration LLP.

**OCF payable can fluctuate over time as the underlying investments are variable and can change. The OCF figure is sourced from the Key Investor Information Document (KIID) dated 10 Sep 2025 found at www.truepotential.co.uk/fund-documents.

Who is this fund suitable for?

This fund is suitable for all investors under the advice of a professional adviser, or investing through the True Potential Portfolios. The minimum recommended holding period is 5 years. Please be aware there is no guarantee that the fund will meet its investment objectives. The Fund is available to those that do not need a capital guarantee and are aware that their capital is at risk. Clients who are unable to bear loss of capital should not invest in this Fund.

What are the fees associated with investing in this fund?

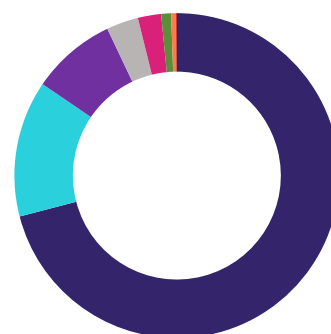
The OCF of this fund is currently 0.72%. This means that if you invest £1000 in the fund, you can expect to pay £7.20 in fees over the course of a year. The fees you pay are pro-rata. If you hold the fund for less than a year you will only pay the proportional amount of fees applicable (based on the duration of your investment).

Where is the money invested?

Asset breakdown

Asset class	% of total exposure***
UK Stocks	70.95%
UK Corporate Bond	13.57%
Global Corporate Bonds	8.44%
Property	3.18%
UK Gilts	2.31%
US Stocks	0.98%
Global High Yield Bond (GBP Hedged)	0.49%
Cash and Cash Equivalents****	0.07%

% of total exposure***



***Source: True Potential Investments LLP

****Cash and Cash Equivalents include bonds with a short time to maturity.

Risks

The following are some of the key risks associated with investing in this Fund. For a complete list of risks, please refer to the Fund's prospectus, available at www.truepotential.co.uk/fund-documents. **Please be aware that there is no guarantee that capital will be preserved.**

Risk type	Description
Performance Risk	Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro-economic environment, certain investment types and styles may perform better than others and investment objectives may become more difficult to achieve.
Counterparty Risk	There may be cases where the organisation from which we buy a derivative, or an asset, fails to meet its obligations. The Fund's cash deposits are also subject to counterparty risk.
Derivative Risk	The Fund is entitled to use derivatives. Derivatives may not achieve their intended purpose. Their prices may move up or down significantly over relatively short periods of time which may result in losses greater than the amount paid.
Operational Risk	The Fund faces non-market risk, relating to purchasing, holding and servicing the Fund's assets.
Credit Risk	Where the Fund invests in bonds, there is a risk the bond issuer may fail to meet its repayments. Changes in interest rates, inflation and the creditworthiness of the bond issuer may also affect the bond's market value. This risk is particularly relevant where the fund invests in bonds with a lower credit rating.
Liquidity Risk	Certain market conditions could make sufficiently liquid assets difficult to sell quickly at a fair price. This could result in an unpredictable fall in the value, and overall liquidity of the Fund.

To find out more

Visit www.truepotential.co.uk/fund-documents

Call **0191 500 8807** or **0800 740 8191**

Email discover@tpllp.com

Need assistance with reading documents?

We can provide documents in various formats, including large print, audio, and fonts designed for readability. Please email FundAdministration@tpllp.com if you require an alternative format.

Fund Prospectus and Key Investor Information Document (KIID) are available from www.truepotential.co.uk/fund-documents or by email to FundAdministration@tpllp.com.

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