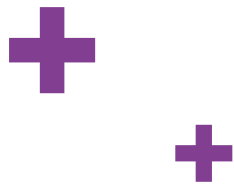




True Potential Portfolios.

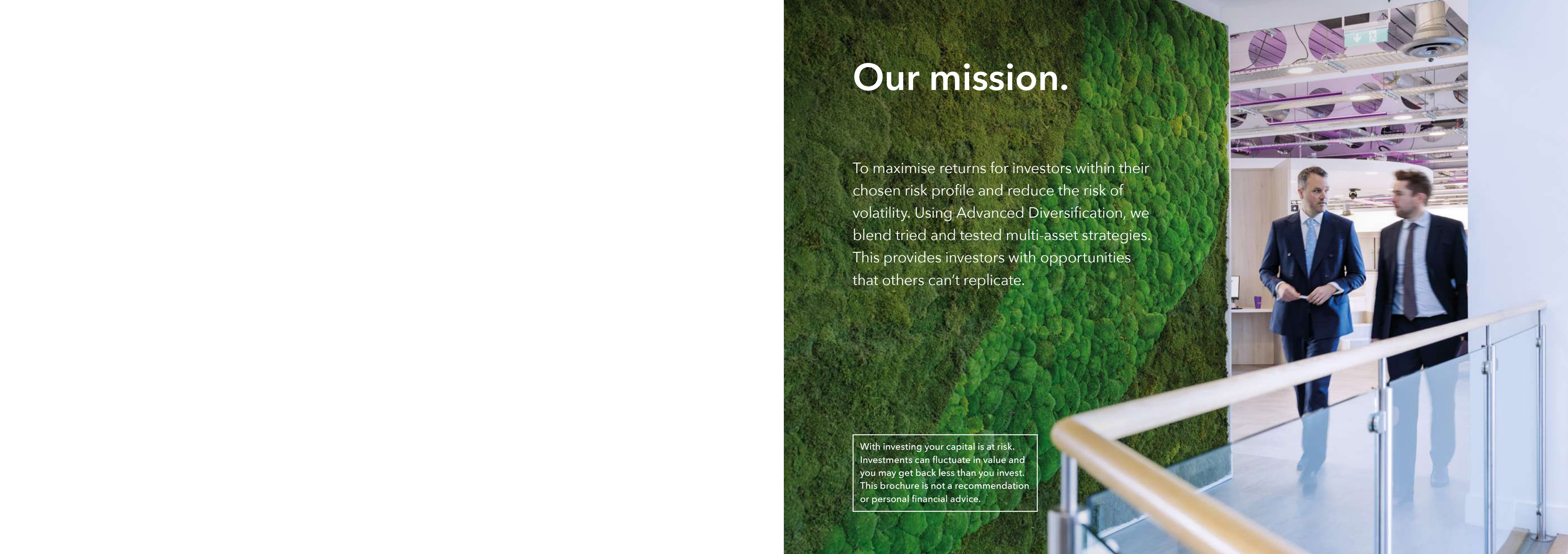
Advanced Diversification with global reach.



Our mission.

To maximise returns for investors within their chosen risk profile and reduce the risk of volatility. Using Advanced Diversification, we blend tried and tested multi-asset strategies. This provides investors with opportunities that others can't replicate.

With investing your capital is at risk. Investments can fluctuate in value and you may get back less than you invest. This brochure is not a recommendation or personal financial advice.



Foreword.

“It gives me great pleasure to introduce you to True Potential Investments and the True Potential Portfolios.”

We continue to believe that investors require two simple things from their investments: Maximised returns within their chosen risk profile whilst reducing the risk of future volatility.

In this, the 10th anniversary of the True Potential Portfolios, we are proud of our innovative approach and commitment to our clients.

The True Potential Portfolios have been specifically built to help you do more with your money – in today’s rapidly changing economic and political climate, good investment management has never been more important.

Our range of ten risk-mapped Portfolios is underpinned by Advanced Diversification, blending tried and tested multi-asset strategies from world-renowned Fund Managers including Allianz, Columbia Threadneedle, Goldman Sachs Asset Management, Pictet, Schroders, SEI and UBS, as well as our in-house solution, Growth-Aligned.

Through the power of our in-house technology, we monitor and analyse highly differentiated investment styles and strategies spread across hundreds of thousands of individual holdings. Our expert team actively manage the Portfolios to position you for what we believe is the strongest position into the future.

In addition, we’re proud to offer unparalleled access to investments through 24/7 performance tracking and world-first impulseSave® top-up technology.

All of this is designed to provide you with the best opportunity to continue growing your money.



Jeff Casson
Chief Executive Officer
True Potential Investments



Why invest with us?

We believe there is strength in numbers and we apply that thinking to the size of our organisation too.

We currently hold over £33 billion in True Potential Portfolios, with our expert Investment Team spreading that money across thousands of global holdings.

Our line up of world-class investment partners has allowed us to create a set of Fully-Managed Investment Portfolios with a core focus to maximise returns within a chosen risk profile and reduce the risk of volatility.



Advanced diversification.

Our access to global experts with over 370,000 holdings allows us to blend multi-asset investment strategies.



Investment expertise.

Our expert in-house Investment Team make all the investment decisions with you in mind.



Low minimum investment.

We believe investing should be affordable for everyone, so you can start investing with us from £1.



Global reach.

9,109 investment professionals in more than 160 locations around the world, all working for you.



impulseSave® from £1.

Topping up your Portfolio is hassle-free using our world-first impulseSave® technology.



24/7 tracking.

Instant access to your Portfolio, online and through our mobile apps.



Our True Potential Portfolio range.

Investing can often seem complicated, but we don't think it should be.

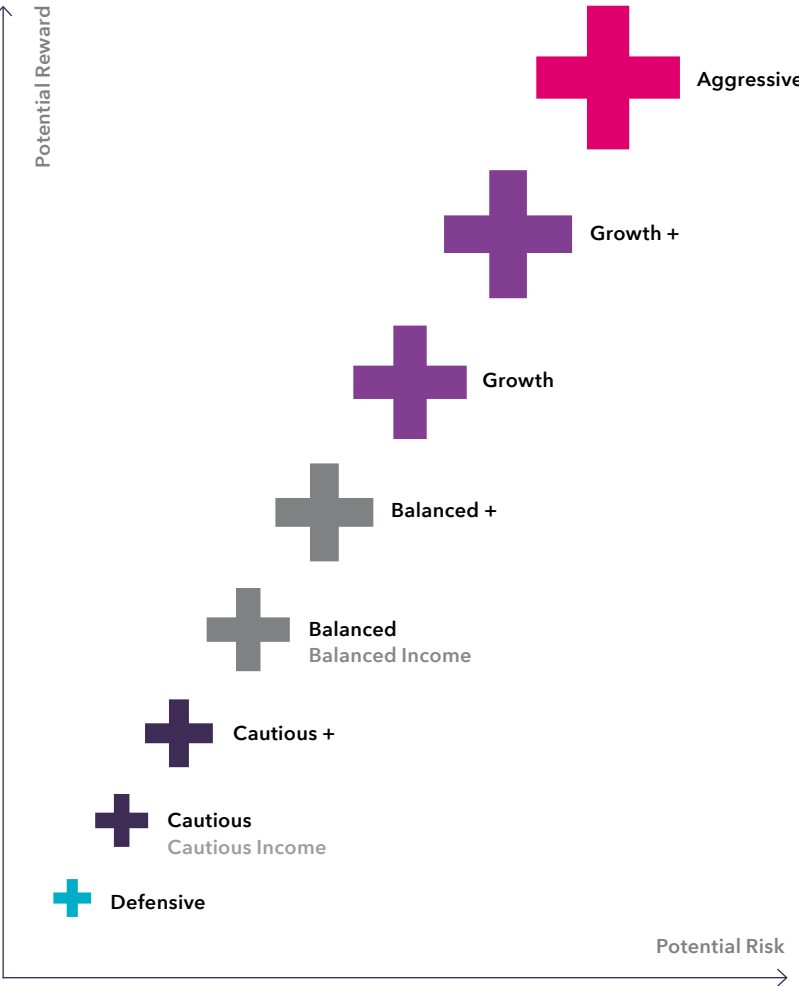
The True Potential Portfolios are designed to be a complete investment solution. We know that every investor is different, which is why we created ten unique Portfolios designed around our five simple risk profiles, from Defensive to Aggressive.

We have three different Portfolio types available in our range, depending on your attitude to risk and what you're investing for:

Portfolios.
The Portfolios contain all of the funds within their risk category, meaning they are the most diversified by Fund Manager in our range.

+ Portfolios.
The + Portfolios are carefully allocated to provide exposure to funds outside their risk category, whilst still remaining within the Portfolio's risk profile to give greater opportunities for growth.

Income Portfolios.
We also offer two risk-mapped Income Portfolios. These Portfolios appeal to investors who wish to take a monthly income from their investment.



How we've evolved diversification.

No one can accurately and consistently predict the markets, there will always be winners and losers.

The key to managing this is having a well-diversified investment, allowing you to make the most of market opportunities and mitigate risks.

While most investments have some degree of diversification, often by investing in a range of asset classes, industries and regions, they usually follow the strategy of one Fund Manager, which may not always produce the best outcome.

With the True Potential Portfolios, we're pioneering what we call Advanced Diversification. Building on the strength of multi-asset funds, we add an extra layer of expertise by diversifying through investment strategy too.

That's because each strategy behaves differently in different market conditions.

In today's fast-moving world, the power to quickly move a Portfolio from one strategy to another as markets change is invaluable.

Simple diversification.



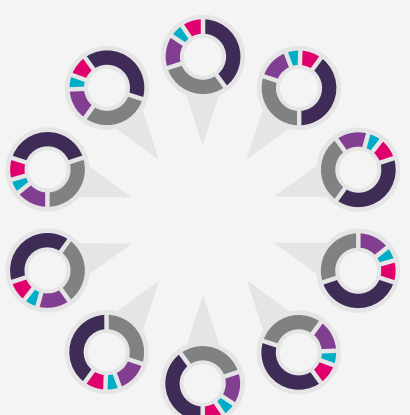
A mixture of equities, cash and bonds.

Multi-asset diversification.



A full range of asset classes and geographic regions from one Fund Manager.

Advanced diversification.



A blend of multi-asset investment strategies that finds opportunities for potential growth.

Our Fund Manager partners.

We have appointed world-renowned Fund Managers to create our Portfolios which provide unique opportunities for growth.

Each Fund Manager has a distinct investment strategy, which we blend together to put you in what we believe is the best position for the future.

Allianz
Risk-based approach investing globally in all major asset classes. Dynamic allocation according to market volatility and momentum.

Columbia Threadneedle
Income specialist offering clients regular income with potential capital appreciation, investing primarily in UK companies.

Goldman Sachs Asset Management
Active management across equities and fixed income to produce both income and growth.

Pictet
Thematic, multi-asset suite of investment funds across all five risk profiles available globally.

Schroders
Focus on actively managed funds across global teams.

SEI
Global diversification through a selection of investments with a range of specialist and boutique managers.

TrinityBridge
Direct investment in equities, fixed interest and other non-traditional areas such as infrastructure. Focused international investment solution.

True Potential Growth Aligned
Actively managed, widely diversified approach aligned to absolute wealth generation. Dynamic allocation across traditional and alternative asset classes.

UBS
Both passive and active management across equities, fixed income, and alternative assets allowing for significant diversification.



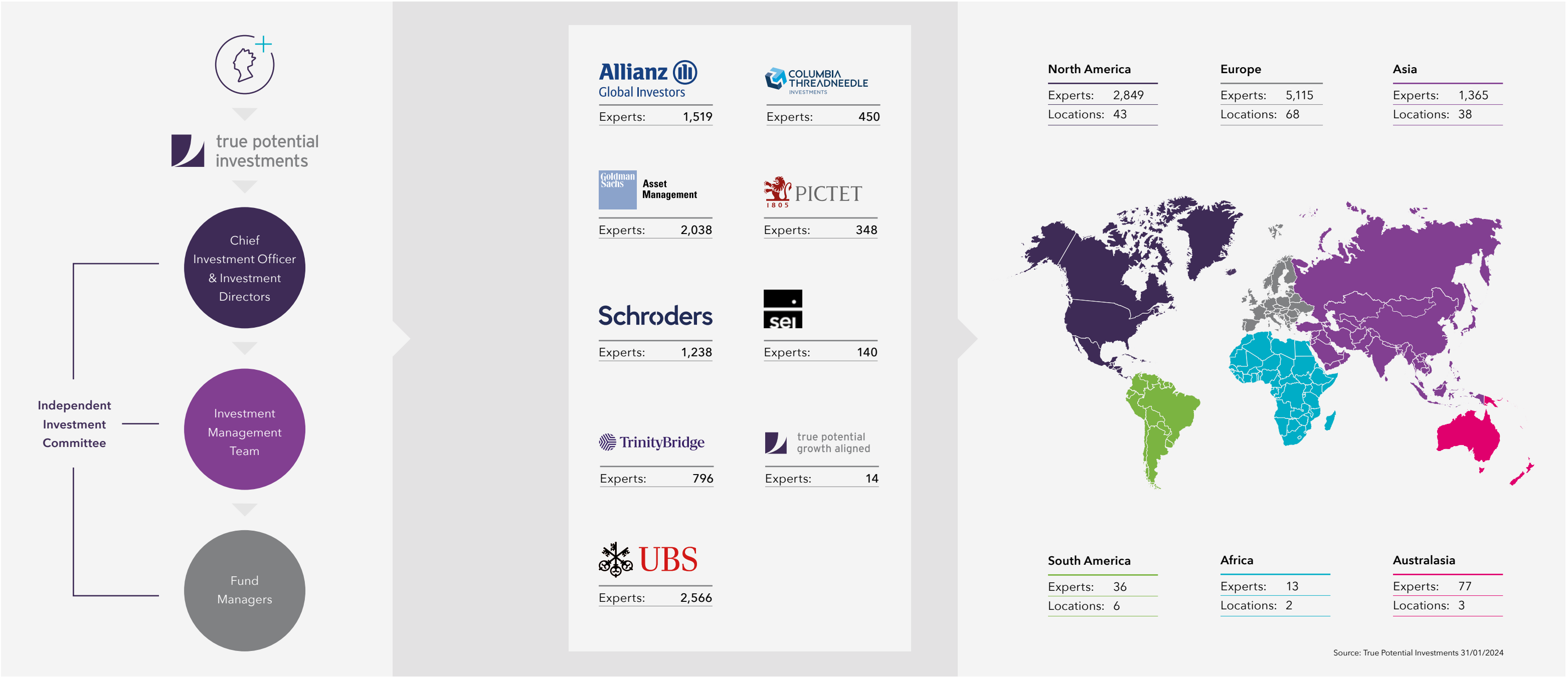
A global network working for you.

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
9	External Managers
160	Locations
9,109	Experts
370,000+	Holdings

Source: True Potential Investments 30/04/2025



Our expertise.

Our expert in-house Investment Team manage and oversee every aspect of our Portfolios.



Jeff Casson.

Jeff is the Chief Investment Officer and a Chartered Financial Analyst and holds an Executive MBA from the University of Edinburgh. Jeff has over 25 years of experience within the industry and has previously worked with Alliance Trust, Scottish Widows and Martin Currie Investment Management prior to True Potential.



Kevin Kidney.

Kevin has over 16 years experience within fund management. Previously, he managed global fixed income portfolios for institutional clients in the UK, South Africa and Australia. He worked for Standard Life Investments until 2012 before spending 9 years at Cameron Hume, where he was Head of Macro Strategy. Kevin joined True Potential in 2022 and is a co-manager of the True Potential Growth-Aligned fund range. He gained a PhD in Applied Mathematics from the University of Strathclyde in 2007. Kevin is a Chartered Financial Analyst (CFA) and holds the CFA Investment Management Certificate



George Bell.

George is a Portfolio Manager with the responsibility of managing the True Potential Portfolios alongside Chris Leyland. He has been with True Potential since 2016 with much of this time being spent working as an Investment Analyst. George joined the group following completion of a degree in Finance and Investment Management at Northumbria University.



Investment Management Team.

All of our analysts are based in the UK and work daily to make decisions on buying and selling from thousands of global holdings.

We combine our technology and expertise to analyse extensive market data, making investment decisions which aim to maximise returns for investors within their chosen risk profile and reduce the risk of volatility.

Our Senior Partners and Investment Team are some of the first and leading investors in our Portfolios. Our clients trust their money with people who truly believe in what they are doing.



Investment Committee.

Our Independent Investment Committee brings a wealth of skills and experience to ensure that we deliver an exceptional service to our clients.

The Committee is responsible for making sure that the True Potential Portfolios perform in line with their objectives and remain within their risk profile.

They meet with our appointed Fund Managers on a quarterly basis to review their performance and make sure that they continue to act in the best interests of investors.

The Committee members remain active within the industry and have been sourced from a wide range of backgrounds, including investment management, advisory practice and client advocate services.

Your Portfolio at your fingertips.

It's your Portfolio, so we think you should be the first to know how it's performing.

That's why when you invest in a True Potential Portfolio, you also get our industry-leading technology, designed to make investing simple, transparent and accessible to all.

Download our app.

Point your phone's camera at the QR code below and press the link, or visit your app store and search 'True Potential'.



With an online account and mobile apps for iOS and Android, you can:



Track your portfolio, 24/7.

See your Portfolio's performance and get an overall picture of your wealth.



Add to your portfolio from £1.

Topping up your Portfolio is easy with our world-first impulseSave® technology.



Get support when you need it.

Use the secure messaging service to get in touch if you need help or advice.



A message from our Head of Investments.



To be truly successful today, an investment proposition must be high value-added, delivered at a sustainable low cost and aim to meet the long-term return aspirations of investors.

At True Potential Investments, we partner with world-class Fund Managers, working with them to ensure we understand their investment strategies and how and when they work best.

Furthermore, we run our own investment strategy, using our in-house resource capability to add additional strategy diversification and allow specific targeting of asset classes. All of this detailed knowledge and expertise allows us to combine our fund selections into highly-differentiated Portfolios.

With this approach, we embed low-cost passive strategies alongside active strategies that exploit market opportunities, seeking higher risk-adjusted returns.

Our Advanced Diversification proposition is the culmination of years of work, based on the foresight of the partners.

So how does one acquire a decent return and gain protection from inflation and volatile conditions? If income is a priority, what can you own in a world of low interest rates?

In our opinion, the answers no longer lie with single manager multi-asset investing. We think a better solution is provided by multi-manager, multi-asset investing because it combines a greater variety of styles and strategies that operate independently in different economic regimes. Strategies that can benefit when prices go down as well as up, with alternative approaches to managing currency through hedging and also making money from exploiting currency movements.

Our unique approach is delivered systematically, optimised around four fundamental factors: Risk (Price Volatility), Cost, Long-Term Expected Return and Risk-Adjusted Return.

We know we cannot make risks disappear, but we can do everything we possibly can to manage volatility, drive long-term total return and use our scale and technology capabilities to put downward pressure on cost. This is why we have created our Advanced Diversification solution.

A handwritten signature in black ink, consisting of a stylized 'K' followed by a series of loops and a long horizontal stroke.

Kevin Kidney
Head of Investments

Part of the True Potential group.



With investing your capital is at risk. Investments can fluctuate in value and you may get back less than you invest.
This brochure is not a recommendation or personal financial advice.

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