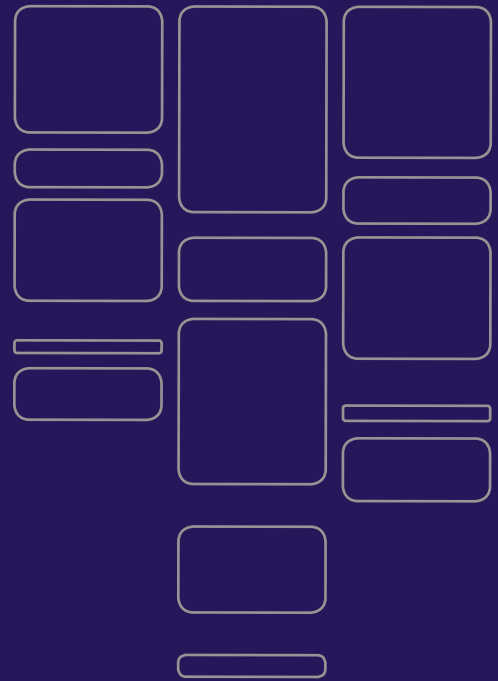


THE SCIENCE OF ADVANCED INVESTING

True Potential Portfolios



true potential
investments



UBS

Allianz 
Global Investors



Asset
Management

 COLUMBIA
THREADNEEDLE
INVESTMENTS

Schroders

SEI New ways.
New answers[®]

 Close Brothers
Asset Management

SEVEN 
Investment Management

TRUE POTENTIAL INVESTMENTS



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

As part of the award-winning True Potential group of companies and one of the fastest growing financial services organisations in the UK, we aim to deliver revolutionary investment solutions. We're an investment management firm who are proud to be different.

We believe that investors are looking for two simple things, the maximum return, for the lowest possible risk. With that in mind, we've built our True Potential Portfolios with the aim of helping you reach your long-term financial goals in today's rapidly changing world.

Our range of ten risk-mapped Portfolios is underpinned by Advanced Diversification blending together tried and tested multi-asset strategies from world-renowned fund managers including UBS, Allianz, Goldman Sachs Asset Management, Columbia Threadneedle, Schroders, SEI, Close Brothers and 7IM.

Through the power of our in-house data technology, we monitor and analyse highly differentiated investment styles and strategies spread across 120,000 individual holdings. When appropriate we rebalance the Portfolios and put you in what we believe is the strongest position. This is the culmination of what we call **Advanced Diversification**.

In addition, we're proud to offer unparalleled access to investments through 24/7 performance tracking, world-first impulseSave® top-up technology and a low minimum investment amount of £50.

All of this is designed to provide you with the best opportunity to reach your financial goals.

A handwritten signature in black ink that reads "Mark Henderson".

Mark Henderson
Senior Partner

OUR MISSION

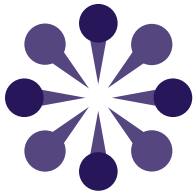
We aim to maximise returns and minimise risk for investors.

Using Advanced Diversification we blend tried and tested multi-asset strategies.

This provides investors with opportunities that others can't replicate.

WHY INVEST WITH US?

The True Potential Portfolios offer a wide range of benefits to investors:



Advanced Diversification

The Portfolios combine world-class, multi-asset investment strategies in our pioneering approach.



Expert Oversight and Review

From our experienced Investment Team, expert Fund Managers and Independent Investment Committee.



No Fee for Discretionary Fund Management

Unlike many fund managers, we do not charge for managing your Portfolio.



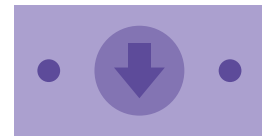
24/7 Tracking

Instant access to fund performance, online and by app.



Top Up Anytime

With impulseSave®, the world-first top up technology, you can add to your Portfolio whenever you want.

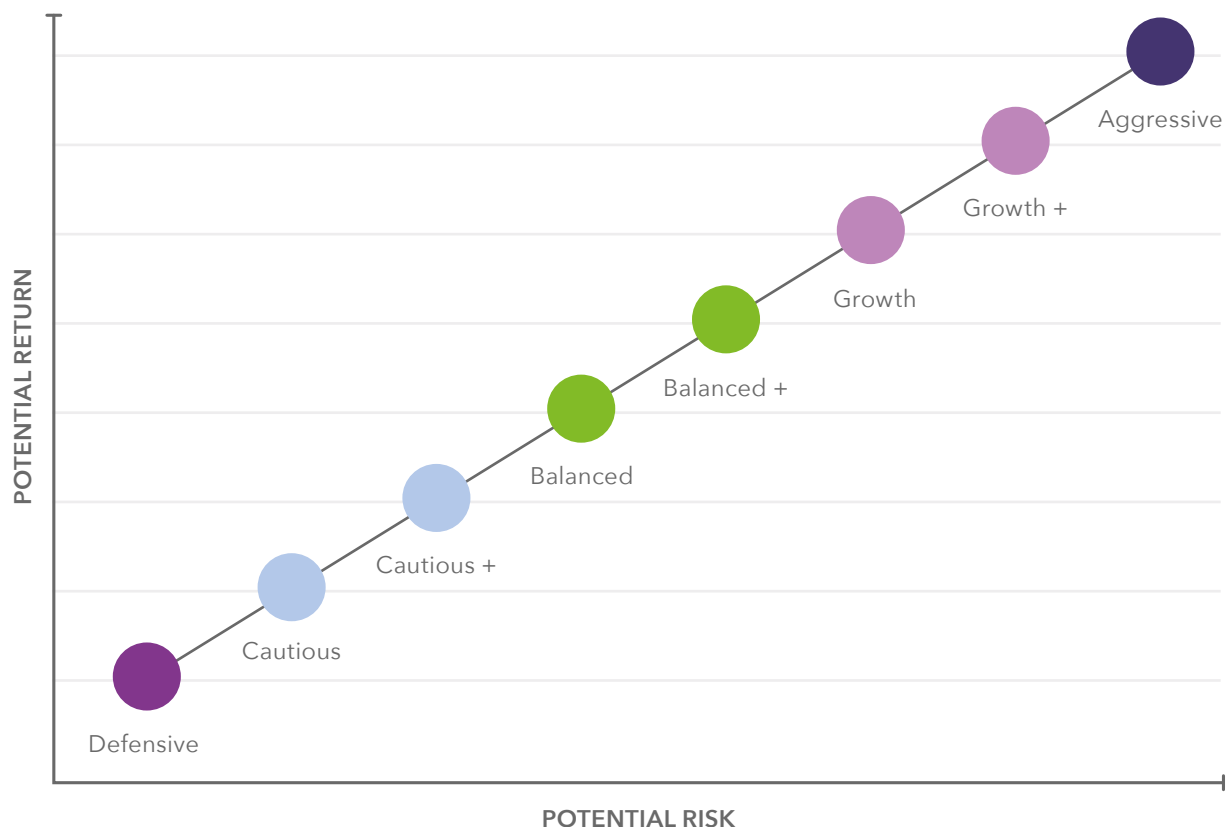


Low Minimum Investment

We believe investing is for everyone, so you can start from just £50.

THE PORTFOLIOS

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, in one Portfolio. We've categorised the Portfolios into five simple risk profiles, from Defensive to Aggressive.



We also offer two Income Portfolios:

 Cautious Income  Balanced Income

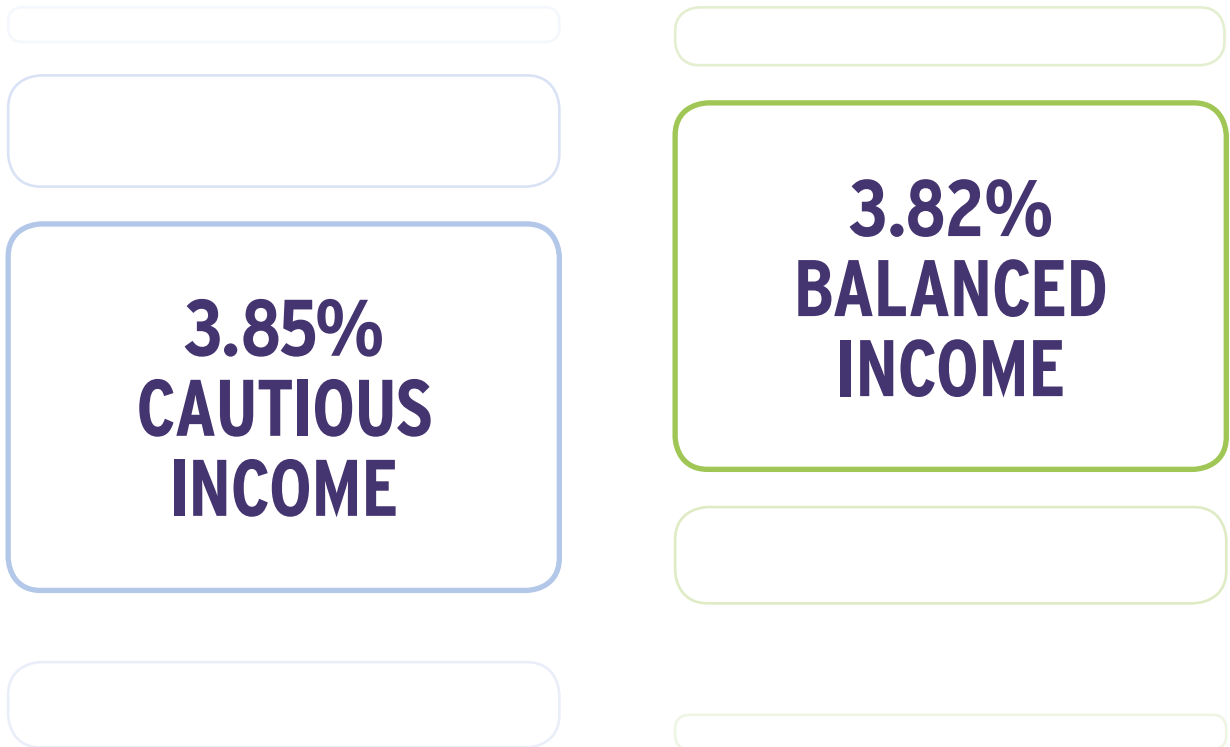
We know that every investor is unique, which is why we designed three + Portfolios, to give you further scope to personalise your investment style.

The + Portfolios give you exposure to funds outside of your chosen risk profile, to give you greater opportunities for growth. However, they are carefully allocated so that your investment still sits within the risk profile you've selected.

MONTHLY INCOME PORTFOLIOS

In a world of low interest rates, we also offer two risk-mapped Income Portfolios. These Portfolios will appeal to investors with Cautious and Balanced attitudes to risk, who wish to take a monthly income from their investment.

Income Percentage Yield



Flexible Income Options



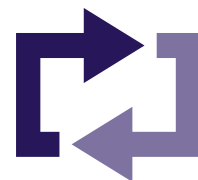
Total Income

Withdraw the 'natural income' of the Portfolio, which will vary each month based on income receipts.



Fixed Payment

Draw a fixed income from your Portfolio and reinvest any surplus, giving you more opportunities to grow your wealth.



Reinvest

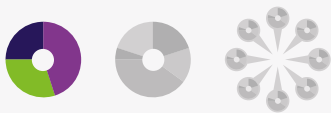
Reinvest your total income into your Portfolio, to enhance long-term returns.

Projection made based on 12 months historic yield as of 31 March 2017. Quoted yields are not guaranteed, and may vary in the future. See Portfolio factsheets for current yield.

THE EVOLUTION OF DIVERSIFICATION

No one can accurately and consistently predict the market, there will always be winners and losers. The key to managing this is having exposure to a variety of investments within your Portfolio.

By diversifying the Portfolios with tried and tested multi-asset strategies, we build solutions that are stronger than the sum of their parts. With our **Advanced Diversification**, we aim to maximise returns and minimise risk for investors.



SIMPLE DIVERSIFICATION

At its most basic, diversification means holding a range of assets to help spread investment risk.

This can follow a simple formula, splitting the investment into cash, bonds and equities. In this type of investment, more equities typically means more risk and greater potential for returns over the long-term. However, its impact can be limited in volatile markets and over shorter time periods.



MULTI-ASSET DIVERSIFICATION

Many fund managers use 'multi-asset diversification' to invest in a range of asset classes, industries and geographic regions.

Asset Class

Different assets react differently to world and local events. A spread of assets in your investments can help to manage market fluctuations.

Industry

As with asset classes, investing in different industries can help capture market opportunities and reduce the impact of volatility on your investments.

Region

Investing in a range of regions and countries can mitigate the impact of stock market movements in a particular area.



ADVANCED DIVERSIFICATION

With the True Potential Portfolios, we're pioneering what we call **Advanced Diversification**. We bring together world-class, multi-asset fund managers to create a range of ten unique Portfolios diversified by asset class, industry, region and investment manager.

These managers, including UBS Asset Management, Allianz, Goldman Sachs, Columbia Threadneedle, Schroders, SEI, Close Brothers and 7IM, bring over 5,000 investment professionals in 200 locations and more than 120,000 individual holdings to the Portfolios, and have a combined £4.5 trillion under management.

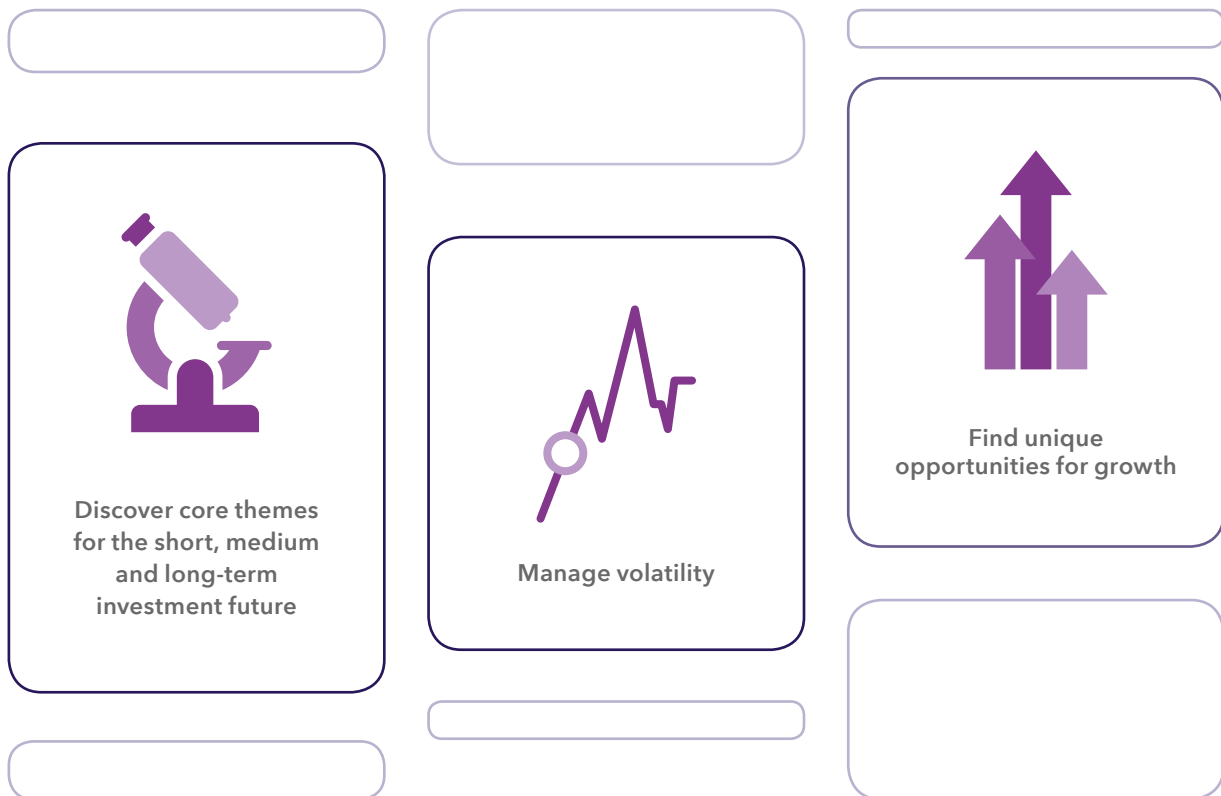
We use these strategies when building and rebalancing the True Potential Portfolios, allocating to our different managers where we see the greatest opportunity for growth or mitigating risk if appropriate, whilst remaining within your chosen risk profile.

STRATEGY DIVERSIFICATION

Each of the fund managers we work with has their own investment strategy for growing investors' money. While all of these managers share our belief in maximising returns and reducing risk with multi-asset diversification, we also believe in diversifying further by investment strategy.

That's because each strategy behaves differently in different types of market. In today's unpredictable world, the power to quickly rebalance from one strategy to another as markets change is invaluable.

True Potential Portfolios offer investors a blend of strategies from world-class fund managers in a single solution. By drawing on the combined strategic expertise of expert fund managers, our Investment Team can:



We use this information, available to us at all times, to shift and rebalance the Portfolios to put investors in what we believe is the strongest position for the future.

All of this sits within a robust and independently-monitored overriding strategy that ensures we remain true to our investment objectives.

In one Portfolio, clients have access to strategies from world-leading experts, working together to create better results.

INVESTMENT PARTNERS

The world-class fund managers we work with each have a distinct investment strategy which we use to further diversify the Portfolios.



WHO WE WORK WITH



UBS Asset Management is a large-scale asset manager offering a comprehensive range of active and passive investment styles and capabilities across both traditional and alternative asset classes. These include equity, fixed income, currency, hedge funds, real estate, infrastructure and private equity investment capabilities that can also be combined in multi-asset strategies.



Allianz offers investors a risk-based approach investing globally in all major asset classes using primarily passive implementation. Allianz have the ability to be very dynamic and nimble by increasing or decreasing total investment levels depending on volatility levels within markets. Allianz have a huge research and fund management base they can draw upon, being one of the largest fund managers currently in Europe.



**Asset
Management**

Goldman Sachs Asset Management has two offerings. Their Dynamic investment approach is run by a team of internationally-renowned experts who evaluate patterns of asset class behaviour and the drivers behind them to form a balanced Portfolio that includes exposure to both traditional and non-traditional asset classes. Their Global Income Builder approach invests across a broad spectrum of global bonds and equities, aiming to build a Portfolio that generates sustainable and stable income and capital appreciation.



Columbia Threadneedle are income specialist fund managers offering clients a regular income stream whilst also offering the potential for capital appreciation from one of the most highly respected income fund management teams within the industry. They invest primarily in UK equities but also in fixed interest, focusing on stocks that can offer a high dividend yield but also the potential for growth.

Schroders

Schroders' investment philosophy may appeal to investors who want their money to be managed by an award-winning team with a proven track record of superior performance. They hold the belief that no single fund manager can excel in every aspect of investing and therefore access the best fund and investment products from around the world. The investment teams are bonded by a strong culture and heritage based on independent, long-term investment thinking.

SEI

New ways.
New answers[®]

SEI uses a mix of specialist investment managers with distinct management styles. As a Manager of Managers, SEI decides where to invest and after rigorous research, which managers to hire. This oversight includes daily monitoring of investment transactions and the replacement of investment managers if they fail to meet their objectives or if better investment opportunities arise in new areas. SEI hires managers who are generally only available to institutions and high-net-worth individuals.



Close Brothers

Asset Management

Close Brothers' investment style is directly buying into company shares, fixed interest investments and other non-traditional areas such as precious metals, commodities, infrastructure and hedge funds. This approach is similar to that of a stockbroker putting together an investment Portfolio and managing this on behalf of a client and is a very focused investment solution.

SEVEN

Investment Management

7IM offers investors a global active-passive approach to fund management. This means they are active at the asset allocation level with a team of high skilled fund managers choosing what areas to invest in, but passive in implementation by using funds that track a specific Index or part of that Index. By using this approach, 7IM can offer a low cost multi-asset solution to investors with a global reach.

GLOBAL EXPERTISE

From over 200 locations, our industry-leading fund managers give us invaluable insight into the daily movements and long-term trends of markets from around the world.



A world map with a light purple background and a dotted grid. Numerous location pins in various colors (purple, blue, green, black) are scattered across the map, primarily concentrated in Europe and Asia. Three dark purple rounded rectangular boxes are stacked vertically on the right side of the map, containing white text. An inset map of Australia is located in the bottom right corner, showing several location pins and the word 'AUSTRALIA' in bold white text.

5,000 PROFESSIONALS

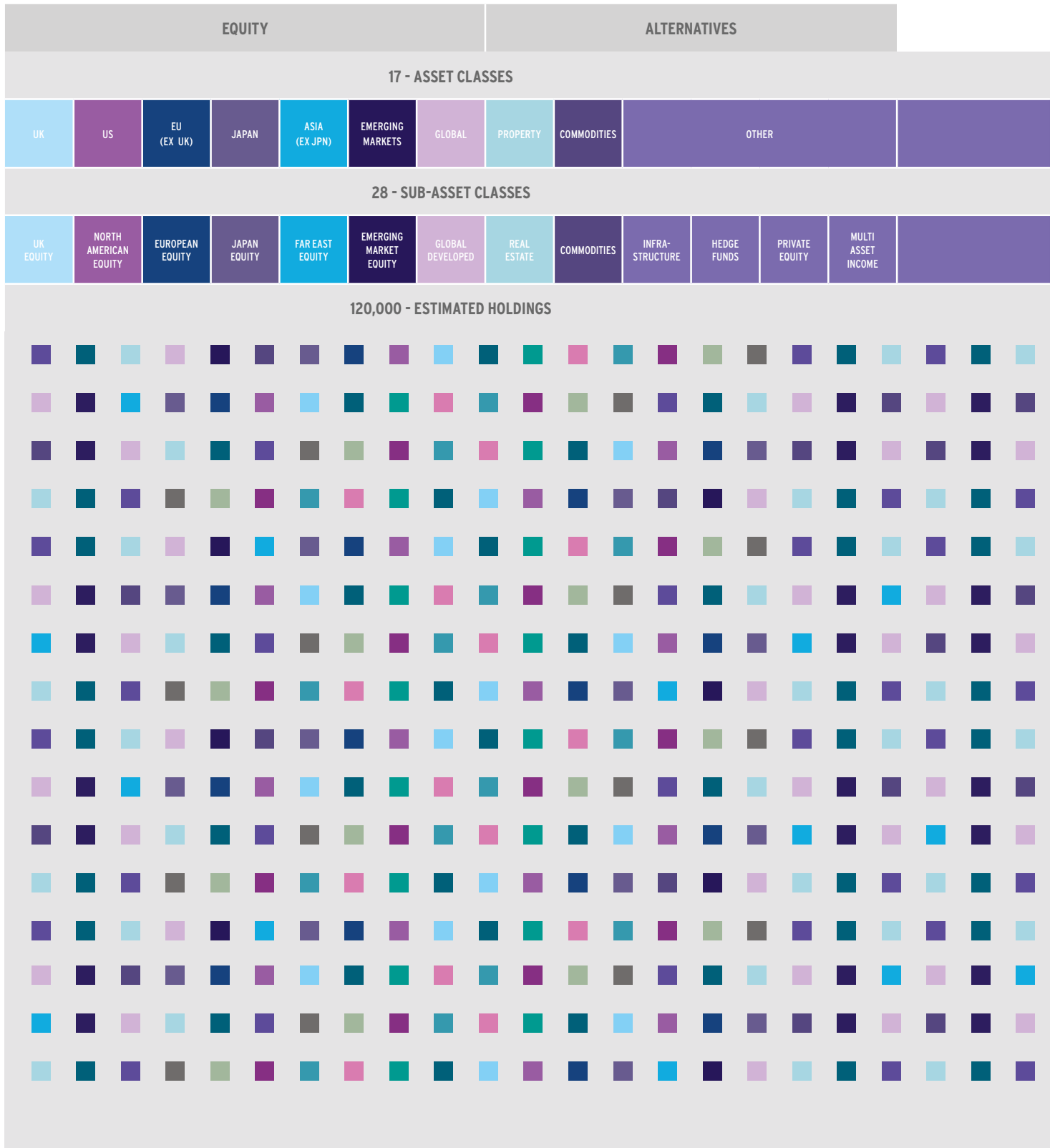
200 LOCATIONS

£4.5 TRILLION ASSETS

AUSTRALIA

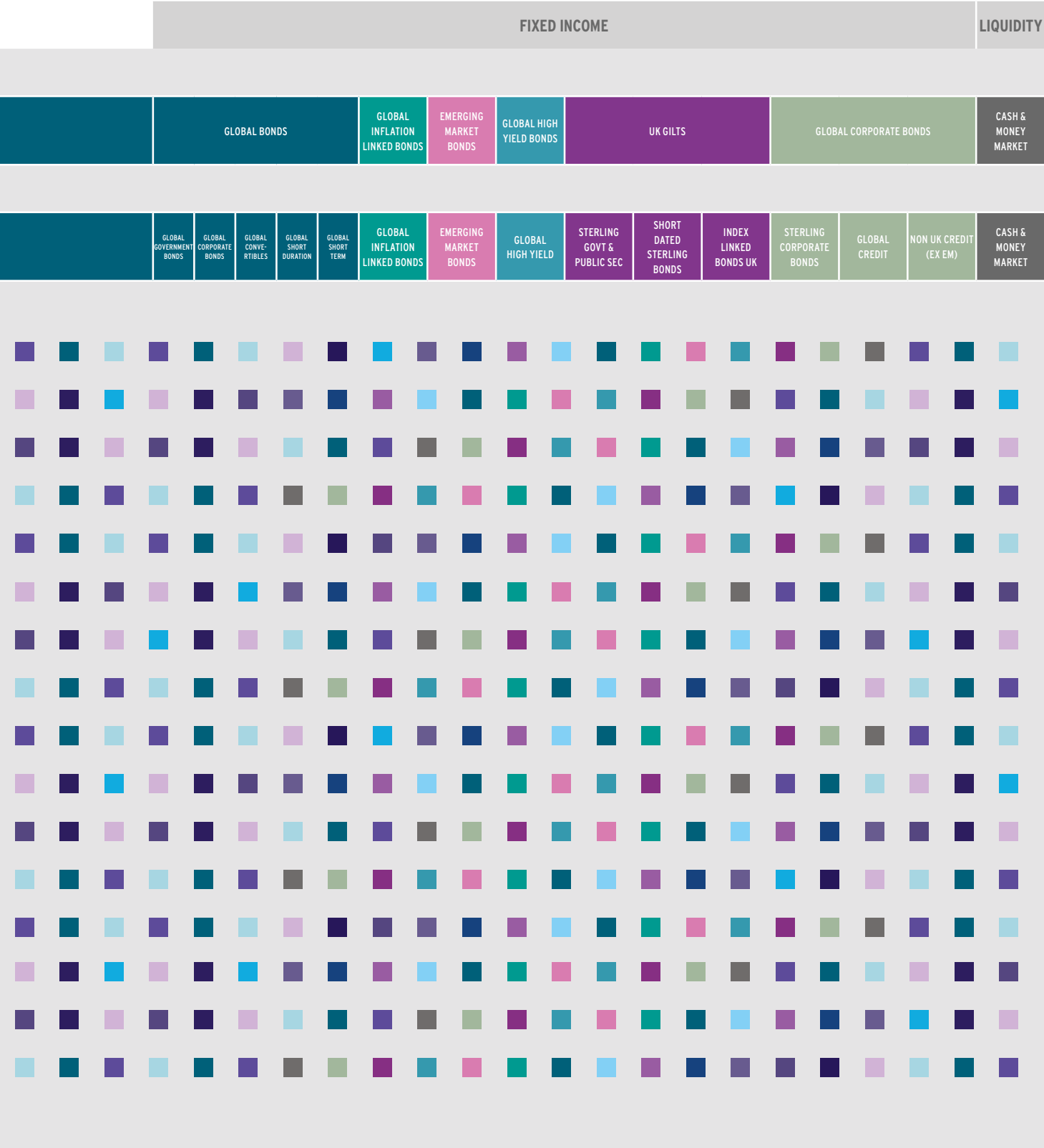
ANALYSIS AT SCALE

As we use our own funds in the Portfolios, we can monitor and analyse highly differentiated investment styles and strategies spread across over 120,000 holdings. We do this faster and more cost-effectively than anyone else.



120,000

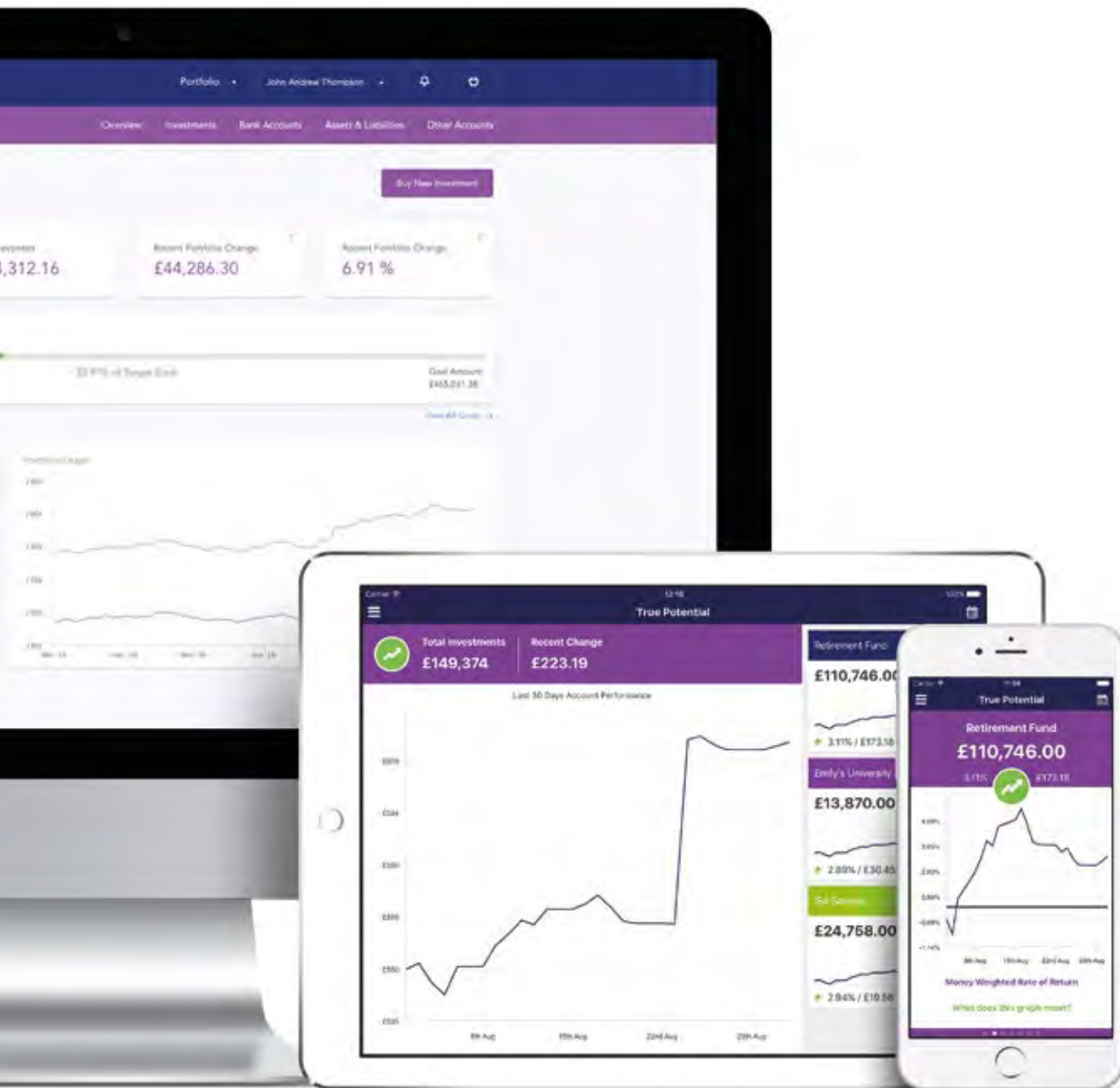
Through our fund manager partners we have access to over 120,000 holdings.



INVESTMENTS ON DEMAND

It's your money, so we think you should be the first to know how it's performing. That's why you can track Portfolio valuations online 24/7. You can also view your account from anywhere in the world online or through our market-leading apps.

As well as tracking your Portfolio and evaluating your goals, you can send and receive secure messages should you need to speak to your financial adviser.



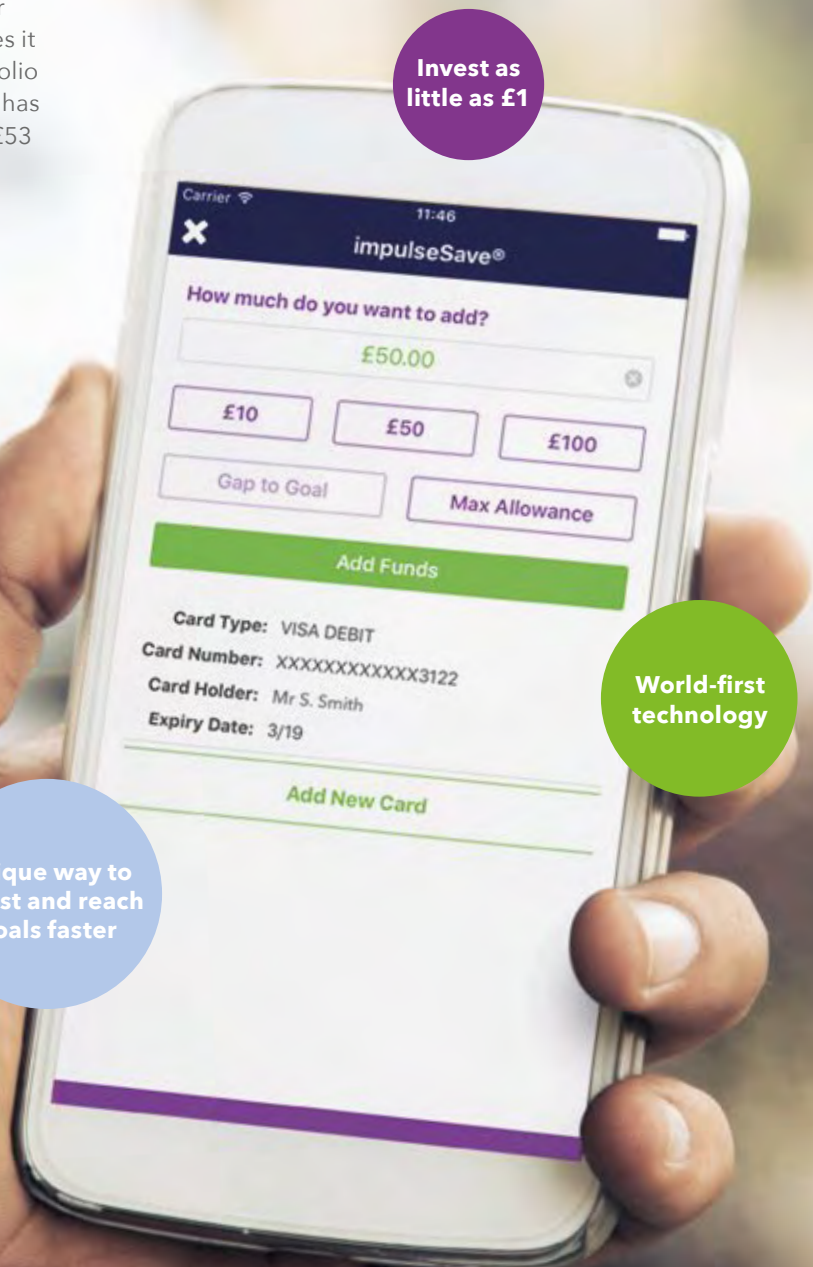
TOP UP 24/7 WITH IMPULSESAVE®

Adding to your Portfolio is one of the most important parts of investing and one that we feel many providers don't address.

That's why we built impulseSave®, the world-first investment top-up technology.

We all lead busy lives, but we believe that your investments should work with your schedule. Unique to True Potential, impulseSave® enables you to add to your Portfolio at any time, from as little as £1.

This can help you reach your goal faster or close any gap to goal. impulseSave® makes it easy for you to regularly top up your Portfolio with small amounts. In fact, impulseSave® has helped True Potential clients to add over £53 million to their investments.



Invest as little as £1

World-first technology

Unique way to invest and reach goals faster

DECISION MAKERS

Our experienced Investment Team draws on the resources of leading fund managers and over 5,000 staff across 200 locations.



Colin Beveridge
Chief Investment Officer
True Potential Investments



Chris Leyland
Deputy Chief Investment Officer
True Potential Investments



Barney Hawkins
Investment Director
True Potential Investments



Mark Henderson
Senior Partner
True Potential Investments



Richard Lloyd
Managing Director
UBS Asset Management



David Hollis
Senior Portfolio Manager
Allianz



Michael Rhodes
Executive Director
Goldman Sachs Asset Management



Richard Colwell
Portfolio Manager
Columbia Threadneedle



Marcus Brookes
Head of Multi-Manager
Schroders



Jason Collins
Head of UK Investment
SEI



Riitta Hujanen
Investment Director
Close Brothers



Chris Darbyshire
Chief Investment Officer
7IM

OUR INDEPENDENT INVESTMENT COMMITTEE

Our Investment Committee is responsible for making sure that the True Potential Portfolios perform inline with their objectives and remain within their risk profile. They also scrutinise our investment partners to ensure they are acting appropriately and in investors' best interests. The Committee has been sourced from a wide range of backgrounds, including investment management, advisory practice and client advocates. This diversification of experience helps them make robust decisions that put investors first.



George Peebles

George is a hugely experienced finance professional with over thirty years' experience in both law and accountancy. Previously, he was a Development Director at Aegon, a corporate finance specialist responsible for some of the largest deals they put together. He is currently a Non-Executive and his specialism is with mergers and acquisitions.



Raoul Fraser

Raoul started his career at Goldman Sachs in 2004 and was promoted to Executive Director, co-running the largest team in EMEA. He now acts as an adviser to hedge fund clients, other institutional and private clients and his specialisation lies within the alternative investment sectors.



Russell Hogan

Russell has many years' experience within the investment industry. Previously he was the Chief Investment Officer and thereafter Chief Executive Officer at Aegon, where he had responsibility for over £33 billion funds under management. Russell has worked around the World and he is currently Managing Partner at Dundas Global Equities, with a specialism in global investment.



David Keir

David is a highly-rated research analyst, formerly Head of Research at Scottish Widows for the UK equities division. David is now Head of Research at Saracen Fund Managers where he is responsible for Global Equities. His specialisation is company analysis.

A MESSAGE FROM OUR CHIEF INVESTMENT OFFICER



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 managers, working with them to ensure we understand their investment strategies and how and when they work best. This detailed knowledge allows us to combine our fund selections into highly-differentiated Portfolios.

We select from the 28 True Potential Wealth Strategy Funds, sub-advised by our appointed fund managers who are selected for their different approaches to investing money through a variety of investment styles. Their styles range right across the active-passive spectrum, allowing us to aim for maximum after-fee performance. With this approach we embed low cost passive strategies alongside active strategies that exploit market inefficiencies seeking higher risk-adjusted returns.

Our Advanced Diversification proposition is the culmination of years of work, based on the foresight of the partners. Quite frankly the timing for this could not have been better. At the time of writing, UK interest rates remain moribund, Government Bonds offer low nominal returns by historic standards and wide diversification is now more important than ever. Multi-asset investing that relies heavily on fixed income investments for diversification is likely to be sub optimal in an environment where inflation and interest rates shift higher. Since the credit crisis central banks have been intent on keeping a lid on interest rates while at the same time pushing for faster economic growth and higher inflation.

The dilemma posed by depressed government yields and elevated equity valuations is a real one for long-term investors seeking decent future returns. There is also an added worry associated with the best way to manage volatility if, for example, interest rates do start to go back up. This possibility is compounded in the UK by uncertainty surrounding the path to BREXIT, which has caused the pound to fall and inflation to increase.

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. Styles 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.

By selecting a range of management styles alongside traditional asset classes and geographic region diversification, we offer a more complete investment solution to maximise growth, manage volatility and for our Income Portfolios, deliver sustainable income over the long-term. Our unique approach is delivered systematically, spread across 120,000 investments and 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, appearing to read 'Colin Beveridge', with a stylized flourish at the end.

Colin Beveridge
Chief Investment Officer



UBS

Allianz 
Global Investors



Asset
Management

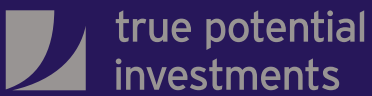
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THREADNEEDLE
INVESTMENTS

Schroders

SEI New ways.
New answers[®]

 Close Brothers
Asset Management

SEVEN 
Investment Management



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

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April 2017