Client Money Interest Policy Q&A Document

True Potential Group

November 2025

true potential

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1. Who is this document for?

This document details the outcomes of, and changes to, the True Potential Client Money Interest Policy. For the purposes of this document 'Client Money' is defined as cash held on platform typically resulting from transactional activities which are transitory in nature – cash holdings that are not otherwise invested, awaiting investment or payment, or needed to pay the expenses of the fund. Normally this is for a short period of a few days at most but in some circumstances may be for longer where the client requires it.

This document is for anyone who holds cash, or whose account activity creates cash positions which are then hosted on the True Potential Platform (the 'Platform').

2. What is the Client Money Interest Policy?

The Client Money Interest Policy is a document that governs the way True Potential treat Client Money. Simply put, the Client Money Interest Policy sets out the way True Potential manages interest received on Client Money, and the way True Potential is compensated for hosting Client Money.

3. What has changed?

From 1st November 2025 the Platform fee will only calculate on the value of invested assets within client policies and any cash value will no longer be subject to the Platform fee. This update will affect the Platform fee charged from client accounts in December.

This change is being made following a review; to simplify the charges for clients, the Platform fee will no longer be calculated on cash balances within client policies. A disclaimer has been added to client illustration documents to explain this change.

For further information on costs and charges please refer to your product Terms and Conditions which can be found on our website www.truepotential.co.uk, within the documents section.

4. Who can I contact?

If you require any further information on the above, in the first instance please contact your Financial Adviser. For customers who do not have a Financial Adviser or require additional information, please contact us via secure messaging on your True Potential app or online account.

If you don't have an adviser, you can find one at moneyhelper.org.uk/find-a-retirement-adviser.

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