Your Business.
Your Future.
Powered by
True Potential.

true potential
wealth management

Powered by True Potential

Moving your business is one of the biggest decisions you'll ever make. It's more than just finances. It's about your clients, your future and finding the right support to make life easier as you grow or transition your business with confidence.

Every financial adviser and every business is different. That's why we provide a choice of tailored pathways around your goals, whether that be:

- Growing your client bank
- Preparing for your retirement
- Planning your exit

Whatever your goal, True Potential is here to support you.

With a track record of consistent growth, a strong reputation for innovation and nearly two decades of success, we give you the confidence of joining a firm with proven strength and stability.

Powered by our award-winning technology and Hybrid Advice model, we help advisers like you grow, deliver smarter advice and retain more of the fees you earn.

Most importantly, our focus is on you: creating a plan that works for your future and giving you the confidence that you and your clients are in the right place.

Our Technology

At True Potential, we've built every part of our technology in-house, tailored specifically to support our Wealth Management Partners.

Recognised with industry awards, our adviser-facing technology streamlines administration, enhances compliance and frees up time for client engagement.

Behind the scenes, advisers benefit from:

- Real-time suitability reports and automated annual reviews
- Integrated Fact Find and planning tools
- Automated fee and daily payment reconciliation
- AI-powered document checks and Fact Find review
- Meeting capture with full transcriptions, summaries and Fact Find auto-fill

Our Digital Annual Suitability Reviews put clients at the heart of the process, reducing adviser administration and freeing up more time to focus on those who need advice the most. Key features include:

- Multi-policy suitability assessments in one place
- Personalised action plans with clear follow-up steps for clients
- Goal-setting and gap-to-goal action plans
- Pension beneficiary review
- Secure storage and automated reminders

Our technology helps with compliance, improves accuracy, and adapts with regulatory change, keeping you focused on what matters most: giving expert financial advice to your clients.

From the very start, we've made technology our own. Our artificial intelligence is no different.

Indigo Smart Assistant® is powered by our technology and designed to support and enhance your advice.

From the very beginning, True Potential has been defined by two things: industry-leading technology and the distinctive indigo colour at the heart of our brand.

Now, we've brought both together to create Indigo, our proprietary suite of AI-powered tools. Trained to work seamlessly with our technology, Indigo delivers a solution that you won't find anywhere else.

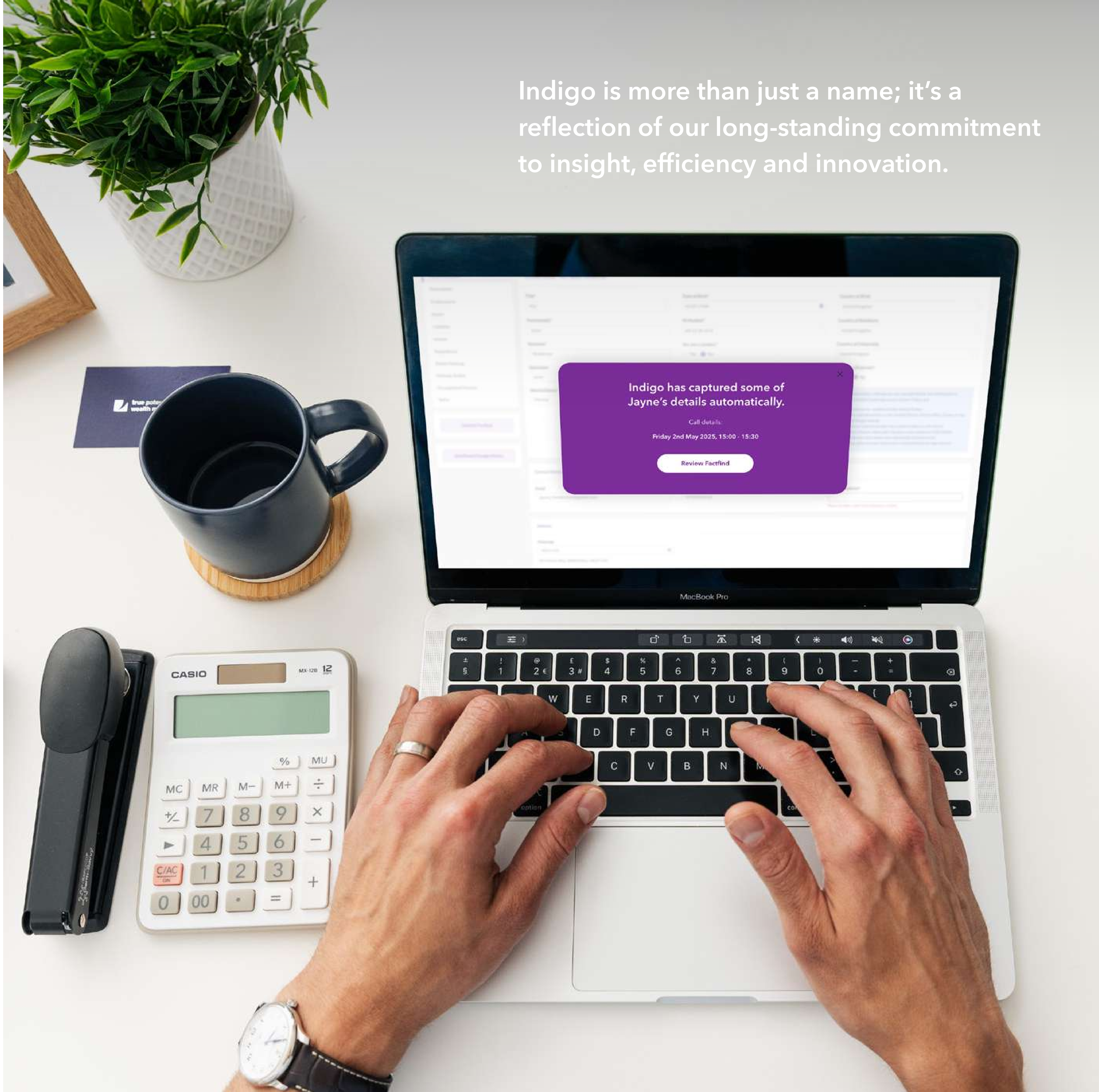
Indigo isn't off-the-shelf technology. It's an intelligent smart assistant, built to support you by reducing administration and improving accuracy, freeing you to focus on delivering expert advice from day one.

Fully embedded into our ecosystem, Indigo works behind the scenes to make your advice process smarter, faster and more effective.

Why Indigo?

- Exclusive to True Potential advisers
- Keeps all data within our ecosystem
- Learns and improves through your feedback
- Works seamlessly with our Back Office and client files

Indigo is more than just a name; it's a reflection of our long-standing commitment to insight, efficiency and innovation.



How Indigo Smart Assistant® Helps You

Here's how Indigo brings intelligence into your daily workflow - working quietly in the background to simplify complex processes and make advice delivery more efficient.

Client Meeting Capture

Indigo turns your adviser app into an AI-enabled assistant on the go - capturing meetings, generating summaries and prompting Fact Find updates, all while you focus on your client.*

- Capture client meetings with your True Potential Adviser App
- Perfect for remote or field-based advice
- Receive transcript, summary and auto-full Fact Finds
- Save time, reduce administration and stay on top of every detail
- All data is stored securely inside the app

Video Meeting Capture

No more continuous notetaking. Build client relationships and enjoy great conversations while Indigo automatically records every comment, question, answer and required action in your client's file.*

- Records and transcribes client meetings in real time
- No need for additional downloads or software
- Receive transcript, summary and auto-fill Fact Finds
- Creates an auditable record
- All data is stored securely in the True Potential system

Fact Find Review

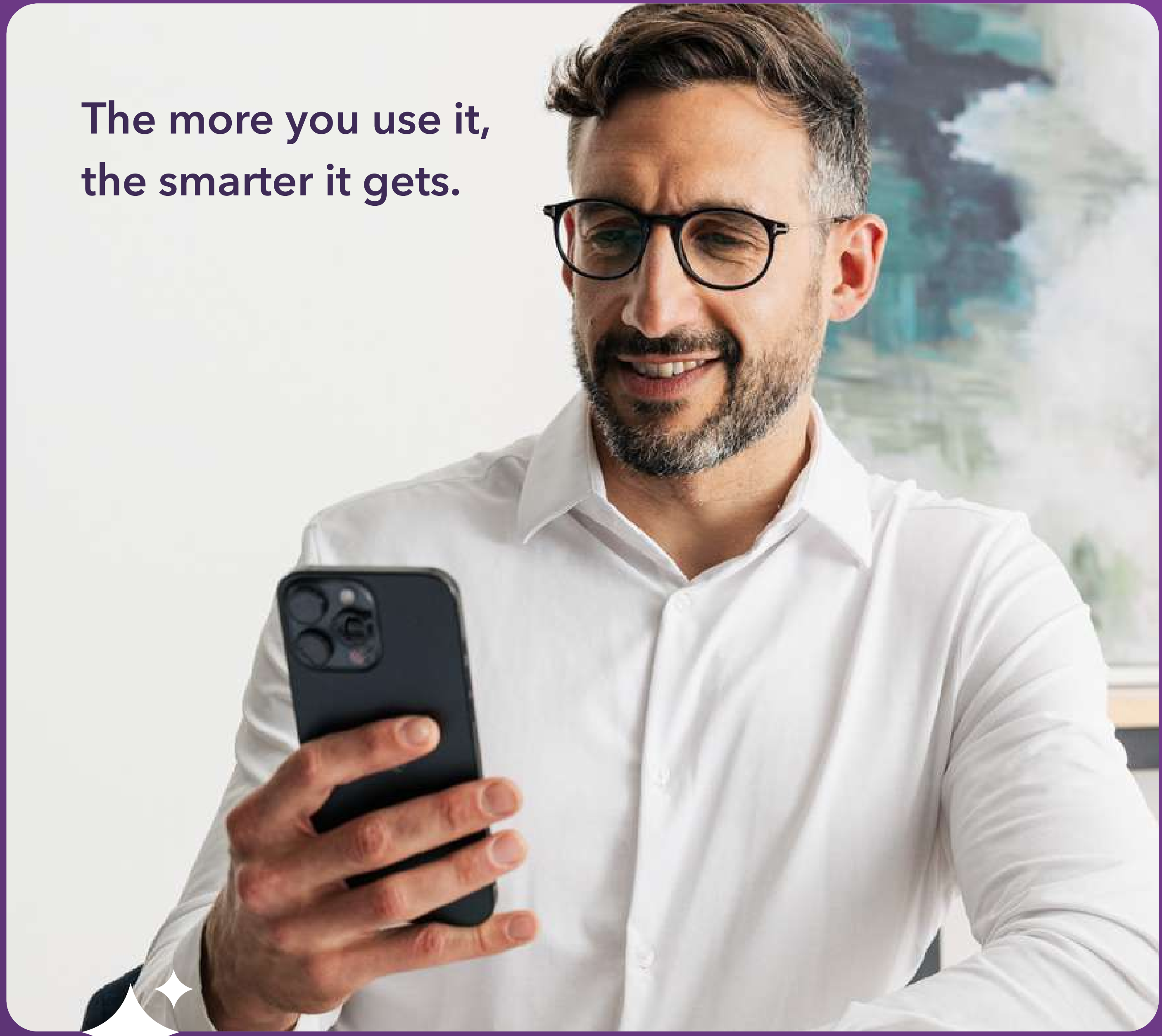
Indigo helps you onboard smoothly, reduce errors and stay on top of regulatory and client requirements.*

- Checks for missing, inconsistent, or incorrect data
- Highlights issues before submission
- Learns from feedback to improve accuracy
- Reduces delays and improves data quality
- Fully embedded into your workflow

Message Helper

Get extra support when messaging clients, giving you the confidence that your communication lands as intended.

- Makes your message clear and easy to follow
- Adjusts the tone to match the context and client relationship
- Identifies and corrects grammar and spelling errors
- Simplifies jargon to keep your message accessible



The Indigo Spark

A universal visual cue, the **Indigo Spark** appears throughout our technology when AI is working for you behind the scenes. It's your signal that something smart, secure and powerful is happening.

Whether reviewing a Fact Find or capturing a conversation, the Spark means Indigo is doing the work, so you can focus on the advice. Whenever you see Indigo in action, you're seeing intelligence powered by True Potential.

Built to Let You Focus on What Matters

With Indigo you can:

- Spend less time on administration
- Manage client files confidently
- Onboard clients more smoothly
- Build deeper, more consistent client relationships
- Free up more time to grow your business

Indigo helps you make every conversation count.

* Some of these features are coming soon.

Empowering Clients to Reach Their Goals

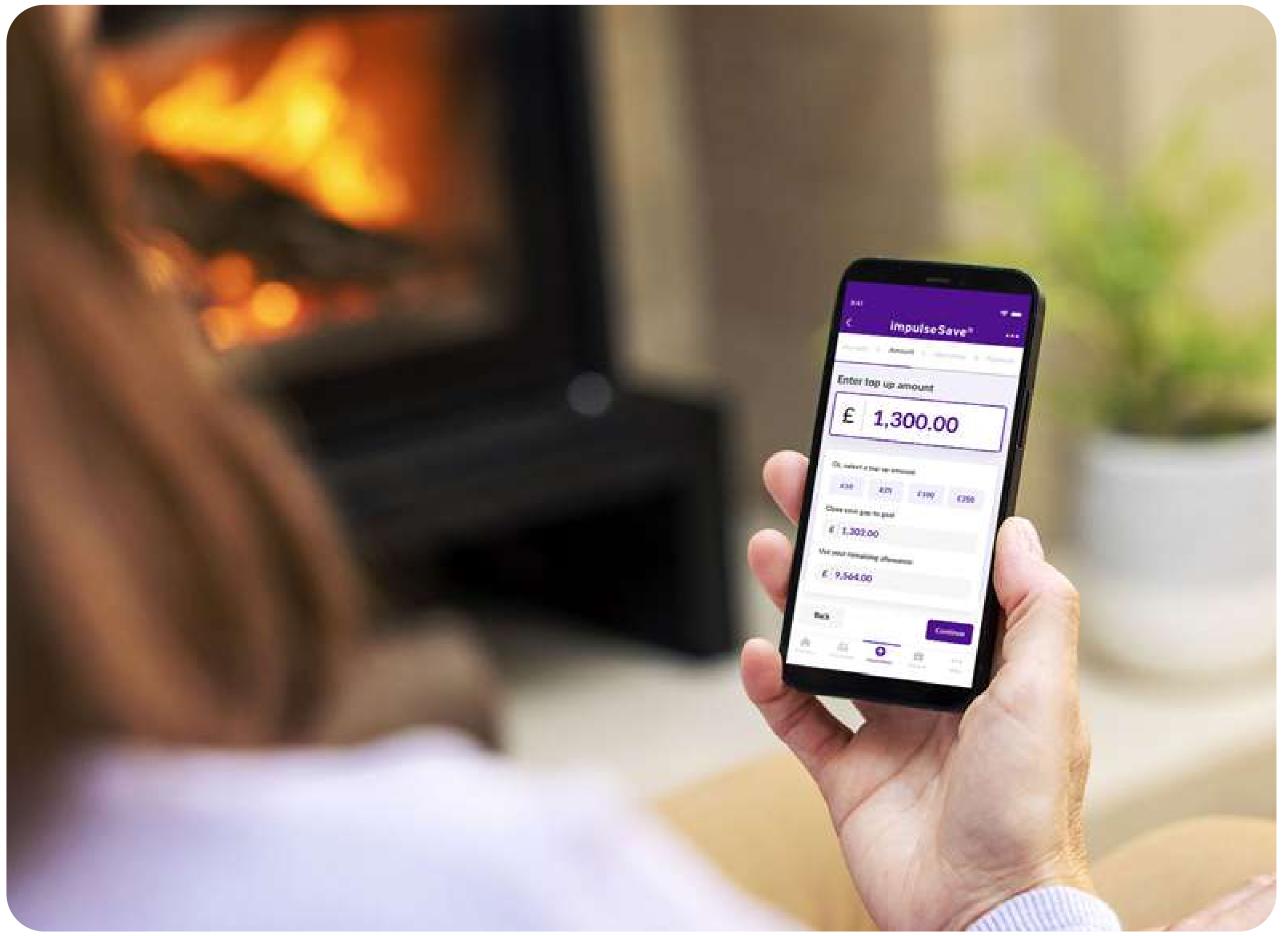
Our award-winning, in-house technology provides your clients with the tools they need to work towards their goals and we continuously invest in innovation to support our mission.

24/7 Access – Powered by True Potential

Our technology provides your clients 24/7 access to view, manage, and track their investments across devices. Whether at home or on the go, clients can log in on desktop or app to:

- Monitor account balances and performance
- Top up investments using impulseSave®
- Make secure withdrawals when needed
- Review financial goals and allocations
- Complete Annual Suitability Reviews in one place, with personalised insights
- Watch insightful videos and read educational blogs from our experts

This always-on access empowers clients to take control of their financial future, anytime, anywhere.



By transforming everyday spending impulses into positive saving habits, impulseSave® helps your clients become more consistent investors.

impulseSave®

impulseSave® is True Potential's award-winning, first-of-its-kind technology that empowers clients to top up their investments instantly, from just £1.

Integrated into True Potential's goal-based platform, impulseSave® allows clients to track progress toward their financial goals in real-time and close any savings gaps with a tap or click. Clients can even set impulseSave® reminders from within the True Potential App, entering how much and how often they'd like to invest. They'll receive a prompt by text or email and can reply 'yes' to top up from their chosen account - it's that simple.

By transforming everyday spending impulses into positive saving habits, impulseSave® helps your clients become more consistent investors. It supports ISAs, Pensions and General Investment Accounts and is available across all client types and channels, making investing more accessible, engaging and goal-driven.

AI That Understands Intent

Using AI-powered intent matching, Indigo recognises what a client is trying to achieve and guides them when it's something they can manage without adviser support. Our enhanced live chat can handle requests or queries about withdrawals and direct debit changes. Indigo analyses messages in real time and when it recognises the intent, manages all follow-up communications, keeping clients on track and reducing administrative tasks for advisers.

Intergenerational Advice Tools

True Potential has long supported clients in preparing for the next generation. Your clients can invite their beneficiaries to create their own True Potential accounts before any transfer of wealth takes place. This forward-thinking approach gives beneficiaries early familiarity with you as their future adviser, as well as our technology and process, strengthening continuity and trust across generations.

For you, this means building relationships not just with today's clients but with their families too, securing loyalty and creating long-term business value.

Personalisation at Scale

Our Personalised Summary feature gives your clients a daily overview of their accounts, market news, alerts and key actions. It can be read or listened to online, on mobile or watch app. The audio version is also accessible through Apple Car Play, providing convenient access to important updates even while on the move.

This gives you a unique way to keep your clients consistently informed about markets and their investments, helping you deliver value at scale.

Supporting You to Do What You Do Best

At True Potential, our Wealth Management Partners are free to focus on delivering exceptional financial advice. Our technology powers the operational side, so your focus stays where it belongs, on delivering advice to your clients.

Our Adviser Support Services

We believe support should be proactive, responsive and genuinely helpful. That's why we've developed a comprehensive ecosystem of tools, teams and training that helps reduce your workload and unlocks time to grow your business.

Compliance Made Clear

Our in-house compliance team keeps you aligned with the latest FCA regulations, UK legislation and Consumer Duty standards. Because we build and control our own Back Office technology, we respond swiftly to regulatory updates, keeping your processes current, robust, and fully compliant, without adding administrative burden.

Technical Planning Expertise

For certain client needs, our in-house Technical Planning Team acts as an extension of your business. We take the stress out of building compliant recommendations, interpreting and applying the latest technical and legislative developments to your cases. From ISA and Pension transfers to drawdown and IHT planning, our experts help you deliver robust, compliant solutions without unnecessary delays, freeing you to spend more time with clients.

Seamless Systems

Our proprietary Back Office system integrates directly with the True Potential Platform, creating a smooth, end-to-end experience. From onboarding to portfolio reviews, everything works together, reducing administration, improving transparency, and enhancing client outcomes.

Training That Keeps You Ahead

We offer access to an industry-leading CPD platform and a structured development journey, all at no extra cost.

You'll benefit from:

- Online training plus an in-person onboarding experience at our Newcastle Head Office
- Weekly webinars on regulatory updates and industry best practices
- Ongoing CPD and professional development through Redmill Advance
- Dedicated coaching from onboarding and compliance specialists

Support That Works With You

You're never on your own. Alongside your dedicated Business Development Manager, our highly rated support teams are on hand to help you with:

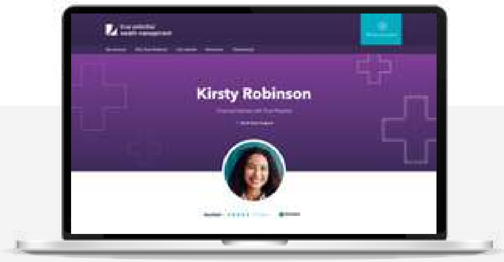
- IT and platform technical support
- Compliance and regulatory guidance
- Specialist Technical Planning for complex cases
- Client communications and marketing tools
- An in-house mortgage referral team

With every process powered centrally by True Potential, support becomes a growth accelerator. We resolve queries quickly and professionally, making sure you're supported in all areas, so you can focus on your clients.

Promoting Your Business

We believe in helping our Wealth Management Partners build a distinctive personal brand and grow with confidence.

We support you by raising national awareness of the True Potential brand and giving you direct access to our exclusive, industry-first **Marketing Hub.**



Partner Profiles

Every Wealth Management Partner receives a fully customisable online profile, aligned with our branding and designed to build trust with prospective clients.

These profiles allow you to highlight:

- Your qualifications and services
- Personal biography and location
- VouchedFor reviews
- Team members
- Client testimonials

Your profile will be featured on our **'Find a Local Adviser'** search function on our website, enabling new clients to discover you based on location and services.

We work with one of the UK's leading SEO specialists to ensure your profile ranks highly on Google, crucial, given that over 40% of clients begin their financial advice journey using a search engine.[1]

With optimised metadata and a focus on discoverability, your profile becomes a powerful lead generation tool.

Marketing Hub

Our Marketing Hub is a unique, on-demand resource packed with professionally designed, compliance-approved materials, ready to use in just a few clicks.

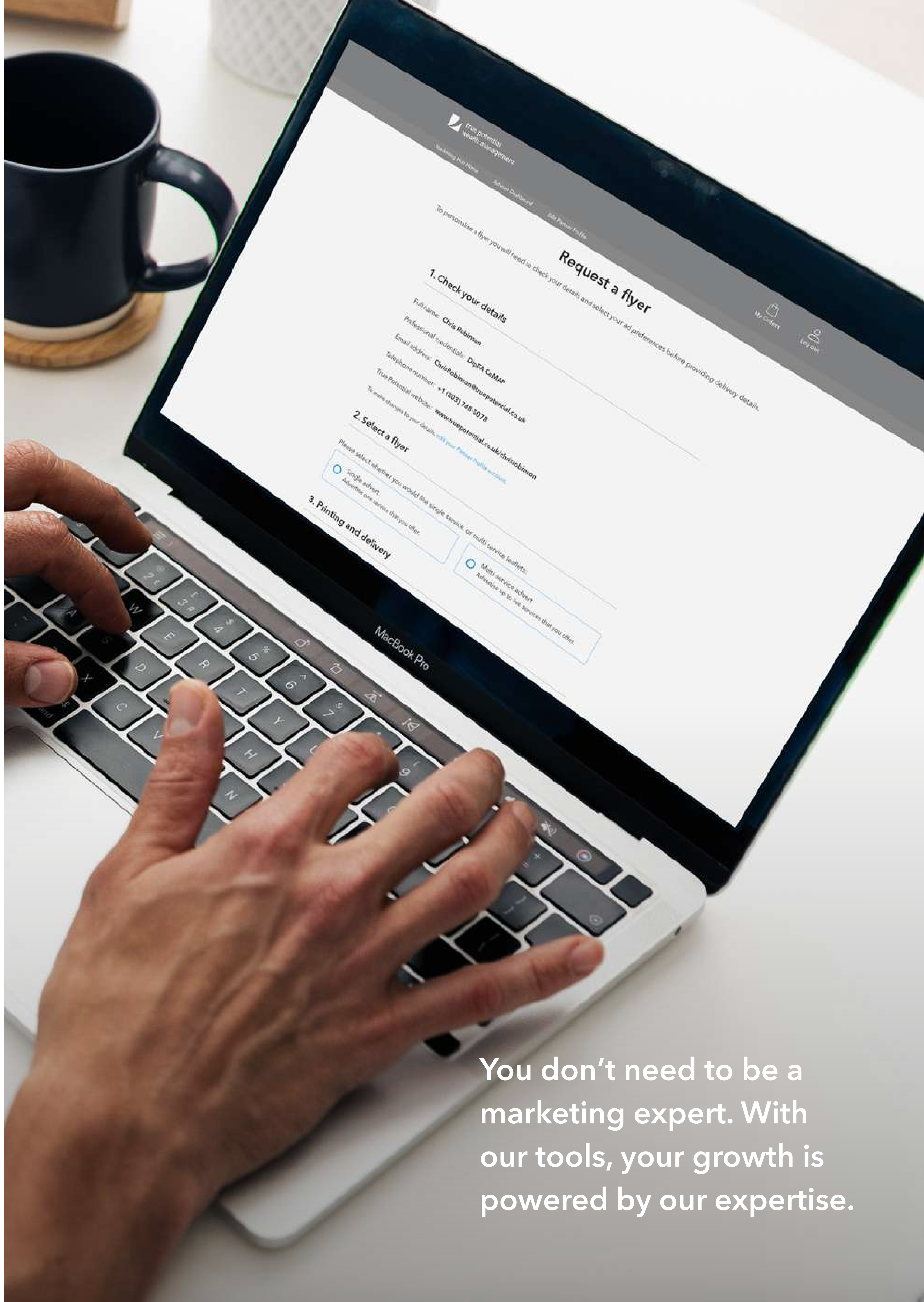
You'll have access to:

- Social media adverts
- Press adverts
- Flyers
- Campaign materials and more

Creating bespoke content is simple: choose your topic, select imagery, add your personal details and define the format. Within moments, you'll have a polished, personalised advert that's ready to use - no agency required and no design costs.

With this level of support at your fingertips, you can increase visibility, attract new clients, and grow your brand with confidence.

Source:
[1] emoneyadvisor.com



Our Investment Proposition

We offer a broad range of investment options to suit different life stages, levels of wealth, complexity and tax needs, all included in our restriction, catering for both simple and complex requirements.

Alongside our established True Potential Portfolios, the restriction also includes the True Potential Growth-Aligned funds, giving you greater flexibility to align funds with clients' risk profile and assets under management.

True Potential Portfolios

The True Potential Portfolios use a pioneering approach known as Advanced Diversification. This blends multi-asset strategies from a range of expert fund managers, finding opportunities for growth that others can't replicate.

Designed to be a complete investment solution, we understand that every investor is unique, which is why we have created ten distinct Portfolios tailored to our five simple risk profiles, ranging from Defensive to Aggressive.

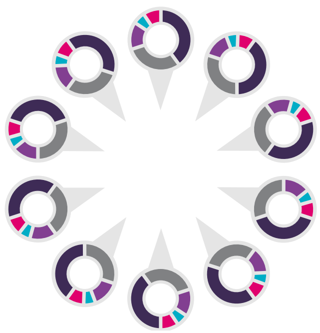
Simple diversification.

A mixture of equities, cash and bonds.

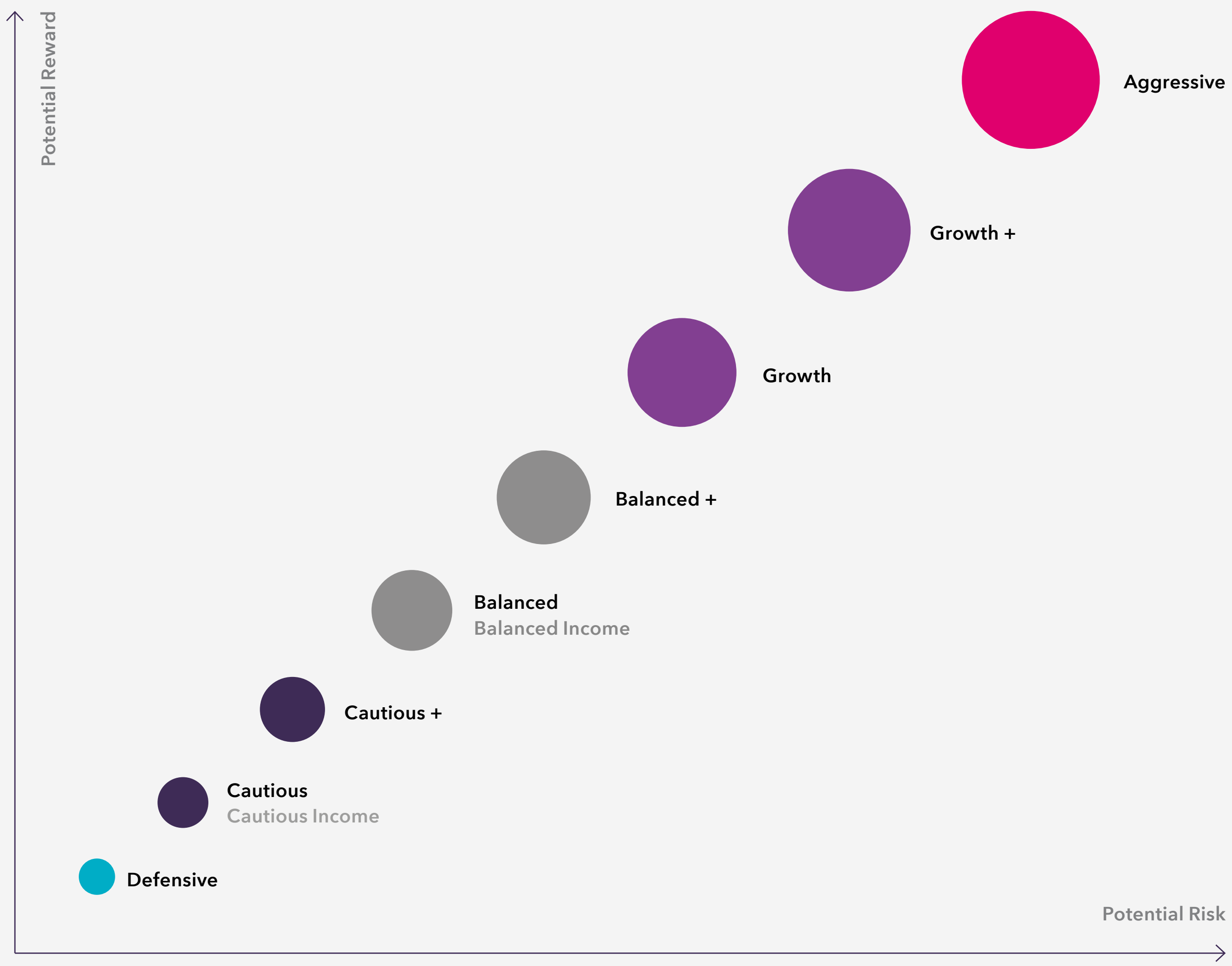
Multi-asset diversification.

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.



We have three different Portfolio types available in our range, depending on your client's attitude to risk and what they're investing for.

A flexible, risk-based range

We offer three Portfolio types, tailored to different client needs:

Core Portfolios
Broadly diversified within their risk category, these deliver the widest range of fund manager exposure in our suite.

+ Portfolios
Built to capture extra growth potential, with controlled exposure outside the core category, while staying within risk boundaries.

Income Portfolios
Ideal for clients looking to generate regular income, with two options mapped to defined risk profiles.

Fund Manager Partners

Behind each Portfolio is a blend of world-renowned Fund Manager partners, carefully selected for their experience, distinct strategies and long-term performance. This provides clients with institutional-grade expertise, delivered through a single, scalable investment.

The result is a robust, future-ready investment solution, giving you the confidence to meet client goals while focusing on what matters most: ***advice.***

The Growth-Aligned Fund Range

Simple, strategic investing, aligned with your clients' goals.

To provide greater choice and flexibility, True Potential's investment offering includes the **Growth-Aligned fund range.**

This expanded scope within our restriction allows you to support a broader range of clients, from new proactive investors to those with more straightforward financial objectives, all while staying aligned with their risk profile and stage of life.

The Growth-Aligned fund range offers:

- Five single-fund solutions, each mapped to a risk profile from Defensive to Aggressive
- A blend of passive and active styles, reflecting our core principles of diversification and strategic asset allocation
- A streamlined option for clients with simpler financial goals or those just beginning their investment journey

The Growth-Aligned funds can be used as standalone solution or alongside our multi-manager Portfolios, the Growth-Aligned funds help you deliver accessible, efficient and goal-driven investment strategies.

They reinforce our commitment to providing scalable investment solutions, enabling you to serve more clients, with greater precision and confidence.

Begin Your Journey with True Potential

With True Potential, you're in control of your earnings, your schedule and your future.

We offer:

- Up to 95% of income retained, rising to 100% for amounts over £150,000 with all fees taken care of by us.
- Daily fee payments to you
- Structured onboarding, tailored to you
- Flexible contracts that suit growth, scaling back, or exiting
- Full support teams across compliance, onboarding and more

This isn't a one-size-fits-all deal. It's a commercial framework tailored to where you are now and where you want to be in the future.

Our approach is personal. We begin with your goals and design the journey to suit. From initial planning to final handover, we help you create value, maintain relationships and stay in control.

Succession and Exit Options

Succession planning is deeply personal and often the cumulation of years of hard work. Beyond the financial considerations, it's about ensuring your clients continue to receive exceptional service and deciding how and when to step back or pass your business to the next generation.

We'll guide you through each option, whether that is downsizing your business, or planning your retirement, we will value your business and ensure your clients are looked after so you can move forward with peace of mind.

Downsizing gives you the freedom to retain your core client relationships while transitioning others, whether that is client by client or a portion of your client bank. This allows you to free up your time without fully stepping away.

Retirement allows you to exit with confidence, releasing the value from the relationships you have built and knowing your clients will continue to be well looked after. We offer up to 12 x advice fee income for eligible clients (capped at 0.5% per year) with clients serviced by our Central Advice Team.

We offer a home for all clients with a market leading offer when the time comes for you to step away. We are proud that we can service your full client bank based on their needs and financial objectives.

Helping You Grow, Go Hybrid, or Exit – On Your Terms

At True Potential, we make it simple to join, thrive and plan for the future - whether you're scaling up, stepping back, or looking to retire. Our transition model is built around your goals and supported by specialist teams at every step.

Year 1: Onboarding Team

Seamless transition

Every successful transition starts with expert coordination and hands-on guidance. That's why, once you choose to move forward, we build a tailored onboarding plan around you, to ensure a smooth transition for you and your clients.

You'll be assigned a dedicated **Account Manager**, your day-to-day point of contact, who ensures every element of your onboarding is executed smoothly, including:

- Data migration and technology setup
- In-depth training
- Adviser and client communications
- Compliance alignment and file reviews
- Platform access, permissions, and setup

Behind them is a team of specialists across compliance, operations, technology and adviser services, all working together to ensure a seamless, uninterrupted transition.

The result: A smooth, structured move that keeps you focused on your clients, not administration, ensuring your business hits the ground running from day one.

Year 2: Support Teams

Support That Evolves With You

After your first year, when you and your clients are embedded into True Potential, we continue to focus on service and support. Our support systems are designed to scale with your business and provide freedom as your priorities change.

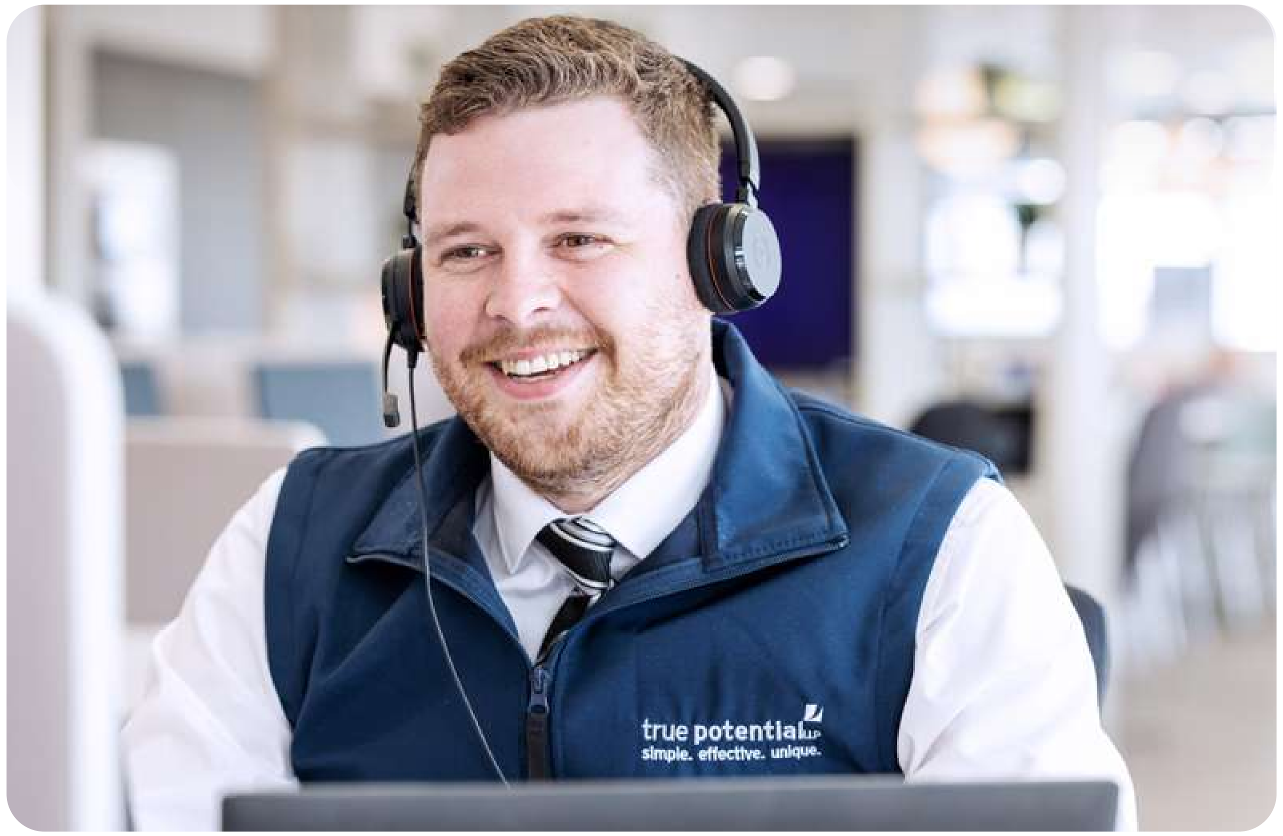
Key areas of ongoing support include:

Compliance Made Clear

Our in-house compliance team keeps you aligned with the latest FCA, UK regulatory, and Consumer Duty standards. Because we build and maintain our own technology, we adapt fast to regulation, giving you peace of mind.

Seamless Systems & Efficiency

Our fully integrated Back Office and client platform reduces duplication, improves transparency and streamlines your advice process from end to end, from onboarding to portfolio reviews and suitability reporting.



Training That Keeps You Ahead

- Access to our CPD-accredited platform
- Weekly webinars covering regulation, planning trends, and system updates
- An in-person training course at our Newcastle Head Office
- Ongoing coaching from onboarding and compliance specialists

Support That Works With You

- Fast, professional help from our award-winning technology and admin teams
- Business development mentoring
- Technical planning and marketing support

Succession & Exit Support

Whether you want to grow your firm, work fewer hours, or fully retire, our flexible contracts and succession planning tools help you shape the future you want.

You'll benefit from:

- Client engagement services to preserve relationships
- Optional phased handovers or hybrid exit strategies
- Guidance on structuring a sale, merger, or internal transition
- Full control over your income, schedule and legacy

Join a firm that adapts with you and supports you every step of the way.

Ready To Find Out More?

Whether you're considering your next step or exploring what's possible, speak to your Regional Sales Director.

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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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November 2025