Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

True Potential Allianz Balanced

A Accumulation Shares ISIN: GB00BYNYXY18

The Fund is a Sub-Fund of True Potential OEIC 3.
The Authorised Corporate Director of the Fund is True Potential Administration LLP, part of the True Potential LLP group.

Objectives and Investment Policy

The Fund aims to achieve **growth** over rolling **5-year periods**, net of fees.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

The Fund is actively managed and follows a multi-asset strategy, investing at least 80% of its total exposure in equities and fixed income instruments, including related securities (i.e. other investments whose value is related to equities and fixed income). Investments may be made in developed, non-developed, and emerging markets.

The asset class allocations below are expressed as a percentage of the Fund's total exposure.

Under normal market conditions, the Fund will typically have exposure to:

• Equity and Equity-Related Securities: 40% to 70% of overall exposure

• Fixed Income and Fixed Income-Related Securities: 20% to 50% of overall exposure, including up to 10% of the overall exposure in high-yield bonds (below investment grade)

The Fund may use derivatives, financial instruments whose value is derived from an underlying asset, for Efficient Portfolio Management purposes, including hedging. Additionally, derivatives may be used for broader investment purposes to help achieve the Fund's investment objective(including to gain exposure to the asset classes described above), which may increase the Fund's volatility and overall risk profile.

At least 50% **of the Fund's Net Asset Value (NAV)** will be invested in collective investment schemes, which may be managed by Allianz or its associates. Additionally, up to 40% **of its NAV** may be invested in Cash & Equivalents (including deposits, treasury bills, certificates of deposit, bankers acceptances and commercial paper), and up to 10% in Commodities. The Fund may also gain limited exposure to alternative asset classes, including but not limited to property and private equity.

Accumulation Shares: Any income the Fund generates will be reinvested.

You can buy and sell shares on any working day in London, excluding UK public and bank holidays.

There are no geographic restrictions on the investments.

For full investment objectives, policy and risk factor details please refer to the **Prospectus.**

Please be aware there is no guarantee that this fund will meet its investment objectives.

Risk and Reward Profile

The Risk and Reward Indicator demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards — Typically higher rewards
Lower risk — Higher risk

1	2	3	**4**	5	6	7

The Fund is in a **medium category** because the price of its investments have risen or fallen to some extent. The category shown is not guaranteed to remain unchanged and may shift over time. Even the lowest category does not mean a risk-free investment.

The price of the Fund and any income from it can go down as well as up and is not guaranteed. Investors may not get back the amount invested. Past performance is not a guide to future performance.

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.
Exchange Rate Risk - The Fund may invest in securities not denominated in GBP. The value of your investments may be affected by changes in currency exchange rates.
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.
Investment Fund Risk - This Fund invests into other investment funds, they may invest in different assets, economic sectors, or countries (including emerging markets) and therefore have different risk profiles not in line with those of this Fund.
Emerging Market Risk – Investments in emerging markets may involve greater risks due to political and economic instability, and underdeveloped markets and systems.

The above risks may cause losses in the Fund. For full details on risk factors for this Fund, please refer to the Prospectus.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry Charge:	**0.00%**
Exit Charge:	**0.00%**

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment.

Charges taken from the Fund over a year

Ongoing Charges	**0.76%**

Charges taken from the Fund under specific conditions

Performance Fee	**None**

The ongoing charges figure is based on the last year's expenses and may vary from year to year.

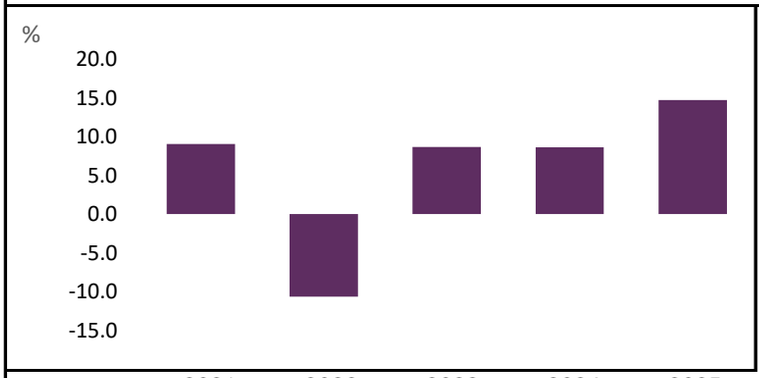
It excludes:
- the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- any temporary fee reductions which may apply for short periods (up to six months).

The Fund's annual report for each financial year will include detail on the exact charges made.

The ongoing charges figure is calculated as at 31/01/2026.

For further information about charges, please refer to relevant sections in the fund's prospectus at www.truepotential.co.uk/fund-documents

Past Performance



	2021	2022	2023	2024	2025
Fund (Acc)	9.0	-10.7	8.6	8.6	14.7

Source: True Potential Administration LLP

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 19/05/2016.
- Share class launch date: Acc: 19/05/2016.
- Performance is calculated in Great British Pounds (£).
- All charges and fees, except any entry, exit or switching charges, have been included within the performance

Practical Information

- The Depositary of the Fund is Northern Trust Investor Services Limited.
- You can get further information on the Fund, including how to buy and sell units, from the Prospectus and the annual and half-yearly reports and accounts, which are in English only. You can get copies of these free of charge, by telephoning **0191 500 8807** or by visiting **www.truepotential.co.uk/fund-documents**.
- The latest unit prices are available on **www.truepotential.co.uk/fund-prices** or by telephoning **0191 500 8807**. UK tax laws may impact your own tax position.
- **True Potential Administration LLP** may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the **Prospectus** for the Fund.
- The Fund is a sub-fund of an umbrella company. The Prospectus and reports are prepared for the entire entity. The liabilities of each sub-fund are segregated by UK law and the Fund should not be liable for any debts that cannot be paid by another sub-fund.
- There are no other unit classes available other than those detailed in the KIID. There are other funds available in the umbrella. You can convert between unit classes and switch to a different fund by writing to True Potential Administration LLP, Newburn House, Gateway West, Newburn Riverside, Newcastle Upon Tyne, NE15 8NX.
- Details of the **True Potential Administration LLP** remuneration policy are available on www.truepotential.co.uk/fund-documents and a copy will be made available free of charge on request.

This Fund is authorised in the UK and regulated by the Financial Conduct Authority.
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This key investor information is accurate as at 16/02/2026