



True Potential Portfolios

Advanced Diversification with global reach.





Our mission

To maximise our clients' returns within each risk profile. Using Advanced Diversification, we blend tried and tested multi-asset strategies. This combination provides investors with opportunities that are unique to True Potential.

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.



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

Foreword

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.

For over 10 years, our innovative approach has been applied to the True Potential Portfolios, demonstrating our complete 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 direct access to your investments through 24/7 performance tracking and our industry-recognised impulseSave® top-up technology.

All of this is designed to help 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 manage billions of pounds within True Potential Portfolios, with our expert Investment Team spreading investments across thousands of global holdings.

Our line-up of carefully selected investment partners has allowed us to create a set of Fully-Managed Investment Portfolios with a core focus to assist in maximising returns within a chosen risk profile and reduce the risk of volatility.



Advanced diversification

By working with global experts, we blend multi asset investment strategies across a broad and diverse range of global holdings.



Investment expertise

Our expert in-house Investment Team make all the allocations to investment partners with you in mind.



Low minimum investment

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



Global reach

With access to a global network of experienced investment professionals, we bring worldwide expertise together to work for you.



impulseSave® from £1

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



24/7 tracking

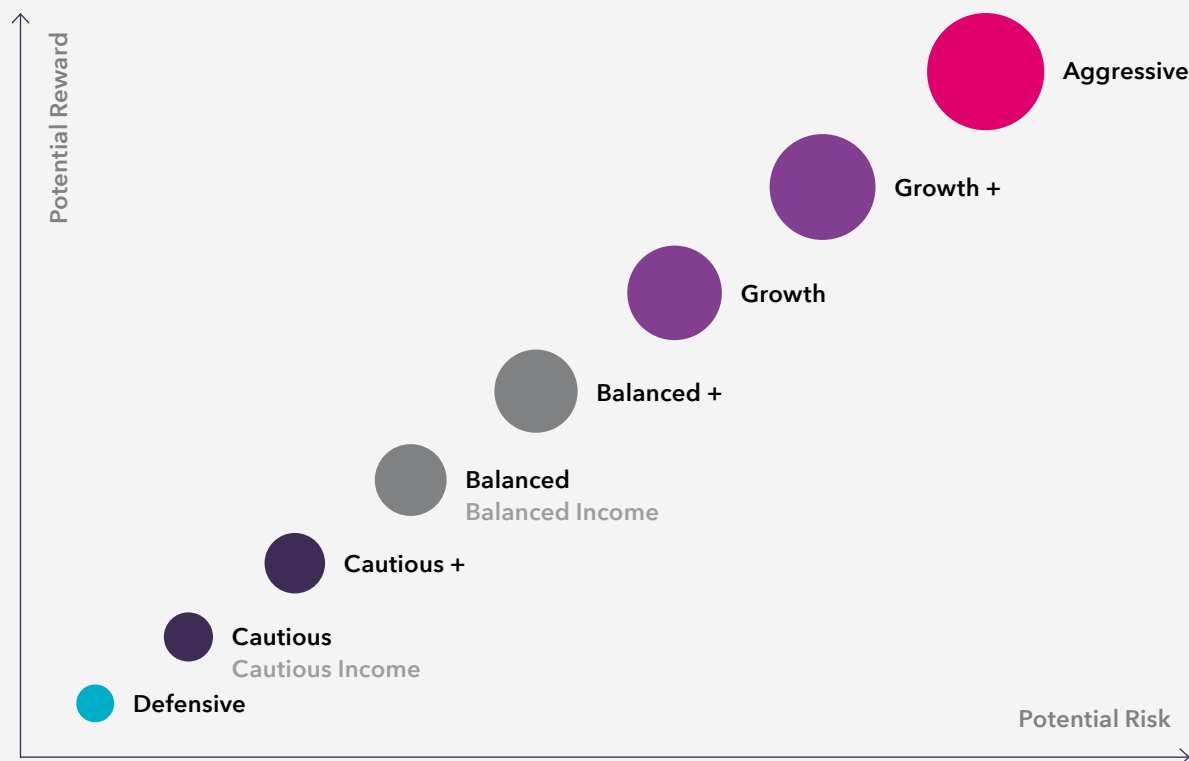
Instant access to your Portfolio, online and through our mobile apps.

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 funds across the risk spectrum, from Defensive to Aggressive, whilst being managed within the Portfolio's risk profile to give you enhanced opportunities for growth.

Income Portfolios

We also offer two Income Portfolios. These Portfolios appeal to Investors in the Cautious and Balanced risk profiles who wish to take a regular Income.



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. We build on the strength of combining investment approaches from several fund managers, with an extra layer of unique expert investment strategy.

This combination can help reduce reliance on any single investment style, as investment approaches may perform differently in different market conditions. No investment strategy is without risk, but we believe that combining a range of different approaches can help investors navigate changing market conditions more effectively.

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

Simple diversification



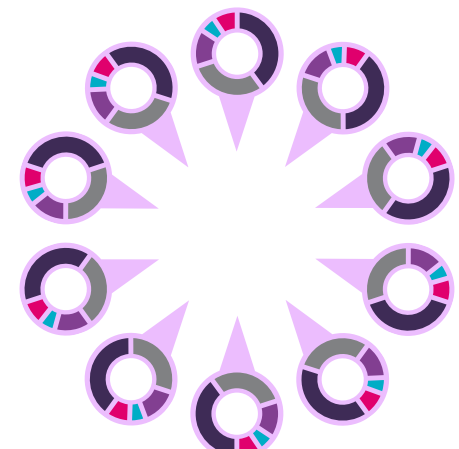
A mixture of equities, cash and bonds.

Multi-asset diversification



Multiple asset classes, regions and managers, actively managed to maximise returns within your chosen risk level.

Advanced diversification



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

Our Fund Manager partners

We have appointed carefully selected Fund Managers to provide you with 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.



The concept of diversification can be thought of as 'avoiding putting all your eggs in one basket' and can be crucial for delivering sustainable investment outcomes. Our approach, Advanced Diversification, goes even further and helps us target the best possible outcomes for our clients.

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.

The Portfolios benefit from the combined expertise and resources of our selected fund management partners. While experience and scale do not guarantee investment performance, they help provide broad global investment coverage.

True Potential Investments

1 | Head of Investments

5 | Investment Directors

2 | Portfolio Managers

4 | Analysts

External Partners

8 | External Fund Managers

160 | Locations

9,459 | Experts

46,000+ | Holdings



True Potential[®]
Investments

Head of
Investments
& Investment
Directors

Investment
Management
Team

Fund
Managers

Allianz 
Global Investors

Experts: 1,519

 **COLUMBIA
THREADNEEDLE**
INVESTMENTS

Experts: 450

 **Asset
Management**

Experts: 2,083

 **PICTET**
1805

Experts: 348

Schroders

Experts: 1,238



Experts: 140

 **TrinityBridge**

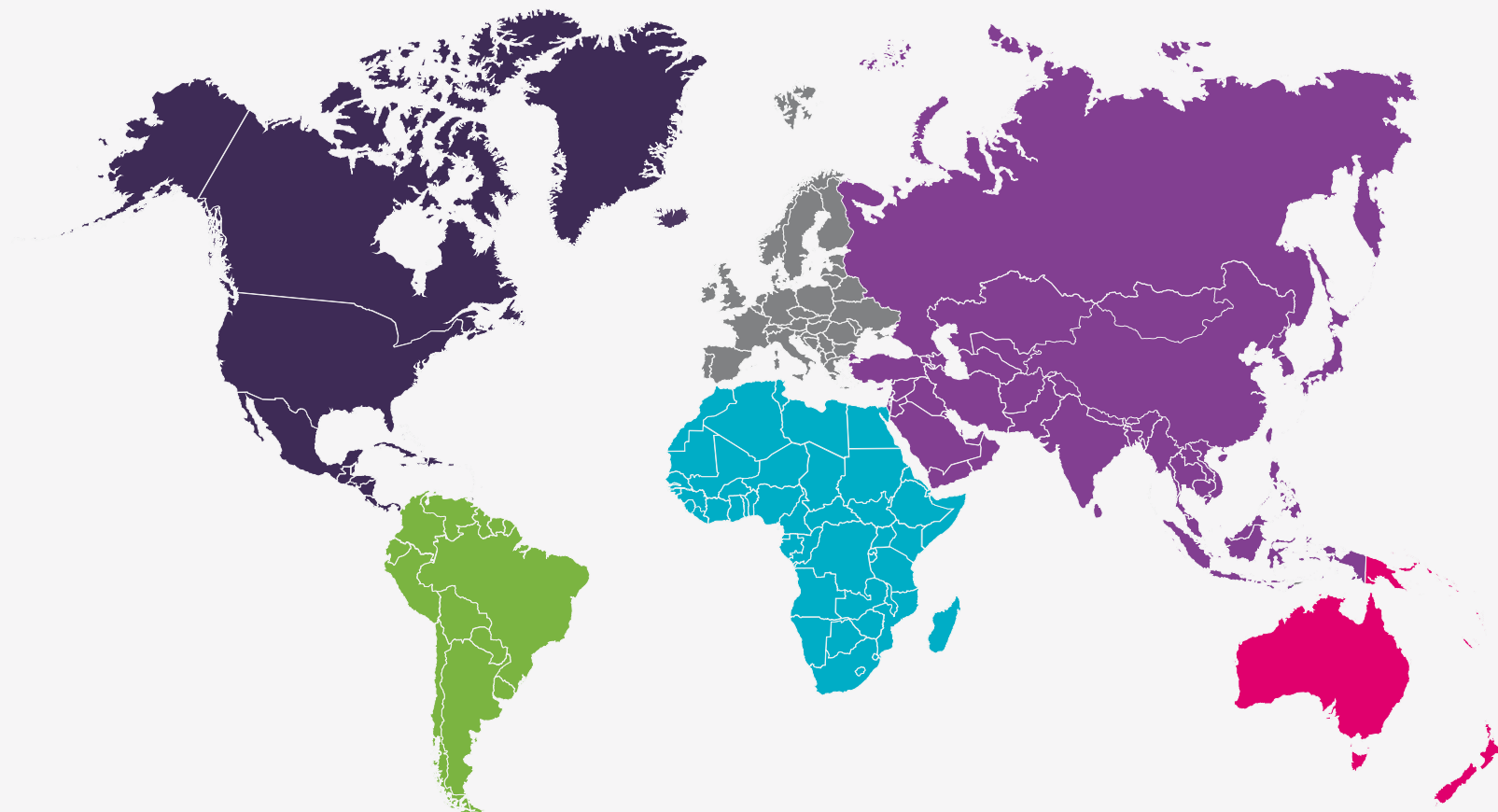
Experts: 796

 **True Potential[®]**
Growth-Aligned

Experts: 18

 **UBS**

Experts: 2,566



North America

Experts: 2,849

Locations: 43

Europe

Experts: 5,119

Locations: 68

Asia

Experts: 1,365

Locations: 38

South America

Experts: 36

Locations: 6

Africa

Experts: 13

Locations: 2

Australasia

Experts: 77

Locations: 3

Source: True Potential Investments 20/07/2026

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 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 an Investment Director and a member of the Asset Allocation Committee. Having joined the business over 10 years ago after completing a degree in Finance and Investment Management, he is responsible for the management of the True Potential Portfolios, focusing on asset allocation, portfolio construction and manager selection to deliver strong long-term outcomes for clients.



Magdalena Szczesc

Magdalena Szczesc is the Sustainability Manager, overseeing the integration of sustainability across the True Potential funds. She is also a member of the Group Sustainability Committee which shapes firm-wide sustainability strategy. Magda joined True Potential Investments in 2021 after completing a MSc in Banking and Finance from Newcastle University. In addition, she is a holder of the CFA Sustainable Investing Certificate.

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 an annual basis to review their process management teams and delivered outcomes, in order to ensure that they are acting 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.



Colin Beveridge, Chair



Richard Dunbar



George Peebles



Katy Forbes



Jennifer Mernagh



James Clunie



Prof Janusz Brzezczynski

**We combine our expertise
with advanced technology
to make informed
investment decisions.**

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.

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.

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'.



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 carefully selected 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 aim to exploit market opportunities.

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 believe a multi-manager, multi-asset approach 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 stylized, handwritten signature in black ink, consisting of two large, sweeping 'K' characters followed by a horizontal line.

Kevin Kidney
Head of Investments

Part of the True Potential Group



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