True Potential Blended Portfolios

As at 24 January 2018

TRUE POTENTIAL DEFENSIVE BLENDED PORTFOLIO

Blended Portfolio Objective

The objective of the True Potential Defensive Blended Portfolio is to provide investors with a way to achieve their investment goals. The Blended Portfolio offers full exposure to different manager styles within the Defensive risk profile. This Portfolio will not be actively managed or rebalanced.

Risk Profile: Defensive

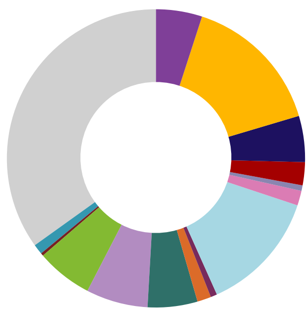
The Defensive Investor may be very sensitive to short-term losses. A Defensive Investor's potential aversion to short-term losses could compel them to sell their investment and hold a zero risk investment instead if losses occur. Defensive Investors would possibly accept lower long-term return in exchange for smaller and less frequent changes in portfolio value. Analysing the risk-return choices available, a Defensive Investor is usually willing to accept a lower return in order to assure the safety of his or her investment.

Ongoing Charge Figure (OCF)*: 0.75%

There are no entry or exit charges.

Launch Date: 24th January 2018

Blended Portfolio Diversification



Strategy Allocation

Manager of Managers - True Potential SEI Defensive	38.0%
Active Management w/ Passive Implementation - True Potential 7IM Defensive	28.0%
Agile, Low-Cost Value Investing - True Potential UBS Defensive	34.0%

Strategy and Asset Allocation will change due to growth and are for information purposes only. They should not be construed as investment recommendations. You will be provided with a Fund Prospectus and Key Investor Information Document for each of the underlying investments listed above before deciding to invest.

*The OCF is based on the weighted average of the OCFs of the underlying funds and can fluctuate over time as the underlying asset allocation are variable and can change.

Asset Allocation

UK Equities	5.0%
North American Equities	15.4%
European (ex UK) Equities	5.0%
Japanese Equities	2.5%
Asia Pacific (ex JPN) Equities	0.6%
Emerging Markets Equities	1.6%
Global Bonds	13.2%
Global Inflation Linked bonds	0.7%
Emerging Market Bonds	1.5%
Global High Yield Bonds	5.4%
UK Gilts	6.7%
UK Credit	6.1%
Property	0.3%
Commodities	1.1%
Cash	34.9%