

true potential
one

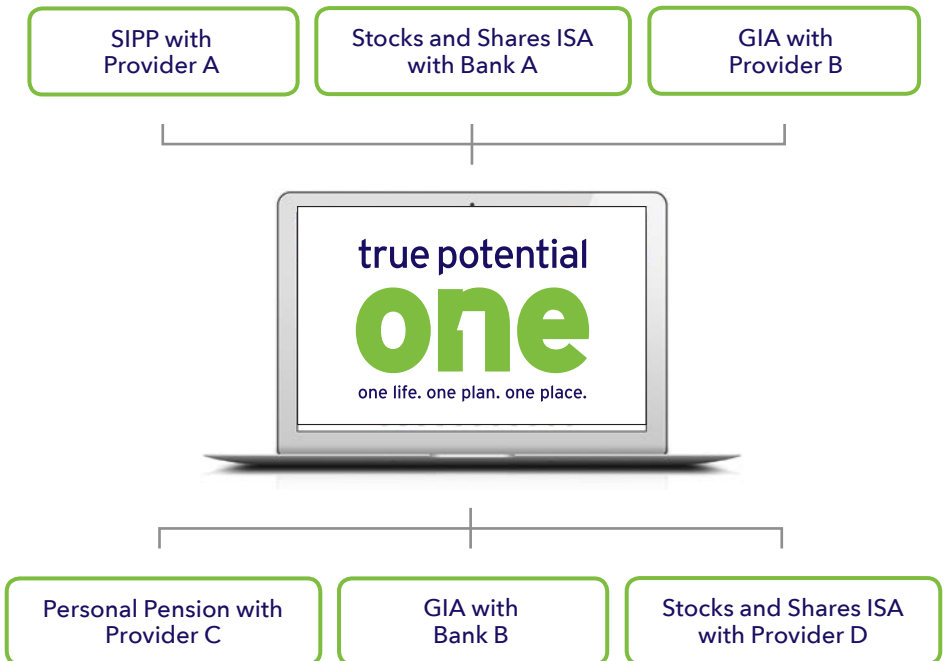
**The financial planner
that makes life easy.**

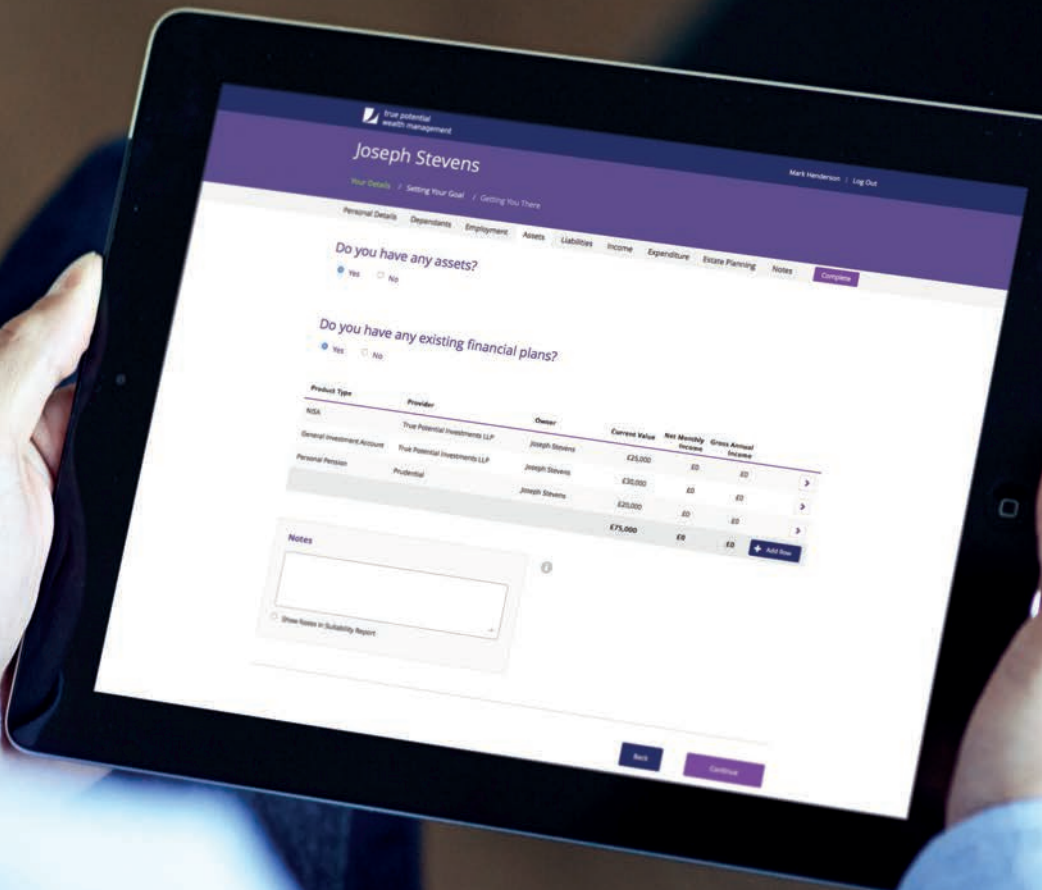
Introducing our latest innovation that consolidates all of your savings and investments into one convenient location. True Potential One™ is the new financial planner that makes life easy.

The big idea

Creating new technology that simplifies and enhances life is something we firmly believe in. So, for people with investments here, there and everywhere, and an unclear view of their finances, we wanted to offer a better alternative. What we needed was a lifetime financial planner that groups your Pension, ISAs, GIAs, and any other investments you have, into one place, with just one provider. A bit like having one big bank account with smaller ones inside for every financial eventuality in life.

Exclusively available to clients of True Potential powered financial advisers, True Potential One™ is a system that works with your lifestyle. We like to think of it as 'a place for everything and everything in its place.'





Consolidate your investments together to get them working towards your financial masterplan. See your Pension, ISAs, GIAs and other investments in one place.

Why True Potential One™



One financial life plan



Plan your retirement spending in detail to set a realistic goal



Consolidate your investments



Flexible planning you can adjust when life changes



Makes it easier to take advantage of new pension freedoms



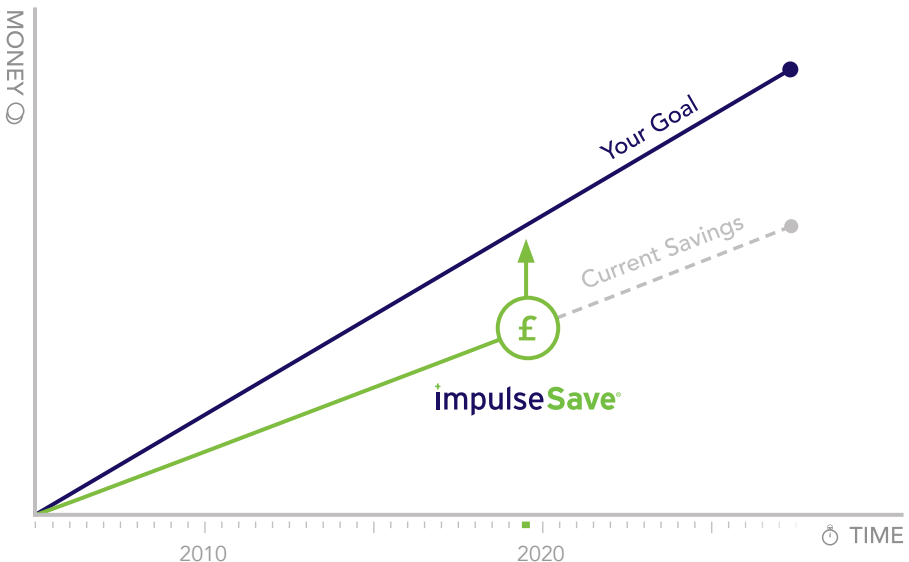
Top-up investments with impulseSave® to reach your goal

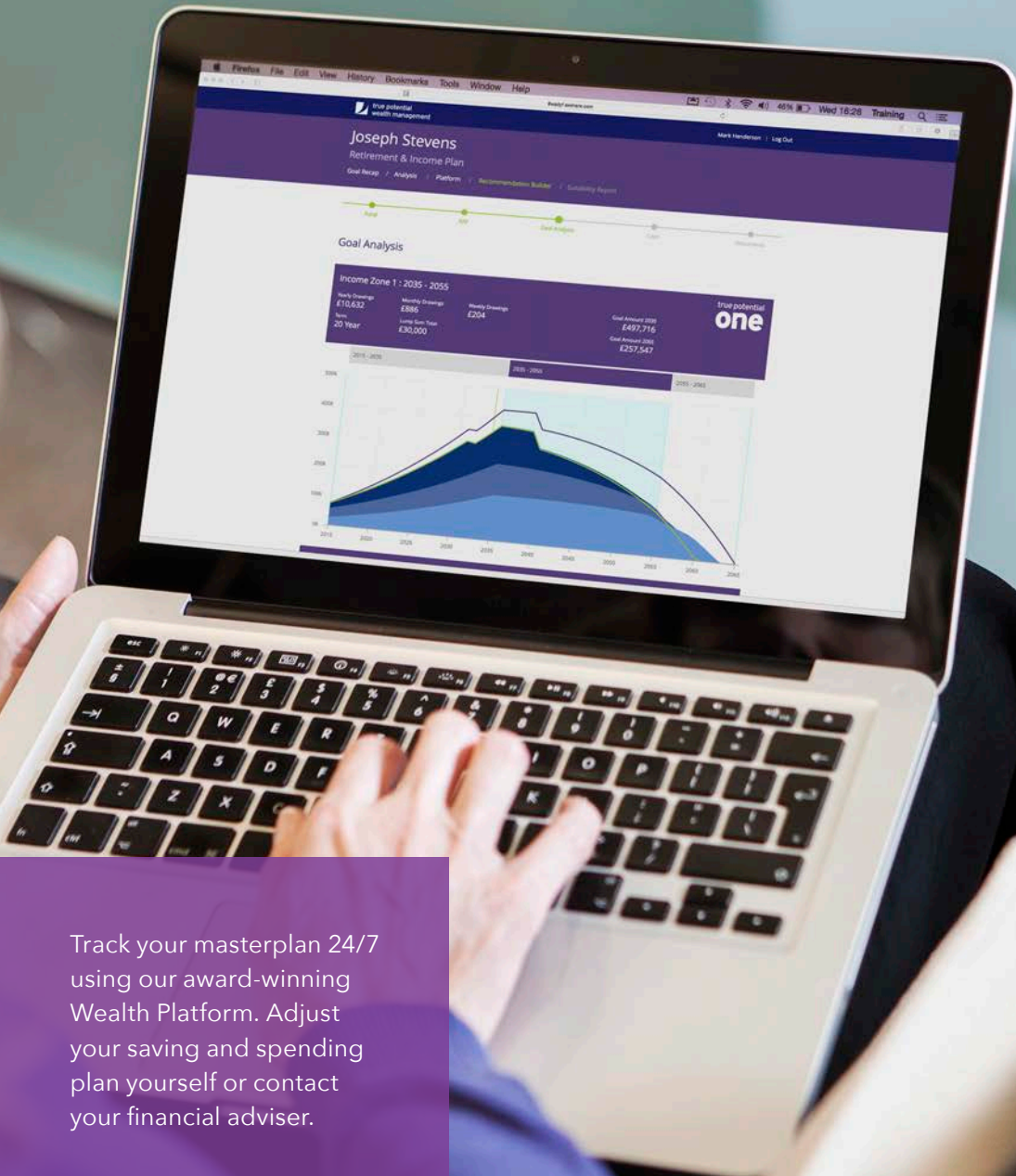
The financial masterplan

True Potential One™ helps you look at your finances as a whole and set multiple goals, whilst keeping your investments working together.

Whether it's saving for a house deposit a few years from today or investing for your retirement, all your goals work together. It's like any journey, if you want to reach your destination, you need to know how much you have in the tank. Plus, if you want to reach any of your goals sooner, or want to address a shortfall, you can top-up funds with impulseSave® whenever and wherever you want.

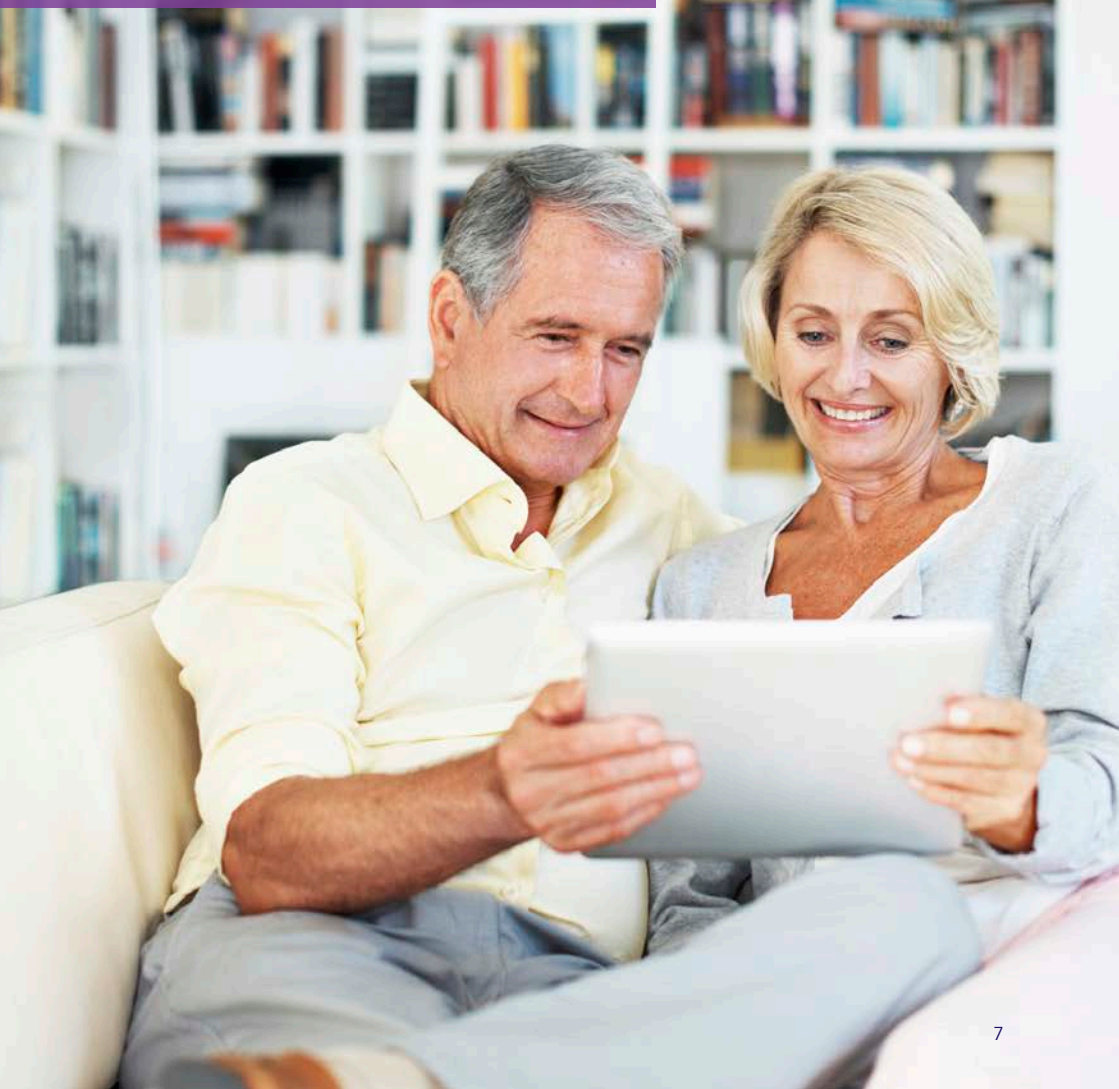
Of course, things will change along the way, so as the goalposts move, you can simply adjust your plan and update it whenever you want. It's that flexible.





Track your masterplan 24/7 using our award-winning Wealth Platform. Adjust your saving and spending plan yourself or contact your financial adviser.

Life doesn't stop
at retirement,
neither should
your financial plan.



A life planner and a retirement planner

Most financial planning for the future involves picking a figure out of thin air - one that you THINK will see you through your twilight years. But what if you live a lot longer than you think you will, or you want to see and do so much more than your initial plan allows for? Tricky isn't it. That's why we think it's far better to be able to plan your future spending in great detail, as well as have the flexibility to adjust your plan when things change.

Once you've thought about your future spending, it's so much easier to work backwards to the present and devise a financial plan that helps deliver the lifestyle you want in your retirement. That's why our unique life planner looks at your life as a whole.

True Potential One™ makes your spending plan more realistic by breaking down your retirement into phases.

Maybe you want to go travelling in your 60s, take lots of city breaks in your 70s and slow down in your 80s. You'll spend more money early on and less as you get older. This kind of planning builds a much more accurate picture of what you'll spend in retirement and how much money you'll need to make it a reality.



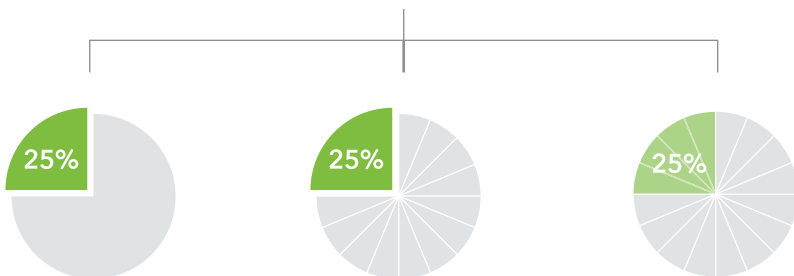
How pension reforms affect you

From April 2015, it all changed for pension savers just like you - and it changed for the better. The new retirement reforms give you much more flexible ways of spending your retirement fund. So let's explain what those changes are just to put you in the picture.

More financial flexibility

In the past, most people upon their retirement have been allowed to take a 25% tax-free lump sum and generally have bought an annuity with the rest. Since April 2015, if you're a saver over the age of 55, you have the option of taking smaller sums from your pension pot as you need, instead of one single big lump sum, and in each case, 25% of the sum you take out will be tax-free. Because this effectively means you can use your pension like a bank account, making withdrawals whenever you want, a need for better money management and professional financial advice becomes essential. That's where True Potential One™ becomes invaluable to help you budget throughout your retirement years.

Three ways to take money out:



Take the **whole amount** with 25% tax-free and the rest taxed as income

Take **25% tax-free lump sum** and draw the rest as an income, taxed at marginal rate

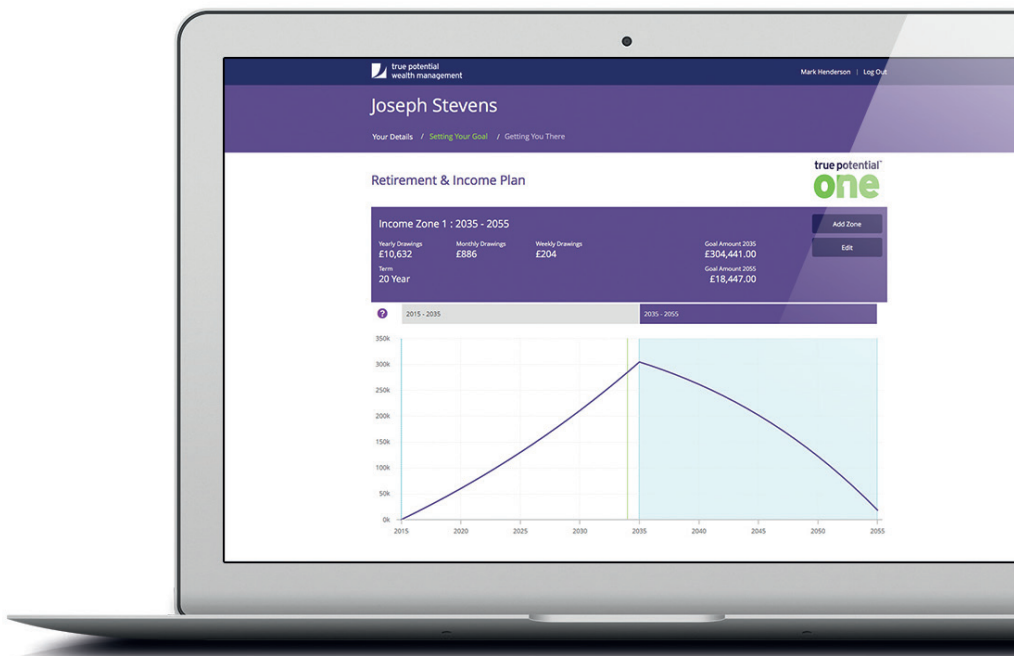
Take no lump sum, but a **regular income** with 25% tax-free and the rest taxed at marginal rate

New retirement reforms mean a new retirement strategy

We've already talked about how you can use True Potential One™ to plan for your retirement, but it offers much more than pension flexibility.

You can consolidate multiple investments under your retirement goal and plan for life events where you might withdraw lump sums - maybe a new car or a child's wedding.

So, you can have your Pension, ISA, GIA and any other investment working together for your future as one financial masterplan.



www.tpllp.com



**true potential
investments**

Your capital is at risk. Investments can fluctuate in value and you may not get back the amount you invest. Past performance is not a guide to future performance. Tax rules can change at any time.

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