Our definition of a good investment is one that delivers what it sets out to do. In our case, this is the expected return and expected volatility (measured as standard deviation) that we are aiming for.

The strategic asset allocations determine the expected returns and volatility for each risk profile. In the case of the expected return, we also calculate the confidence intervals within which we expect the returns to lie.

The chart below shows an example for the Balanced portfolio. Investing in our funds is a long term commitment and not really suited to those who wish to invest for less than 5 years. In making any choice of investment you need to consider the level of risk you are prepared to take. The value of investments will fluctuate and there is potential for investors to get back less than they invested originally.

This graph illustrates our approach. The orange line shows an expected return, the green and pink lines likely minimum and maximum divergence from that expected return (you will see that divergence narrows over time) and the white line shows what return has been achieved after costs.

Actual investment performance statistics can be accessed in the literature section of our website.

If you would like more information about the 7IM funds, please speak to our Regional Relationship Managers on 020 7760 8777 or email information@7im.co.uk. We also have a website for financial advisers at: www.7im.co.uk

The value of investments can fall as well as rise and investors may not get back the original amount they invested. The past performance of investments is not a guide to the future.
Reality: Moderately Cautious

All data refers to C Class Accumulation Units  As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.
Reality: Balanced

All data refers to C Class Accumulation Units

As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: Moderately Adventurous

All data refers to C Class Accumulation Units

As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: Adventurous

All data refers to C Class Accumulation Units As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.
Reality: AAP Moderately Cautious

All data refers to C Class Accumulation Units  As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: AAP Balanced

All data refers to C Class Accumulation Units

As at 30 September 2018

Returns

Years Invested

Expected Minimum Return

Expected Maximum Return

Actual Compound Return

Average Targeted Return

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: AAP Moderately Adventurous

All data refers to C Class Accumulation Units

As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: AAP Adventurous

All data refers to C Class Accumulation Units

As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: AAP Income

All data refers to C Class Accumulation Units

As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.
Reality: Personal Injury Fund

All data refers to C Class Accumulation Units  As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.

SOURCE: FE ANALYTICS, 7IM
Reality: Sustainable Balance Fund

All data refers to C Class Accumulation Units  
As at 30 September 2018

N.B. Expected Maximum and Minimum Return ranges are based on 90% confidence level. The average targeted returns are based on five year data. Past performance is not a guide to the future. Please be aware that this is for illustrative purposes only and the investment may go up and down more than expected and you may receive back less than you invested originally.