

7IM Model Portfolio service

Shaped to meet your needs



Succeeding together

7iM

Capital at risk

You should be aware that the value of investments may go up and down and you may receive back less than you invested originally. Past performance is not a guide to future performance.

Any reference to specific investments are included for information purposes only and are not intended to provide stock recommendation or investment recommendations to individual investors.

7IM MODEL PORTFOLIO SERVICE

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About 7IM

Who are 7IM?

The '7' in 7IM refers to the seven original founders of the business. Back in 2002, they couldn't find a firm they trusted to manage their families' money properly – so they started the kind of organisation they'd like to invest with themselves.

Since then, we've grown to a team of almost 500 people who collectively look after over £19 billion.

Whilst we may have grown, in many ways we remain the same. We still follow our founders' philosophy of offering the kind of service that we'd want ourselves, working in partnership with financial planners and advisers. And we still aim to get the simple things right – such as putting clients first, managing risk and being transparent about costs and charges.

Why 7IM?

Multi-asset investment management has been the core of what we do since the very beginning. In fact, we pioneered the multi-asset, multi-manager approach way back in the early noughties. It's what we do.

We have honed what we do over many years and successfully managed our clients' money in multi-asset portfolios through some of the most challenging crises in financial history. Put simply, our investment team and our multi-asset process have stood the test of time. And it's a test that many of our competitors simply haven't taken – they weren't around to do so.

7IM's strategic asset allocation (SAA) has proven track record spanning over 15 years and through different market conditions – including the financial crisis and the Covid-19 pandemic.

The 7IM Investment & Risk Teams

Your investments are in expert care. 7IM's established Investment Team consists of over 15 financial professionals who have decades of experience and a wealth of investment knowledge.

To complement and challenge the investment team's expertise, 7IM also have a five-strong Risk Team. Its role is to provide an independent assessment of investment decisions and their impact on the portfolios.

If you would like further information regarding any of our services at 7IM please use the details below.



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How it works

The basic building blocks of any portfolio are the 7IM risk profiled strategies – enhanced with a selection of specialist strategies, as personal circumstances dictate.



We aim to make your money work as efficiently as it can and we are continually evolving and refining our investment services to achieve this.



Your adviser will work with you to agree the most appropriate portfolio for you, depending on your longer-term objectives and attitude to risk.



Of course you must remember that the value of investments will fluctuate and there is potential for investors to get back less than they originally invested. Past performance is not a guide to the future.



Our portfolios can be managed within or outside tax wrappers, as well as held onshore or offshore.



Your adviser will agree with you which structure is most suitable. Whichever structure you use, we follow the same rigorous investment discipline and you can rest assured that clients benefit from our global approach to choosing the underlying holdings and our ability to manage currency risk.



Once agreed, your adviser will look after your investments on your behalf and will be in communication with 7IM to ensure they remain suitable.

7IM's investment process

At 7IM, we have a strong and clear set of investment principles. We believe in them, refer to them often, and are confident that they'll help us to safeguard our clients' assets and deliver healthy returns over the long term. They've been in place for two decades now and haven't changed.

The starting point for all of our multi-asset portfolios is our tried and tested strategic asset allocation which provides a robust framework for each model portfolio.

Philosophy

- 01 As investors we take a long-term approach, based around a proprietary cutting-edge strategic asset allocation.
- 02 Markets are not always efficient, and we can add value through tactical asset allocation.
- 03 No-one has perfect foresight, so we want to have well-diversified portfolios strategically and tactically.
- 04 Emotions can be the most damaging thing for long-term growth of investments – so we have processes which mitigate instinctive actions and reactions.
- 05 We believe that being cost-conscious is important in a low-return world, so will seek to drive costs down where possible. However, we are also not afraid to pay for quality, provided the price is reasonable.
- 06 We value independent opinions from third parties, whether external economists, strategists or fund managers.
- 07 Where we make mistakes, the important thing is the lessons we learn.

7IM's range of Model Portfolios

Before making any investment decisions your adviser will help you understand your future needs and the level of risk you are comfortable with, based on statistical analysis for a long-term investor. These expectations are not guaranteed. The value of investments can go down as well as up and you may get back less than you invested originally.

7IM Active Model Portfolios

This tactical asset allocation is implemented predominately through active funds although passive instruments may be used as and when required.

7IM Blended Model Portfolios

The tactical asset allocation is implemented through a range of passive and smart passive instruments including tracker funds and exchange traded funds (ETFs), because of their low cost and high liquidity as well as some active instruments.

7IM Passive Model Portfolios

The portfolios use a streamlined SAA which is implemented using investments that are transparent and cost effective, typically exchange traded funds and index tracker funds.

	7IM Active Model Portfolios	7IM Blended Model Portfolios	7IM Passive Model Portfolios
Comparing risk profiles			
Cautious	✓	✓	✓
Moderately Cautious	✓	✓	✓
Balanced	✓	✓	✓
Moderately Adventurous	✓	✓	✓
Adventurous	✓	✓	✓
Adventurous Plus	✓	✓	✓
Income	✗	✓	✗

The Model Portfolio service

What to expect

Using 7IM's Model Portfolio Service, you have the comfort of working with your financial planner, knowing that this relationship is backed up by high quality support from 7IM.

You have the confidence that an experienced investment manager is managing your money with the discipline and rigour of our uniform investment process.

Your financial planner will work with you to understand your personal circumstances, attitude to risk and goals. 7IM is there to deliver the expert investment analysis which your financial planner can use to help you meet those goals. Both of us have the same objective – to put you and your needs at the heart of this service.

The benefits:



7IM create, manage and maintain portfolios – making sure your portfolio stays current and relevant as your circumstances evolve and market conditions change.



7IM's costs are clear and defined so you know at the outset how much you are paying and what you are paying for. There are no dealing commissions and no hidden costs.



You also get regular portfolio updates – where 7IM tell you their view on the world, what they are doing and why. Quarterly investment updates, monthly commentary, monthly fact sheets with online access available for 7IM Platform users; platform – dependent elsewhere.

How much does the service cost?

The 7IM Model Portfolio Service (MPS) fee starts at 0.15%.

Service	7IM MPS Fee
7IM Passive	0.15%
7IM Blended	0.25%
7IM Active	0.25%

In addition, the underlying investment charges for the models vary according to risk profile and on the weighting of the portfolio, as well as the Ongoing Charges Figures (OCFs) of the underlying investments. Please refer to our model portfolio service fees and charges sheet for a full list of all charges.

