7IM Model Portfolio Service

Welcome to 7IM

Who are 7IM?

Seven Investment Management (7IM) was established in 2002 by seven founders who set out to build a firm they could trust with their own families' money.

Since inception, we have partnered with financial advisers and planners, providing cost effective investment management services and innovative technology to help deliver the best possible outcomes for clients.

Today, 7IM is a firm of over 450 employees, responsible for over 25 billion of pounds in assets. Despite our growth, our values remain unchanged:

- A commitment to putting clients and advisers first.
- A transparent and disciplined approach to risk management.
- A focus on clarity, partnership, and exceptional service.

Over £25bn of assets

Over 450 employees

An Investment Team with an average of 14 years industry experience

*As of April 2026

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.

7IM considers that the obligation to provide appropriate advice and explain the risks inherent in the portfolios falls to advisers.

Past performance is not a reliable indicator of future results.

PROFESSIONAL ADVISERS ONLY

Shanti Kelemen
Co-Chief Investment Officer

"...at 7IM, people have always been at the heart of everything we do."

Why 7IM?

Industry pioneers
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.

Proven process & success
We have honed our approach over many years, successfully navigating clients' multi-asset portfolios through some of the most challenging market crises. Our Strategic Asset Allocation has consistently proven its durability, delivering a 15-year track record across varying conditions—from the financial crisis to the Covid-19 pandemic.

A team you can trust
Your investments are in expert hands. 7IM's Investment Team brings decades of experience in managing multi -asset portfolios, with deep in - house expertise across markets and asset classes.

We look after you
At 7IM, excellent service is at the heart of everything we do. We take pride in the resources, solutions and support we offer you in managing your relationships with your clients.

"For over two decades, our approach has been tested and delivered. You can rest easy knowing your investments are in the hands of people who combine deep expertise with genuine care."

Ben Kumar
Head of Strategy – Wealth, Public Policy & Investment

Our Model Portfolio Range

All 7IM portfolios are underpinned by our Strategic Asset Allocation (SAA), which seeks to diversify investments across a broad range of asset classes and global regions. This acts as a long-term investment plan and is reviewed annually. Portfolios with tactical management will see 7IM adjust these long-term allocations to take advantage of opportunities and help navigate market conditions.

AMC of 0.25%

7IM Active Model Portfolios

On top of the SAA, the 7IM Investment Management Team also use Tactical Asset Allocation, which allows them to tactically tilt portfolios based on market conditions. These models are built predominantly using active funds, although passive instruments maybe used as and when required.

AMC of 0.25%

7IM Blended Model Portfolios

These portfolios utilise the same approach to Strategic and Tactical Asset Allocation as described above for the Active models. The Blended portfolios are managed with a greater focus on passive investments, typically with a higher allocation to tracker funds and exchange traded funds, which have the advantage of being lower in cost than Active funds.

AMC of 0.15%

7IM Passive Model Portfolios

The Passive Model Portfolios exclusively utilise 7IM's Strategic Asset Allocation framework, with no tactical overlay. These models are constructed using entirely passive instruments, offering a range of transparent and cost -effective solutions that are underpinned by robust risk management and a long-term investment plan.

AMC of 0.30%

Responsible Choice Model Portfolios

The Responsible Choice Model Portfolios are designed to cover the full responsible investment spectrum. They will see 7IM tactically tilt portfolios on top of the SAA. However, there is an added focus on investments that score well on Environmental Social Governance (ESG) factors and minimise exposure to controversial activities such as armaments, tobacco and thermal coal. They also consider investments that will have positive long-term impacts on society and the environment.

AMC of 0.25%

Income Model Portfolios

The Income models are built on 7IM's SAA framework and also benefit from Tactical Asset Allocation where appropriate. However, these models focus on income-generating assets such as dividend-paying equities, corporate bonds, and other fixed- income instruments.

All 7IM Ranges are available in a spectrum of risk-rated profiles ranging from Cautious to Adventurous Plus. Please refer to either our Risk Mapping document on the 7IM website or page 11 for more information.

How the Model Portfolio Service benefits you

Expertise

Your clients benefit from a service built on deep expertise. Our Investment Team combines robust research with a disciplined process to deliver consistently high-quality portfolio management you can rely on.

Efficiency

We pair cost-effective investment solutions with high-quality service. We use our scale and strong relationships to secure better pricing for your clients, delivering exceptional value for money.

Simplicity

The MPS structure is transparent, easy to explain and straightforward to manage. You and your clients can see each underlying asset held, which supports clearer, more confident, and more productive conversations.

Communications

You will receive monthly factsheets, quarterly rebalance updates and monthly commentaries. We also offer accessible, client-friendly insights through the 7IM Podcast, helping you deliver a service that keeps clients engaged.

Control

Your client relationships stay exactly where they should – with you. We support you behind the scenes, so you can focus on delivering an exceptional experience.

> Great service doesn't need to be complicated. Our job is simple: make advisers' lives easier and we take pride in doing exactly that."

Tony Lawrence
Head of Model Solutions

Where you can find our models

Your clients can hold the model portfolios in a general investment account,an ISA, a SIPP or an offshore bond. The 7IM Model Portfolio service is available on the following platforms:

- 7IM
- Abrdn
- Aegon ARC
- Aegon Co Funds
- Aviva
- Fidelity
- Fusion
- M&G
- Morningstar
- Nucleus Wrap
- Nucleus OneX
- Quilter
- Scottish Widows
- Transact
- Wealthtime

You can find out more at: www.7im.co.uk
or you can contact us at:
BDMSupportTeam@7im.co.uk

Olivia Scaife
Investment Solutions Associate

Shaped to suit you, with broad platform access and the flexibility that advisors need."

Matthew Yeates
Co-Chief Investment Officer

Strong portfolios come from strong processes. Our robust approach helps keep clients on track, whatever the market backdrop."

How we invest money

It's a privilege to look after your client's money and every decision we take is based on our care for their financial wellbeing.

A Safe Pair of Hands

Your clients' money is looked after by a team that they can trust. 7IM's Investment Team brings decades of hands on experience across global markets and asset classes. Every decision is carefully reviewed by an independent Risk Team to keep portfolios on track and focused on long-term goals.

Building the portfolios

At the heart of our approach are people who care deeply about the outcomes we deliver. Our Investment Team combines disciplined thinking with rigorous, data-driven analysis to make well-judged decisions across different market environments. Portfolios are built with long-term objectives in mind, supported by careful diversification and tailored to meet a wide range of needs including income focused and ethically minded investors.

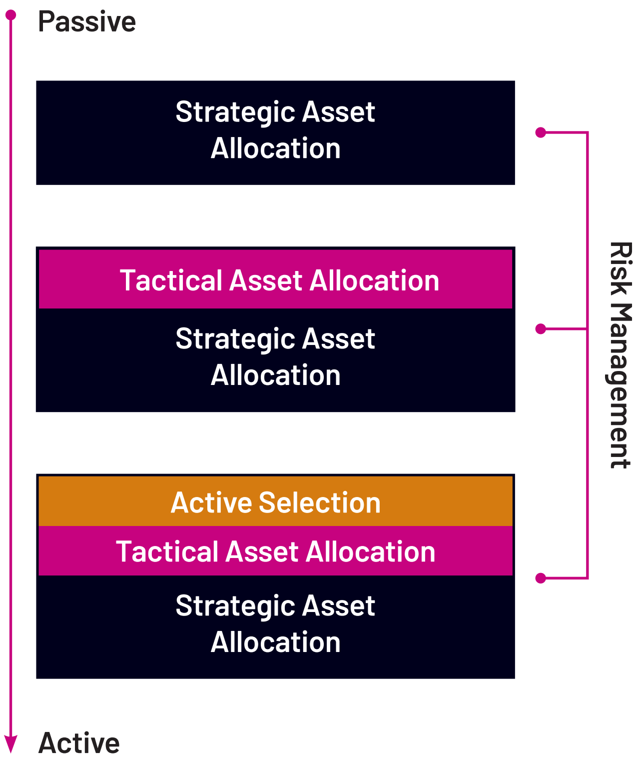
Fund selection is one of our core strengths. We carry out thorough due diligence on every investment we use, focusing on quality, consistency and alignment with our investment beliefs. Thanks to our reputation and long-standing relationships across the industry, we are able to access high quality strategies on favourable terms, ensuring we never have to compromise on quality in order to deliver value for clients.

7IM's Investment Process

All 7IM portfolios are underpinned by our **Strategic Asset Allocation,** which seeks to diversify investments across a broad range of asset classes and global regions and is reviewed annually.

Portfolios with **tactical management** will see 7IM adjust these long-term allocations to take advantage of opportunities and help navigate market conditions. We also look to utilise **alternatives** within our tactical asset allocation, an additional layer of diversification to portfolios.

For investors who want to have all possible sources of return available, there is the option of including third-party asset class specialists through **manager selection.**



Sam Hannon
Investment Manager

As an Investment Team, we have a strong and clear set of investment principles. For two decades we have stood by them, and they continue to guide every decision we make."

How we manage risk

Management of risk is an integrated and active part of the investment decision-making process shaping your clients' portfolios.

The importance of risk

The understanding of risk and the way it is expressed and implemented in a portfolio is vital to successful investing. the role of effective risk management is to make sure that with each investment decision, we're adding the right risk to the portfolio as a whole - not creating unexpected or unrewarded risk elsewhere.

Our Risk Management Team

Most companies have risk departments, but at 7IM, we believe our integrated and active risk practices are market-leading. Risk management is at the heart of our business. Our specialist Risk Management Team work in parallel with our Investment Management Team, but independently. They provide a system of checks and balances, which help to strengthen our rigorous and disciplined investment approach.

Where?

The Risk Management Team analyses portfolios to gain a detailed understanding of where we're taking risks, ensuring we're taking only the risks we're comfortable with that can deliver the rewards.

What?

They monitor portfolios on 25-30 historic and forward-looking stress tests, analysing how shifts in underlying fund security exposure are impacting portfolios' risk exposure.

How?

They are much more than a 'control' function. They have a collaborative role to challenge asset allocation and guide its implementation. As such, they report to our Chief Risk Officer, as opposed to the Chief Investment Officer.

At 7IM, we believe risk has to be managed, not avoided."

Joe Cooper
Head of Investment, Risk and Portfolio Analytics

Risk Mapping

The models are mapped to a number of leading risk profiling tools, such as Dynamic Planner, EV, Oxford Risk and Defaqto. For the full list, please refer to our Risk Mapping document on the 7IM website. Please see how our models map to Dynamic Planner and Defaqto risk profiles below.

7IM Model Portfolios:	Defaqto Risk Rating
Conservative	defaqto 3 Risk Rating Very Low Risk
Moderately Cautious / Moderate	defaqto 4 Risk Rating Low Risk
Balanced	defaqto 5 Risk Rating Low to Medium Risk
Dynamic	defaqto 6 Risk Rating Medium Risk
Moderately Adventurous / Growth	defaqto 7 Risk Rating Medium to High Risk
Adventurous	defaqto 8 Risk Rating High Risk
Adventurous Plus	defaqto 9 Risk Rating Very High Risk

7IM Model Portfolios Risk Rating	DP Risk Rating
Cautious	Dynamic Planner Profiled 3
Moderately Cautious	Dynamic Planner Profiled 4
Balanced	Dynamic Planner Profiled 5
Moderately Adventurous	Dynamic Planner Profiled 6
Adventurous / Adventurous Plus	Dynamic Planner Profiled 7

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