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22 MARCH 2018

CASH FLOW MODELLING – ARE ADVISERS MAKING THE MOST OF IT?

The **7IMagine** app, launched by **Seven Investment Management (7IM)**, celebrates its fifth birthday this month. It has experienced regular updates and improvements since its launch in 2013, and racked up a number of industry awards. But has it caught on with advisers?

Using technology developed by the experts behind Nintendo 64 classics GoldenEye and Donkey Kong, investors can use a range of scenarios to see if their finances might be on track, in a very visual way.

Verona Smith, Head of Platform, Seven Investment Management (7IM) said: “Our app, 7IMagine, continues to gain traction with financial advisers and can be a great way to bring client portfolios to life. But we are still only at the start of the journey. Whilst many advisers have embedded client engagement technology within their practices, these are very much the innovators and there is a lot of catching up to do.

“There is some way to go before we see advisers integrating this type of technology within their practices en masse. Technology won’t replace face to face advice, but it can complement it. Last year we integrated 7IMagine with Intelliflo’s Intelligent Office, providing advisers with the ability to connect their clients’ personal and financial information in minutes into 7IMagine, removing the need for rekeying. The technology is there – and we know from feedback that advisers that have embraced that technology have developed a competitive edge.”

The adviser view

Jillian Thomas, Managing Director, Future Life Wealth Management said: “7IMagine makes the complex world of cash flow modelling really clear for people, as long as you don’t get too addicted to the touch screen technology! I’ve got one client who is so taken by the app that it led to rows, culminating in a tablet being thrown out of the window whilst on holiday. But more seriously, good cash flow apps make scenario planning with clients so much more engaging and interactive.”

Matt Pitcher, Managing Partner, Altor Wealth Management said: “Done correctly, cash flow modelling is the biggest area of added value for investors, allowing them to make informed choices about how to save their money, spend their money and what risks to take with their money. Joint working with a client on their future only works if the software is intuitive and easy to use. Without a doubt 7IMagine has the most user friendly functionality of any of the cashflow programmes I have used. It is app based and built around touch screen technology, recalculating the client’s projected financial future instantly as changes are made. We have made 7IMagine core to our practice and will continue to do so as it evolves to stay ahead of the competition.

“Where 7IMagine has taken this interaction to a new level with our clients is in its ability to be shared with the client, allowing them to edit their own financial future and save scenarios for joint review. Typically this type of software is kept under the control of the adviser, possibly for fear of giving too much away, but the client engagement is so much higher when working together on their future rather than a one way interaction.”

7IMagine illustration:



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Notes to Editors:

About 7IM

It all began in 2002, with seven of us in a basement establishing Seven Investment Management (7IM) because we couldn't find anywhere we wanted to invest our families' money. Our assets under management now stand at around £12bn (more than doubling since 2013), and we have moved from 'basement' to 'Bishopsgate' in the City of London. There are now around 240 of us.

Radical common sense

We manage money aiming to meet people's medium to long term return expectations. Fundamentally, we believe in active asset allocation in both active and passive investments (where we were one of the first to offer actively managed passive portfolios). We build global portfolios based on that allocation, and include alternative assets where appropriate to manage the risk reward trade off. Active currency management is also at the core of what we do.

7IM provides investment services to professional wealth managers, planners, advisers and private investors. These include: Discretionary investment management, a range of multi-asset portfolios, an investment and open architecture trading platform and a fantastic app, 7IMagine, which brings client portfolios to life.

Multigenerational investing

We do our best to pass on economies of scale, reducing fees so more investors within a family save with us. Grandparents, through to parents and their children can invest as individuals with one charging structure – whether they live under the same roof or not.

A story of continuous innovation.

In 2013, we launched 7IMagine, an app allowing investors and advisers to keep up to date with their portfolio. The brainchild of some clients – professional ‘gamers’ uninspired by their paper statements – 7IMagine was enriched in February 2016, with My Future. Again using gaming technology, My Future allows advisers and investors to capture details about family or individual finances, including any number of streams of income, properties, other assets and expenses, to help identify how sustainable their finances are and if / when their retirement income will run out.

Our funds

- Our **AAP fund range (Asset Allocated Passive)** is populated largely with passive structures to keep costs to a minimum. Asset allocation is actively managed to help exploit opportunities and reduce risk across the spectrum: **7IM AAP Adventurous, 7IM AAP Moderately Adventurous, 7IM AAP Balanced, 7IM AAP Moderately Cautious, 7IM Cautious and 7IM AAP Income**. Some of these risk profiles have an offshore version of the fund.
- Our **Multi-Manager fund range** invests in a range of active and passive vehicles. Costs still matter, but if we think an actively managed fund can outperform a passive alternative we have the freedom to choose it. Asset allocation is actively managed. Again, there are different funds for different profiles: **7IM Adventurous, 7IM Moderately Adventurous, 7IM Balanced and 7IM Moderately Cautious**. Again, some of these risk profiles have an offshore version of the fund.
- We also have a selection of funds designed to meet specific needs, such as the **7IM Personal Injury Fund**, the **7IM Real Return Fund** or the SRI focussed **7IM Sustainable Balance Fund**.
- We also have a range of ‘smart passive’ funds known as the equity value funds. The range includes: the **7IM UK Equity Value Fund**, the **7IM US Equity Value Fund**, the **7IM European (ex. UK) Equity Value Fund** or the **7IM Emerging Markets Equity Value Fund**. These are entirely systematically managed based solely on company fundamentals, the aim being to outperform the relevant passive market cap-weighted alternative by selecting profitable, high-quality, cash-flow generating companies that trade at a discount to their intrinsic value.

Our Model Portfolios

The 7IM Model Portfolios are a range of risk rated portfolios and are available within our discretionary investment services and standalone on the 7IM platform and other platforms. The Models use the same investment process and asset allocation as our funds.

Our range of Model Portfolios are available across the risk profiles: **7IM Adventurous Model Portfolio, 7IM Moderately Adventurous Model Portfolio, 7IM Balanced Model Portfolio, 7IM Moderately Cautious Model Portfolio, 7IM Cautious Model Portfolio and 7IM Income Model Portfolio**.

The 7IM funds and Model Portfolios are available through the 7IM Discretionary, Managed Investment, Platform, and Self Invest services, as well as on other platforms.

Important information: The information contained in this document does not constitute investment advice and if you are in any doubt about the suitability of the investment or service, you should consult a professional financial adviser. The value of investments, and the income from them, can fall as well as rise and you may not get back the full amount invested. Seven Investment Management LLP is authorised and regulated by the Financial Conduct Authority. Member of the London Stock Exchange. Registered office: 55 Bishopsgate, London EC2N 3AS. Registered in England and Wales No. OC378740.

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