



# 7IM PASSIVE BALANCED MODEL PORTFOLIO

AS AT 31 DECEMBER 2023

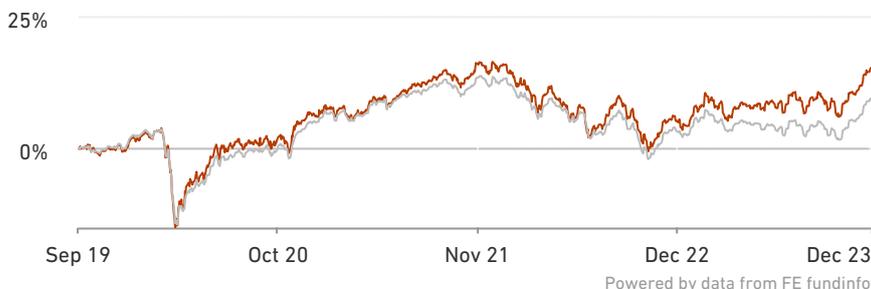
## Investment objective

This model portfolio aims to blend asset classes in order to generate returns through a combination of capital growth and income.

## Investment strategy

The model is part of the 7IM Passive Model Portfolio range which is made up of six models with different risk profiles from Cautious to Adventurous Plus. The model is at the middle of the range. Through its long term strategic asset allocation (SAA) the Manager will customise the most suitable mix of asset classes for each of the Passive risk profiles.

## Portfolio performance



— 7IM Passive Balanced Model Portfolio — IA Mixed Investment 20-60% Shares

## Key information

<b>Inception date</b>	09 September 2019
<b>Performance comparator benchmark</b>	IA Mixed Investment 20-60% Shares
<b>Initial charge</b>	0.00%
<b>Domicile</b>	United Kingdom
<b>Annual portfolio charge</b>	0.15%
<b>Underlying OCF*</b>	0.09%
<b>Historic distribution yield</b>	4.39%

Source: 7IM

Please note that the information in this document refers to the model on the 7IM Platform. The model is also available on a range of other platforms where performance, charges and underlying holdings will vary. Please get in touch if you would like any further information.

Portfolio performance to 31/12/2023	Last 6m (%)	1y (%)	3ys (%)	5ys (%)	Since Launch (%)
7IM Passive Balanced Model Portfolio	6.18	10.66	8.26		15.45
Performance comparator benchmark	5.53	6.80	3.66	19.99	9.60
Discrete performance	Q4 2022 - Q4 2023 (%)	Q4 2021 - Q4 2022 (%)	Q4 2020 - Q4 2021 (%)	Q4 2019 - Q4 2020 (%)	Q4 2018 - Q4 2019 (%)
7IM Passive Balanced Model Portfolio	10.66	-10.07	8.80	5.25	
Performance comparator benchmark	6.80	-9.47	7.20	3.51	11.84

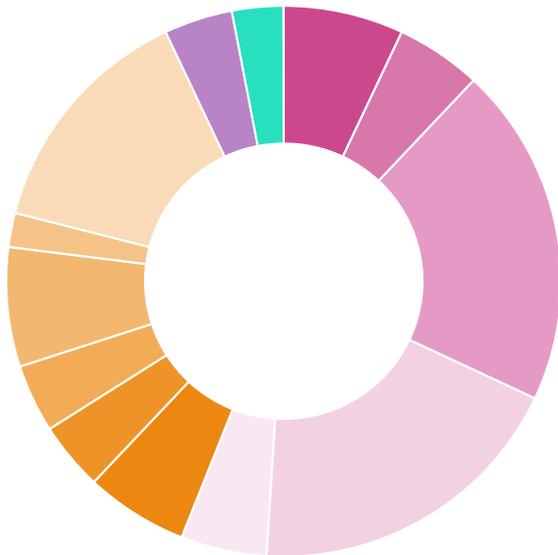
Past performance is not a reliable indicator of future results. 7IM model portfolios are multi-asset and therefore the comparison with the IA Mixed Investment 20-60% Shares is offered as a guide only.

Source: FE fundinfo

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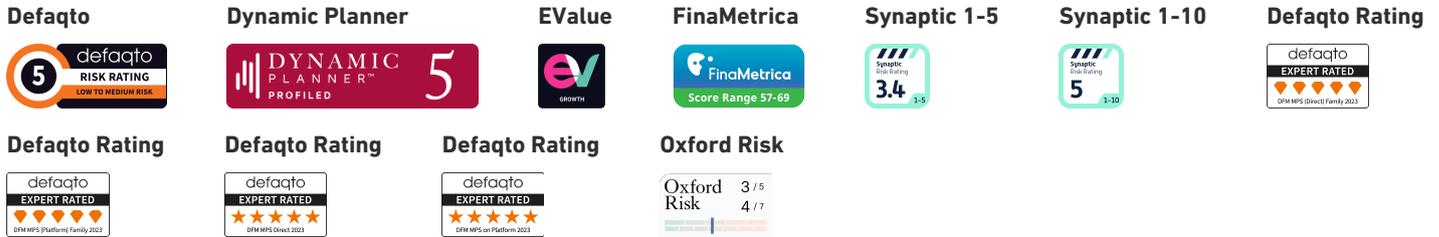
## Strategic asset allocation

The chart below shows the long-term Strategic Asset Allocation (SAA) of the fund. The SAA forms the backbone of the fund and is reviewed annually. Percentages are subject to rounding.



● European Equity	7.0%
● Japan Equity	5.0%
● UK Equity	20.0%
● North American Equity	19.0%
● Emerging Market Equity	5.0%
● Emerging Market Bonds	6.0%
● Gilts	4.0%
● Global Govt Bond	4.0%
● Global High Yield Bonds	7.0%
● Global Inflation Linked Bonds	2.0%
● Global Corporate Bonds	14.0%
● Real Assets	4.0%
● Cash & Money Market	3.0%

## Model ratings\*\*





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## Top ten holdings

Holding weight (%)

Fidelity UK Index	20.0
iShares MSCI USA ESG Screened UCITS ETF	19.0
iShares ESG Overseas Corporate Bond Index	14.0
BNY Mellon Efficient Global High Yield Beta Fund	7.0
HSBC European Equity Index	7.0
L&G Japan Index Fund	5.0
Vanguard Emerging Markets Stock Index Fund	5.0
HSBC FTSE World Government Bond Index Fund (£ Hedged)	4.0
Invesco UK Gilts ETF	4.0
iShares Environment & Low Carbon Tilt Real Estate Index Fund	4.0
<b>Total</b>	<b>89.0</b>

Source: 7IM

## Model availability

The 7IM Passive Model Portfolios are available via most major platforms including: 7IM, abrdn, Aegon Retirement Choices, Aviva, Fusion Wealth, Nucleus, Quilter, Scottish Widows, Transact and Wealthtime.

## Important information

Prior to 30 June 2021 the 7IM Passive Model Portfolios were known as the 7IM Pathway Model Portfolios. Please note these are different model portfolios to the ones previously known as the 7IM Passive Models which were launched in January 2013 and are now known as the 7IM Blended Model Portfolios.

The value of investments may go up and down and you may get back less than you invested originally.

Models are constructed under the principles of prudent diversification. All assets are denominated in UK Sterling.

The investment or investment service may not be suitable for all recipients of this publication and any doubts regarding this should be addressed to your Financial Adviser.

\*The ongoing charges figure (OCF) shown is correct as at the date of this factsheet but will vary in future dependent on the holdings within the Model.

\*\*7IM's model portfolios are mapped against a selection of third party risk profiling tools to assist advisers as part of suitability assessments for clients. Such tools are however only one aspect of an adviser's suitability process and other such as the clients' investment term / horizon and knowledge and experience should also be considered. The methodology of third party risk profiling tools is not endorsed by 7IM and individual fund risk profiling scores may not correspond precisely to the risk indicators in the 7IM fund literature.