

FINANCIAL ADVISERS ONLY // APRIL 2023

7IM Investment Account

The 7IM Investment Account is suitable for clients who:



Are a UK resident



Are an individual aged 18 and over or a company, charity, trust or pension scheme



Have fully utilised their annual ISA allowance



Wish to invest over the medium-to-long term with the aim of achieving growth or income, bearing in mind that this is not guaranteed



Understand their investments will be subject to relevant taxes



Happy to accept more risk than saving in a bank or building society account

The 7IM Investment Account is not suitable for those who:



Are US or EEA residents



Have no other savings



Have a short-term view to investments (five years or less)



Are not happy to accept the risk of potential investment losses



Require a guaranteed return on their investments

You should be aware that the value of investments may go up and down and you may receive back less than you invested originally.

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7IM Individual Savings Account (ISA)**The 7IM ISA is suitable for clients who:**

Are a UK resident



Are aged 18 and over



Have unused ISA allowance for the current tax year



Wish to invest in a tax-efficient way over the medium to long term with the aim of achieving growth, bearing in mind that this is not guaranteed



Have not opened another stocks and shares ISA within the current tax year



Happy to accept more risk than saving in a bank or building society account

The 7IM ISA is not suitable for those who:

Are US or EEA residents



Have no other savings



Have a short-term view to investments (five years or less)



Are not happy to accept the risk of potential investment losses



Require a guaranteed return on their investments



Have fully utilised their annual ISA allowance

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7IM Junior ISA (JISA)**The 7IM JISA is suitable for clients who:**

Are a UK resident under the age of 18



Do not hold a Child Trust Fund (CTF)



Have unused JISA allowance for the current tax year

The registered contact opening the account on the child's behalf must:



Be a UK resident aged 18 or over



Be a parent, guardian of the child or persons with parental responsibility



Be an existing 7IM account holder



Wish to invest in a tax-efficient way over the medium to long term with the aim of achieving growth, bearing in mind that this is not guaranteed



Are happy to accept more risk to their capital than saving in a cash JISA through a bank or building society



Have not opened another stocks and shares JISA for the child within the current tax year

The 7IM JISA is not suitable where the registered contact opening the account:

Are US or EEA residents



Have no other savings



Have a short-term view to investments (five years or less)



Are not happy to accept the risk of potential investment losses



Require a guaranteed return on their investments