The 7IM Retirement Income Solution

Introducing the 7IM Retirement Income Solution in partnership with Rockhold Asset Management.

Retirement planning can be complex and challenging, often with multiple pieces of the puzzle to solve – whether that's ensuring that retirement income lasts the distance, having the flexibility to adapt to the client's changing circumstances or establishing a consistent and repeatable process.

That's why we created the 7IM Retirement Income Solution (RIS) on the 7IM Platform, in conjunction with Rockhold – a key piece in helping to solve the retirement puzzle. The 7IM RIS is designed to offer a robust and repeatable way to help you manage your client's retirement income and give you and your clients the confidence that their retirement savings will last throughout their lifetime – and beyond. It brings together our wealth of knowledge and years of research, along with sophisticated modelling techniques to give you clear insight into how long your clients' retirement income should last, as well the tools to adapt their plans to an ever-changing world to ensure they remain on track.

How it works

STEP 01

Review your client's entire investable portfolio

The starting point is to review and understand your client's entire wealth position including pension savings, ISAs and other investments, to determine which of these should sit inside the 7IM RIS.

STEP 02

Understand your client's gross income requirements

Establish your client's needs and their attitude to risk, as well as identify their income requirements and the timing of them.

STEP 03

Input the information

The next step is to put this information into the RIS modelling tool on the platform.

You can then discuss this report with your client.

STEP 04

Building and adjusting the RIS plan at the outset

Your client's Rockhold investments will be split across three different time horizons – short, medium and long term. You can manipulate the buckets at wrapper level to personalise them to your client's requirements.

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.

STEP 05

Adjust the RIS plan

You're able to adjust the RIS plan according to your client's objectives.

STEP 06

Regular review

You will be able to regularly review the plan and make adjustments as necessary to ensure the RIS plan remains in line with your client's objectives. This could include adjusting the client's income amount, retirement term and/or risk profile.

STEP 07

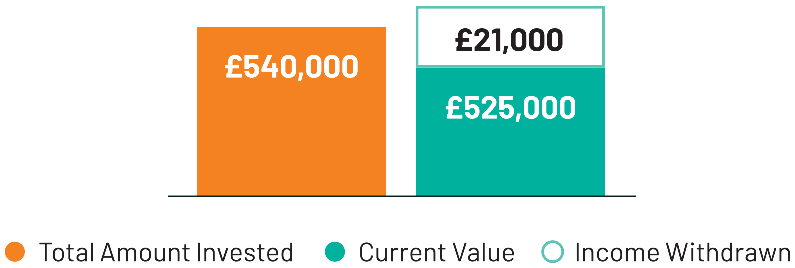
Realign portfolio if necessary

Once you've established whether the RIS plan needs to be realigned, instructions will be provided to enable you to carry out the appropriate trades on the platform.

The ongoing reports that you can produce focus upon three key factors:

01

How the current portfolio value compares with the initial investment value on opening the 7IM RIS, including detail on how much income has been taken.

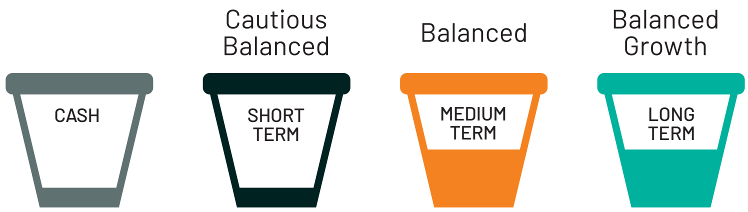


02

An updated likelihood of the income requirement being achieved for the duration of the RIS plan.

03

How the investments will be split across the different time horizons for the coming year.



Who might RIS be suitable for?

Those who are looking to keep their retirement savings invested as they take income in a flexible and tax-efficient way, while also having confidence that it should last their lifetime and beyond.

If you have further questions regarding our Retirement Income Solution, please get in touch with your usual 7IM Platform Relationship Manager or call on 020 7760 8720.

Tax rules are subject to change and taxation will vary depending on individual circumstances.

Seven Investment Management LLP is authorised and regulated by the Financial Conduct Authority. Member of the London Stock Exchange. Registered office: 1 Angel Court, London EC2R 7HJ. Registered in England and Wales number OC378740.

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