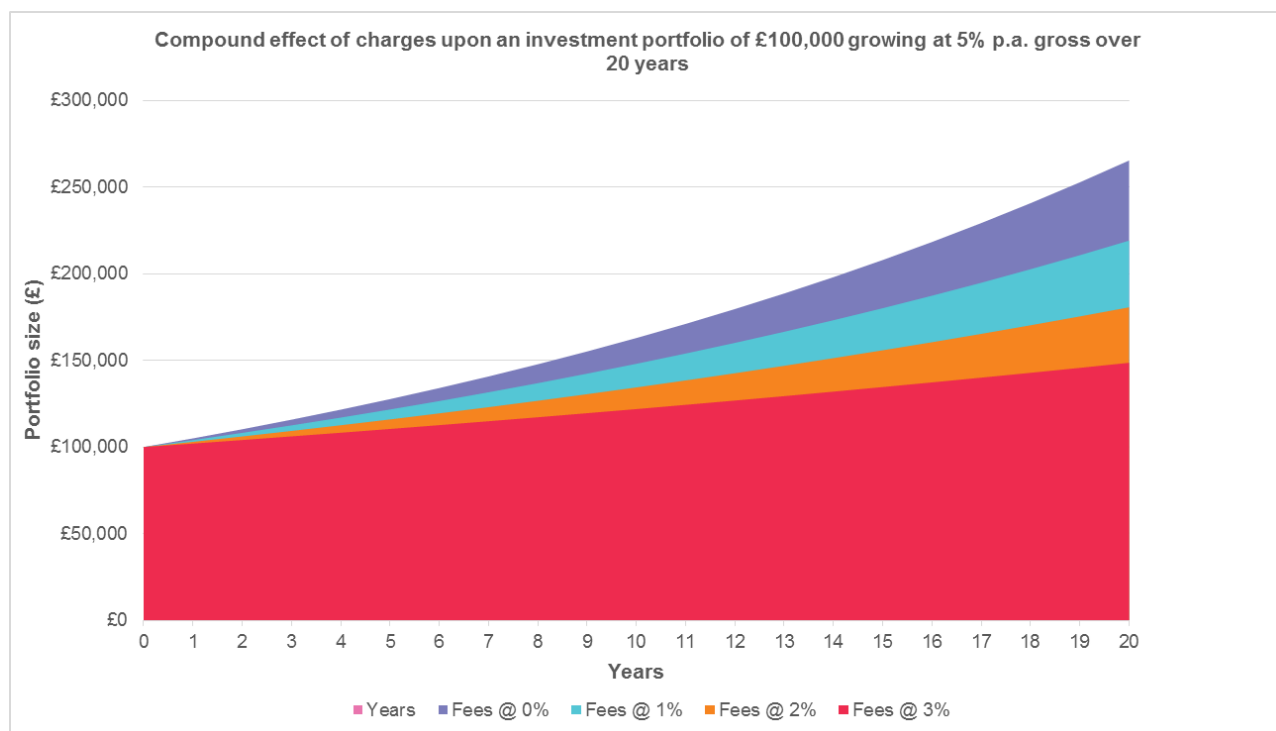


APRIL 2016

Cost Matters... Over 15 years on, 7IM still has cost control top of mind

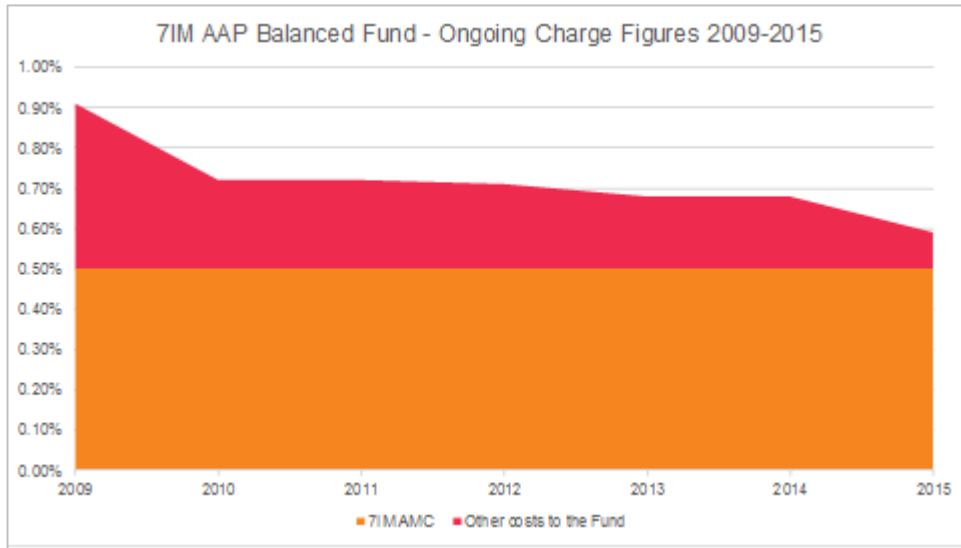
Here at 7IM we understand that charges matter. Paying 1.0% versus 2.0% per annum for the management of your portfolio might seem like a small difference. But compounded over a long period of investing the effect can be considerable! The chart below looks at a £100,000 portfolio invested over a 20 year period. This portfolio, without charges, might have grown to over £265,000. Had you invested that same portfolio, over the same period of time, with a manager charging 3%, the value of the portfolio would be considerably less at just over £148,000.



Our most recently published report and accounts include the ongoing charges for our funds. They show that once again we have been able to reduce the costs associated with our funds. The chart below shows the Ongoing Charge Figures (OCFs) of our 7IM Asset Allocated Passive (AAP) Fund range over the last seven years. The OCF represent the cost an investor can expect to pay for owning a fund. The value can vary from year to year and is made up of the fund manager's Annual Management Charge (AMC), the fund's professional fees, as well as audit and custody fees. Our Annual Management Fee includes Dealing Commissions, Nominee and Custody Charges, Entry and Exit Fees, Valuation fees and ISA charges. Most other investment firms will charge extra for these services which can add another 0.5% to 1.0% to your costs.

“In a period of lower growth, lower inflation and lower returns, what is our industry doing to lower costs? The investment industry needs to prove that it can still provide real returns for its clients. This is at the core of what 7IM is, and will continue to be”
Justin Urquhart Stewart, Co-founder

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**We have
reduced fund
costs by 78%**

Our Asset Allocated Passive (AAP) range of funds invest using an Active Asset Allocation, implemented with Passive and Smart Passive instruments.

Furthermore, this OCF of just 0.59% for the 7IM AAP Balanced Fund, when bought on the 7IM Platform, whether on an Advised or a Discretionary basis, INCLUDES:

- Full Tactical Asset Allocation
- 7IM Platform
- Industry leading adviser and client reporting app 7IMagine.

One of the tenets of Seven Investment Management is to be clear and transparent in the things that we do. One way we demonstrate this is by being clear on costs. No fund manager can always be certain of good performance, but one thing you can do is control the costs. We understand that costs are as crucial to investment returns as performance, which is why we never ask you to pay over the odds. We call it **Radical Common Sense**.

APRIL 2016

NOTES TO EDITORS

About Seven Investment Management:

7IM provides investment services to professional wealth managers, planners and advisers. These include:

- Discretionary investment management with advice
- A range of multi-asset portfolios
- An investment and open architecture trading platform
- A developed range of banking services and now,
- A fantastic app, 7IMagine, to bring the client portfolios to life

7IM – a story of continuous innovation

Since 7IM launched back in early 2002, it has pioneered a continuous stream of developments regarding how investment services are provided and charged for. We could just provide a list of our awards, but we actually think it is more useful to tell you what we have done and what we have provided for clients and their planners - and there is still more to come.

- January 2001 – First Sterling Online Wrap Account launched with ongoing Asset Allocation
- January 2003 – First White Label live
- January 2004 – 7IM OEIC live
- July 2005 – 7IM Platform live
- September 2005 – New 7IM Income Fund launched
- February 2007 – 7IM Sustainable Balance Fund launched
- December 2007 – 7IM gains its own FSA authorisation and new institutional investors
- January 2008 – 7IM joins the London Stock Exchange
- March 2008 – 7IM launches the AAP (Asset Allocated Passives) range of funds
- October 2009 – 7IM introduces 3rd party multi manager funds into the DFM service
- October 2009 – 7IM Personal Injury Fund launched
- April 2011 – 7IM launches enhanced, 'on-demand' client reporting
- January 2012 – 7IM Unconstrained Fund launched
- June 2012 – 7IM launches Fixed Term Deposits
- January 2013 – 7IM launches Asset Backed Lending
- March 2013 – '7IMagine' launched
- June 2013 - Assets under Management pass £5bn
- October 2013 – 7IM launches preferred SIPPs with DP Pensions Ltd and Carey Pensions UK
- October 2014 – Assets Under Management pass £7bn
- January 2015 – Assets Under Management pass £8bn
- March 2015 – In partnership with AXA Wealth, 7IM announces preferred Offshore Bond offering
- June 2015 – Assets Under Management pass £10bn
- February 2016 – 7IM launches My Future a new feature of the 7IMagine app which allows advisers and clients to enter the details of their existing savings and pension contributions, we well as spending expectations in retirement to identify when their cash will run out.

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