

The 7IM Retirement Income Solution

Introducing the 7IM Retirement Income Solution

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've launched the 7IM Retirement Income Solution (RIS) on the 7IM Platform – 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.

It's important to remember that with any investment, capital is at risk and returns cannot be guaranteed. You must therefore have the capacity to absorb any losses that may be experienced.

How it works



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.



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.



Input the information

The next step is to put this information into the RIS modelling tool on the platform, where you can choose from the available investment providers, to create a personalised Investment Proposal Report for your client.

You can then discuss this report with your client.



Building and adjusting the RIS plan at the outset

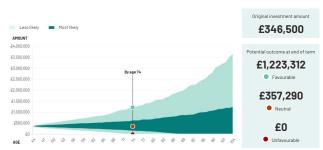
Your client's investments will be split across three different time horizons – short, medium and long term. You can manipulate the buckets at wrapper level to personalise them to your client's requirements.

The personalised Investment Proposal Report will include:

The likelihood of their income requirement being sustainable within the 7IM RIS



An estimate of how much they could have left at the end of the plan



How your client's investments will be split across different time horizons











How it works, continued





Regular review

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

Adjust the RIS plan

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.



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.

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.

What next?

For further information about how the 7IM RIS can help you feel more confident that your clients' money will last the distance and adapt to the ever-changing world, please get in touch on **020 3823 8829**, email us at **getintouch@7im.co.uk** or visit **www.7im.co.uk**.

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