Risk mapping

7IM Funds and Model Portfolios



Succeeding together

7IM

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.

7IM considers that the obligation to provide appropriate advice and explain the risks inherent in the portfolios falls to advisers.

RISK MAPPING

PROFESSIONAL ADVISERS ONLY

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7IM & risk mapping

At 7IM we recognise the need for financial planners to provide investment solutions that are appropriately matched to their clients' risk profile scores.

To this end, we work with a number of leading risk profiling tool providers, who 'map' our Funds/Model Portfolios to their risk profile scores.

It is important to emphasise that these risk profiling tools are only one aspect of an adviser's suitability process, and others such as the client's investment term / horizon, knowledge and experience should also be considered.

The methodology of the 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. The responsibility for the mapping rests with these providers. The Risk Management Team at 7IM maintains a close dialogue with them all, to discuss how most appropriately to interpret the 7IM investment and risk management processes with respect to their risk rating process.

defaqto

Defaqto's vision is to help people make better informed decisions. Risk Ratings are a key element of how they achieve this, by helping advisers match suitable funds with their clients' mandates. Risk Ratings uniquely map fund family members to Defaqto's 10 risk profiles. These have been created in partnership with Moody's Analytics. A Risk Rating of 1 indicates that a proposition represents the lowest risk profile; a Risk Rating of 10 indicates the highest risk profile. Defaqto's adviser research software 'Engage' allows advisers to extract their clients' mandates in a compliant manner, and to find suitable funds to match these.

7IM Funds risk rated by Defaqto

7IM Funds	Defaqto Risk Rating
AAP Cautious	
Moderately Cautious / AAP Moderately Cautious	
Balanced / AAP Balanced / Responsible Balanced	
Moderately Adventurous / AAP Moderately Adventurous	
Adventurous / AAP Adventurous	

7IM Pathbuilder Funds	Defaqto Risk Rating
Pathbuilder 1	
Pathbuilder 2	
Pathbuilder 3	
Pathbuilder 4	

7IM Model Portfolios risk rated by Defaqto

7IM Active / Blended / Passive Model Portfolios:	Defaqto Risk Rating
Conservative	
Moderately Cautious / Moderate	
Balanced / Income Balanced*	
Dynamic	
Moderately Adventurous / Growth	
Adventurous	
Adventurous Plus**	

*Only applies to the Blended range

**Only applies to Active and Blended ranges

7IM Responsible Choice Model Portfolios	Defaqto Risk Rating
Conservative	
Moderate	
Balanced	
Dynamic	
Growth	
Adventurous	

Please visit the Dynamic Planner website **www.dynamicplanner.com/home/dynamic-planner-for-financial-planners/manage/risk-profiles/** for information relating to their risk mapping methodology.

7IM Funds and Model Portfolios risk rated by Dynamic Planner

7IM AAP Funds Risk Rating	7IM Model Portfolios Risk Rating*	DP Risk Rating
Cautious	Cautious***	DYNAMIC PLANNER PROFILED 3
Moderately Cautious	Moderately Cautious****	DYNAMIC PLANNER PROFILED 4
Balanced	Balanced****	DYNAMIC PLANNER PROFILED 5
Moderately Adventurous	Moderately Adventurous****	DYNAMIC PLANNER PROFILED 6
Adventurous	Adventurous*** / Adventurous Plus**	DYNAMIC PLANNER PROFILED 7
	Adventurous Plus*	DYNAMIC PLANNER PROFILED 8

*Risk rating applies to Active model only

**Risk rating applies to Blended model only

*** Risk rating applies to Active, Blended and Responsible Choice model only

**** Risk rating applies to Active, Blended, Responsible Choice and Income model

7IM Pathbuilder Funds	7IM Passive Model Portfolios	DP Risk Rating
	Cautious	DYNAMIC PLANNER PROFILED 3
Pathbuilder 1	Moderately Cautious	DYNAMIC PLANNER PROFILED 4
Pathbuilder 2	Balanced	DYNAMIC PLANNER PROFILED 5
Pathbuilder 3	Moderately Adventurous	DYNAMIC PLANNER PROFILED 6
Pathbuilder 4	Adventurous / Adventurous Plus	DYNAMIC PLANNER PROFILED 7

The EV ratings shown here are based on a 15 year investment time horizon. Ratings based on other time horizons are available. Mappings are based on the Strategic Asset Allocations of the 7IM Multi-Asset Funds and Model Portfolios.

7IM Funds and Model Portfolios risk rated by EV

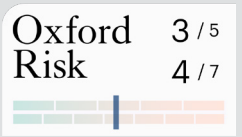
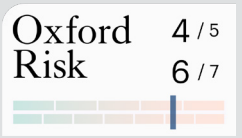
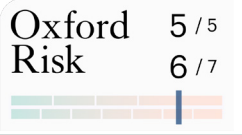
Name of Fund (AAP and Multi Manager)	Model Portfolio (Active and Blended)	EV Risk Ratings (Scale 1 – 5)	EV Risk Ratings (Scale 1 – 7)	EV Risk Ratings (Scale 1 – 10)
		15 Years	15 Years	15 Years
Cautious (AAP only)	Cautious	EV 2	EV 2	EV 2
Moderately Cautious	Moderately Cautious	EV 2	EV 3	EV 4
Balanced	Balanced	EV 3	EV 5	EV 7
	Income Balanced	EV 3	EV 4	EV 6
Moderately Adventurous	Moderately Adventurous	EV 4	EV 6	EV 8
Adventurous	Adventurous	EV 5	EV 6	EV 9
	Adventurous Plus (Blended only)	EV 5	EV 7	EV 10

Fund (Pathbuilder)	Model Portfolio (Passive)	EV Risk Ratings (Scale 1 – 5)	EV Risk Ratings (Scale 1 – 7)	EV Risk Ratings (Scale 1 – 10)
		15 Years	15 Years	15 Years
	Cautious	EV 2	EV 2	EV 2
Pathbuilder 1	Moderately Cautious	EV 2	EV 3	EV 4
	Balanced	EV 3	EV 5	EV 7
Pathbuilder 2		EV 3	EV 5	EV 6
Pathbuilder 3	Moderately Adventurous	EV 4	EV 6	EV 8
	Adventurous	EV 5	EV 6	EV 9
Pathbuilder 4	Adventurous Plus	EV 5	EV 7	EV 10

Fund (Responsible Balanced)	Model Portfolio (Responsible Choice)	EV Risk Ratings (Scale 1 – 5)	EV Risk Ratings (Scale 1 – 7)	EV Risk Ratings (Scale 1 – 10)
		15 Years	15 Years	15 Years
	Cautious	EV 1	EV 2	EV 2
	Moderately Cautious	EV 2	EV 3	EV 4
Responsible Balanced	Balanced	EV 3	EV 4	EV 6
	Moderately Adventurous	EV 4	EV 6	EV 8
	Adventurous	EV 5	EV 6	EV 9

Oxford Risk

7IM Funds and Model Portfolios risk rated by Oxford Risk

7IM Funds Risk Rating	7IM Model Portfolios Risk Rating	Oxford Risk Risk Rating
7IM AAP Cautious	7IM Active Cautious 7IM Blended Cautious 7IM Passive Cautious	
7IM Moderately Cautious 7IM AAP Moderately Cautious 7IM Pathbuilder 1	7IM Active Moderately Cautious 7IM Blended Moderately Cautious 7IM Passive Moderately Cautious	
7IM Balanced 7IM AAP Balanced 7IM Responsible Balanced 7IM Pathbuilder 2	7IM Active Balanced 7IM Blended Balanced 7IM Income Balanced 7IM Passive Balanced	
7IM Moderately Adventurous 7IM AAP Moderately Adventurous 7IM Pathbuilder 3	7IM Active Moderately Adventurous 7IM Blended Moderately Adventurous 7IM Passive Moderately Adventurous	
7IM Adventurous 7IM AAP Adventurous 7IM Pathbuilder 4	7IM Active Adventurous 7IM Blended Adventurous 7IM Passive Adventurous	
	7IM Passive Adventurous Plus	

Things to note

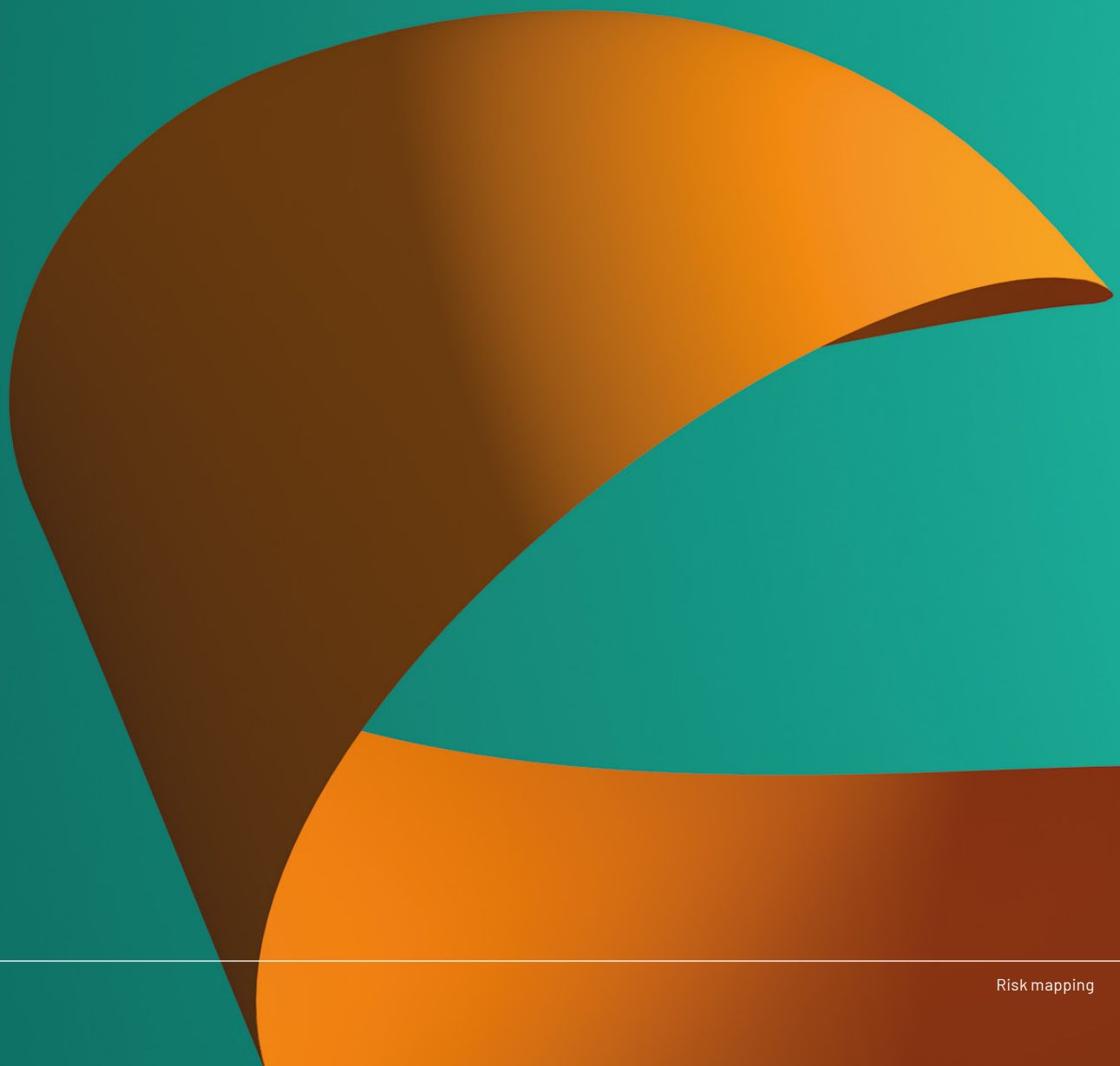
7IM's funds are mapped against a selection of third party risk profiling tools to assist advisers as part of suitability assessments for clients. Such tools are however only one aspect of an adviser's suitability process and others such as the clients' investment term/horizon and knowledge and experience 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.

Next steps

If you would like further information regarding any of our services at 7IM please use the details below.

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