Welcome to 7IM Pathbuilder



Succeeding together

7IM

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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. In particular they should ensure that retail clients are aware, before investing, that the value of investments may fall as well as rise and that they may lose money by investing; that the portfolios are not suitable for those unable to take a long-term view and that their personal circumstances, objectives and capacity for loss are vital factors when considering investment.

Past performance is not a reliable indicator of future results.

Introducing 7IM Pathbuilder

Think of the Pathbuilder funds as ready-made bundles for investing.

There are four options and each one spreads money across a wide range of investments, regions and asset types around the world to help it grow over time. Like a pre-made playlist that blends rock, pop and jazz giving you a well-balanced mix without having to pick each song yourself.

Rather than simply tracking a global index, which can result in greater concentration in a small number of companies and limit exposure to opportunities elsewhere, Pathbuilder takes a different approach. By allocating across a wider range of asset classes and regions, it aims to capture a broader set of opportunities, while maintaining diversification and a carefully managed level of risk.

Terms explained:

Fund – a pooled investment where your money is combined with others and invested on your behalf.

Passive – an investment approach that aims to track a market or index, rather than actively picking winners.

Index – a basket of investments used to measure the performance of a market (e.g. FTSE 100).



Over £1 billion invested in Pathbuilder to date*

*as at June 2026



Pathbuilder uses passive funds and a streamlined approach to keep costs low



Pathbuilder comes in a range of risk profiles to suit all risk tolerances

“Investing is a journey — one that needs clear direction, the right tools, and a steady hand along the way. That’s exactly what Pathbuilder is designed to provide.”

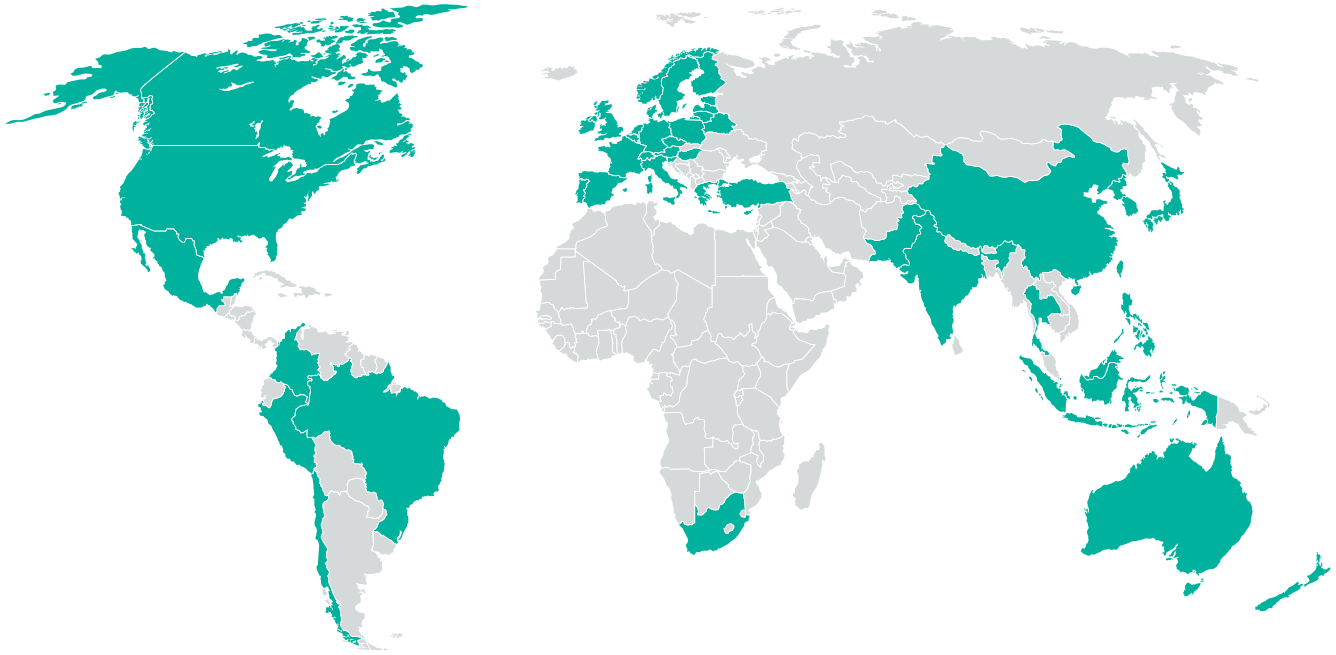


Shanti Kelemen
Co-Chief Investment Officer

Our investment mix

The Pathbuilder funds are 'multi-asset' funds, underpinned by 7IM's asset allocation. This means that they spread money across different assets (types of investments). Each fund in the range will invest in a unique mix of equities, bonds, cash and alternatives.

The funds not only offer exposure to a broad range of investment types, but are also globally diversified, spread out to capture returns from all over the world. The highlighted areas on the map below show the regions in which Pathbuilder invests.



Pathbuilder connects you to thousands of companies across global markets – all through a single investment."



Sam Hannon
Investment Manager

Terms explained:

Equities – shares in companies (you own a small piece of a business).

Bonds – loans to governments or companies (they pay you interest).

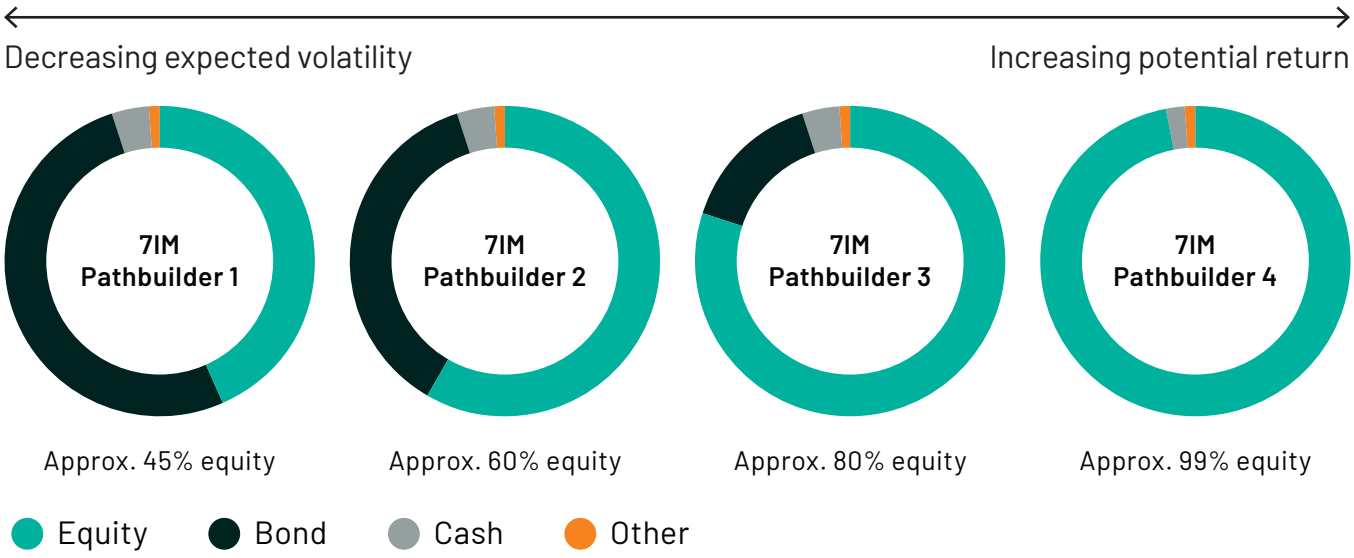
Alternatives – other types of investments that aren't shares or bonds.

The Pathbuilder risk range

Each fund in the Pathbuilder range has a different combination of investments to match different levels of risk appetite.

They are made up of varying percentages of equities, bonds, cash and 'other' investments (alternative investments that are uncorrelated to equities and bonds). This makeup helps to protect and diversify your portfolio even more.

Funds with a higher equity allocation, such as Pathbuilder 4, take on more risk but stand to achieve greater growth, while those with more exposure to bonds, such as Pathbuilder 1, focus on providing stability. As you increase equity, the expected volatility increases, but so does potential return.



"Pathbuilder provides a clear range of risk profiles, helping investors stay on the right path for them."



Olivia Scaife
Investment Solutions Associate

Terms explained:

Volatility – the degree to which investment values rise and fall over time, essentially how bumpy the ride is.

Constructing Pathbuilder

The Pathbuilder funds are underpinned by a carefully designed mix of investments, seeking diversification across a broad range of asset classes and global regions.

This means all four funds are positioned to capture a range of opportunities without being overly vulnerable to any particular area. While our Strategic Asset Allocation (SAA) is powered by a detailed quantitative process, here we've broken it down into a few simple steps to show how it works in practice:

> Our multi-asset approach is designed to protect on the downside and deliver consistent, well-diversified returns – more important than ever in today's ever-changing environment."



Ahmer Tirmizi
Head of Fixed Income Strategy

Goal setting

First, we set our goals:

- What asset classes should we use?
- What risk levels should we target?

Analysis

We then look at the bigger economic picture, such as growth and inflation, to understand how different investments behave and what the key risk factors are.

Construction

Next, we combine a range of assets to build a well-balanced portfolio, so it's not too reliant on any one area.

Testing

We then look at how these portfolios would perform under different historical and hypothetical scenarios. The goal is to build a portfolio that is resilient.

Implementation

Finally, once we are confident, we implement the portfolio and review it annually to keep it on track.

Why choose 7IM?

We look after you

At 7IM, people are at the heart of everything we do. We take pride in delivering high-quality service, alongside the resources, solutions and support you need.

Industry pioneers

Multi-asset investment management has been the core of what we do since the very beginning. In fact, we pioneered the multi-asset, multi-manager approach way back in the early noughties. It's what we do.

Proven process & success

We have honed our approach over many years, successfully navigating clients' multi-asset portfolios through some of the most challenging market crises. Our asset allocation has consistently proven its durability, delivering a 15-year track record across varying conditions — from the financial crisis to the Covid-19 pandemic.

A team you can trust

Your investments are in expert hands. 7IM's Investment Team brings decades of experience in managing multi-asset portfolios, with deep in-house expertise across markets and asset classes.

"For over two decades, our approach has been tested and delivered. You can rest easy knowing your investments are in the hands of people who combine deep expertise with genuine care."



Matthew Yeates
Co-Chief Investment Officer

Smoothing the ride

Management of risk is an integrated and active part of the 7IM investment decision-making process we use to shape your portfolios.

The importance of risk

The understanding of risk and the way it is expressed and implemented in a portfolio is key to successful investing. The role of effective risk management is to make sure that with each investment decision, we're adding the right risk to the portfolio as a whole, not creating unexpected or unrewarded risk elsewhere.

"At 7IM, we believe risk has to be managed, not avoided."



Joe Cooper
Head of Investment,
Risk and Portfolio Analytics

Where?

The Risk Management Team analyses portfolios to gain an understanding of where we're taking risks, ensuring we're taking only the risks we're comfortable with that have the potential to deliver the rewards.

What?

They monitor portfolios using 25-30 historic and forward-looking stress tests, analysing how shifts in underlying fund security exposure are impacting portfolios' risk exposure.

How?

They are much more than a 'control' function. They have a collaborative role to challenge asset allocation and guide its implementation. As such, they report to our Chief Risk Officer, as opposed to the Chief Investment Officer.

How to invest in Pathbuilder

Getting started with Pathbuilder is simple and how you invest is entirely up to you. You can invest yourself via a platform of your choosing, or work with a financial adviser for added support.

You'll be investing in the same carefully managed Pathbuilder funds – just in a way that suits you best.



Invest via a platform:

For those who prefer a hands-on approach, you can invest in Pathbuilder through your chosen investment platform. This gives you control and flexibility to:

- Choose the fund that best matches your goals
- Keep all your investments together in one place
- Check in on your portfolio and make changes whenever it suits you



Receive advice from a financial adviser:

If you'd prefer some guidance, a financial adviser can support you at every stage. They can:

- Help you decide whether Pathbuilder is right for you
- Recommend the fund that best fits your needs and circumstances
- Provide ongoing support as your goals and situation evolve

How to access the service

Pathbuilder funds are widely accessible across UK investing platforms, but if you'd like to speak to us directly, please do feel free to contact us.

 **020 3823 8829**

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