

The Succession Cautious Model Portfolio

As at 1 January 2021

INVESTMENT OBJECTIVE AND PROCESS

This model portfolio aims to provide a total return, substantially by way of income though with limited capital appreciation by applying active asset allocation techniques to passive investments. There may be risk to capital.

The model portfolios are based on the 7IM asset allocation. The Asset Allocation framework governs how 7IM combine different asset classes, regions and manager styles to optimise expected returns, but reduce risk.

The current economic and political environment is factored into the portfolio through the quarterly tactical asset allocation.

Portfolios are not automatically rebalanced; rather they are reviewed and adjusted as judged necessary four times each year following our tactical asset allocation process, other than in exceptional circumstances.

Our investment approach is a long term one which means we may not be suitable for those investors who wish to invest for less than 5 years but, we believe that our defined investment process with clear parameters for each of our risk profiles will go some way to reducing the risks associated with investing when used over a 5–10 year period of time. There can be no guarantees. The value of investments may go up and down and you may get back less than you invested originally.

Models are constructed under the principles of prudent diversification. All assets are denominated in UK Sterling. 7IM is responsible for updates of the models.

The investment or investment service may not be suitable for all recipients of this publication and any doubts regarding this should be addressed to your Financial Adviser.

The model portfolio is available for investment across the following account types – GIA, ISA, SIPP and Offshore Bond.

PORTFOLIO PERFORMANCE

Portfolio Performance to 30/11/2020

Last 6 Months	1 Year	2 Years	3 Years	4 Years	5 Years
5.63%	5.68%	12.32%	9.48%	15.38%	30.08%

Discrete Performance

Q3 2019 – Q3 2020	Q3 2018 – Q3 2019	Q3 2017 – Q3 2018	Q3 2016 – Q3 2017	Q3 2015 – Q3 2016
1.29%	4.30%	1.17%	3.66%	16.46%

The composite performance is calculated by 7IM from information believed to be reliable but has not been independently audited. The composite performance has been calculated using Financial Express Analytics. The 4 and 5 year performance is calculated using the 7IM Passive Model Portfolios managed on the Succession platform up until the launch of the Succession/7IM Model Portfolios on 1 August 2016.

The value of investments may fluctuate in price or value and you may get back less than the amount originally invested. Past performance is not a guide to the future.

Source: 7IM

MODEL AVAILABILITY AND RISK MAPPING

The 7IM Model Portfolios are available via the majority of the major wraps and platforms. Additionally, we have mapped our model portfolios to a range of the most frequently used risk profiling tools. If you would like further information relating to either of these areas, please call us on 020 7760 8777. Our model portfolios are rated by a number of research and rating firms.



7IM's Model Portfolios 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 other 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 model portfolio risk profiling scores may not correspond precisely to the risk indicators in the 7IM Model Portfolio literature.

KEY INFORMATION

Inception Date	01 August 2016
Initial Charge	0%
Base Currency	Sterling
Domicile	United Kingdom
Annual Portfolio Charge	0.25%
Underlying OCF*	0.23%
Average Annual Guideline Return**	3.5%
Historic Distribution Yield	1.8%

Source: 7IM

* The additional ongoing charges figure (OCF) of the underlying holdings will vary but the average lies between the range given above. Any fees or charges payable to your Financial Adviser are in addition to the above.

** The Average Annual Guideline Return (AAGR) is based on investments being held for a period of 5 years or longer. This data is based on long-term forecast asset class data. Forecast returns are not a reliable indicator of future performance. The AAGR is quoted gross of fees. If the AAGR is achieved, the return you actually receive will be lower, due to the effect of the fees and charges detailed in the Key Information section of this document, as well as any other fees payable to your Financial Adviser.

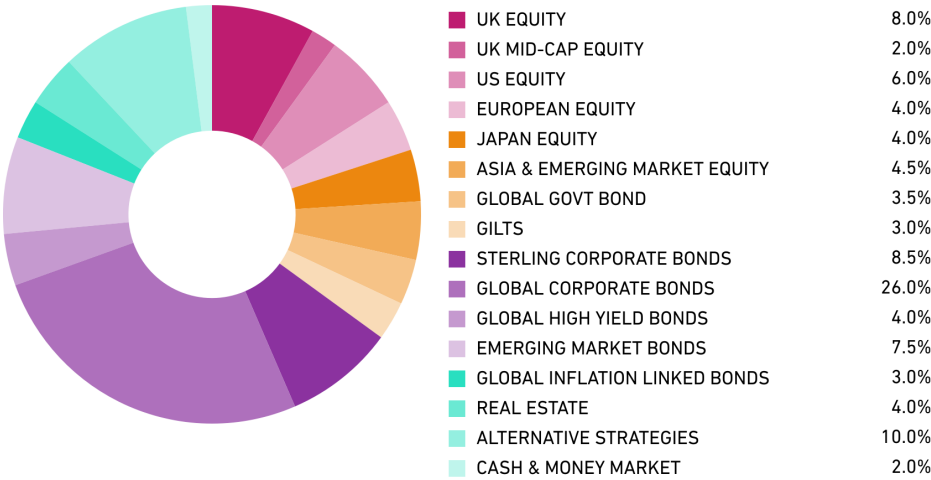
MODEL RATINGS



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As at 1 January 2021

ASSET ALLOCATION



Source: 7IM

The actual portfolio may vary and all data is subject to rounding.

Important Information

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The performance of actual portfolios linked to this Model Portfolio may differ from the performance of the Model Portfolio shown herein due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the Investment platform.

The information in this factsheet is for private circulation only and though it is believed to be correct it cannot be guaranteed. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and Succession Advisory Services and its partners and employees accept no liability for the consequences of your acting upon the information contained.