# 7IM AAP Income Fund

As at 30 November 2020

## INVESTMENT OBJECTIVE

The fund aims to provide income, while seeking to maintain capital over the long term (5 years or more).

## INVESTMENT PROCESS

Our process begins with the formulation of a strategic asset allocation. This asset allocation is reviewed regularly based on our assessment of current economic, political and market conditions. These investment decisions are implemented predominantly with passive securities (i.e. those securities which are designed to track the performance of a particular index).

## WHAT YOU NEED TO CONSIDER

Prior to investing, you need to consider the level of risk you are prepared to take, how much growth you want to achieve, and over what time period. If you have a long time to grow your investments you might be able to ride out market ups and downs better than someone who needs their money in just 5 years. You should regularly reassess the suitability of your investments to ensure that they continue to meet your investment goals and suit your time horizon. You should be aware that there can be no guarantees. The value of investments may go up and down and you may get back less than you invested originally.

## TARGET MARKET

This fund is aimed at investors who have identified their own risk tolerance, using a financial adviser and/or a risk tolerance questionnaire, and understand the potential range of returns, in the majority of scenarios, which this fund may experience, with no guarantee. It should be considered a long term investment (at least five years) and is not appropriate for investors seeking guaranteed returns or no loss of capital over any time period.

## FUND PERFORMANCE

Rolling Performance to 30/11/2020

| | Last 6 Months | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years |
|---|---|---|---|---|---|---|
| **C Accumulation** | 5.79% | -0.46% | 4.59% | 3.39% | 8.87% | 18.85% |
| **Performance Comparator Benchmark** | 4.90% | 3.16% | 10.23% | 8.55% | 14.64% | 21.74% |

Discrete Performance

| | Q3 2019 – Q3 2020 | Q3 2018 – Q3 2019 | Q3 2017 – Q3 2018 | Q3 2016 – Q3 2017 | Q3 2015 – Q3 2016 |
|---|---|---|---|---|---|
| **C Accumulation** | -5.29% | 4.59% | 0.49% | 4.95% | 12.76% |
| **Performance Comparator Benchmark** | 0.35% | 4.87% | 1.17% | 3.18% | 10.25% |

7IM funds are multi-asset and therefore the comparison with the IA Mixed Investment 0-35% Shares is offered as a guide only. Past performance is not a guide to the future.

Source: FE

## PERFORMANCE COMPARATOR

The fund's performance may be compared to the IA Mixed Investment 0-35% Shares which has been chosen because it is representative of the fund's agreed risk profile and the type of assets in which it invests. It is therefore an appropriate comparator for the fund's performance.

## KEY INFORMATION

| | |
|---|---|
| **Fund Managers** | 7IM – Investment Team |
| **Launch Date** | 12 December 2003 |
| **Fund Size** | £62.3m |
| **Performance Comparator Benchmark** | IA Mixed Investment 0-35% Shares |
| **Initial Charge** | 0% |
| **Yield** | 3.00% |
| **XD Dates** | 1 March, 1 June, 1 September, 1 December |
| **Distribution Dates** | 30 April, 31 July, 31 October, 31 January‡ |
| **Authorised Corporate Director** | Seven Investment Management LLP |
| **Base Currency** | Sterling |
| **Domicile** | United Kingdom |
| **Regulatory Structure** | UCITS |
| **Dealing Settlement** | 12:00 GMT |
| **Dealing Frequency** | Daily |
| C Accumulation | |
| **ISIN** | GB0033954024 |
| **Sedol** | 3395402 |
| C Income | |
| **ISIN** | GB0033953943 |
| **Sedol** | 3395394 |
| **OCF (includes AMC)†** | 0.93% (Incl. 0.50% AMC) |
| **Lump Sum Investment** | From £1000 |
| **MiFID II Classification** | Non-complex |

## TOP TEN HOLDINGS

| | |
|---|---|
| ISHARES FTSE 100 £ | 14.0% |
| ISHARES OVERSEAS CORPORATE BOND FUND | 10.2% |
| BLUEBAY FINANCIAL CAPITAL BOND | 8.4% |
| PFS TWENTYFOUR MONUMENT BOND | 8.0% |
| ROBECO LUX SA GLOBAL CREDITS IBH | 7.2% |
| L&G EM GOVT BOND IN LOCAL CURRENCY | 7.2% |
| L&G EM GOVERNMENT BOND $ | 7.1% |
| FIDELITY INDEX EUROPE EX UK FUND | 6.4% |
| SPDR EMERGING MARKET DIVIDEND | 5.3% |
| ANGEL OAKS MULTI-STRATEGY | 5.2% |
| **Total** | **79.0%** |

Source: 7IM

## FUND RATINGS







**www.7im.co.uk**

**@7IM_Updates**

# 7IM AAP Income Fund

As at 30 November 2020

## FUND AVAILABILITY AND RISK MAPPING*

The 7IM funds are available via the majority of the major wraps, platforms and life and pension wrappers. Additionally, we have mapped our funds 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 funds are rated by a number of research and rating firms.

Defaqto







Dynamic Planner




EValue




FinaMetrica




Synaptic 1-10

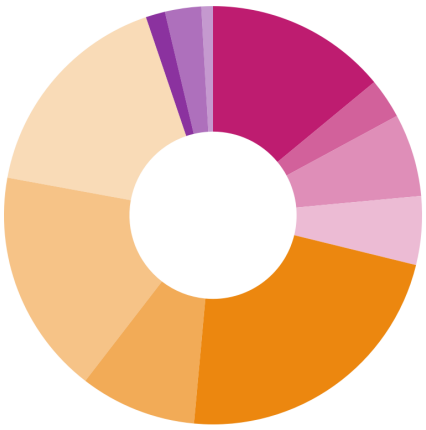






## ASSET ALLOCATION

This shows the current allocations to each asset class for this portfolio. Percentages are subject to rounding.



| | |
|---|---|
| UK Equity | 14.0% |
| US Equity | 3.1% |
| European Equity | 6.4% |
| Asia & Emerging Markets Equity | 5.3% |
| Global Corporate Bonds | 22.6% |
| Sterling Corporate Bonds | 9.0% |
| Global High Yield Bonds | 17.4% |
| Emerging Market Debt | 16.9% |
| Real Estate | 1.5% |
| Infrastructure | 2.8% |
| Cash and Money Market | 0.9% |

Source: 7IM

## IMPORTANT INFORMATION

The specific details of the funds including investment policy, charges and the particular risks associated with the funds are explained in the Prospectus and Key Investor Information Documentation (KIIDs) – a link to these is available via the 7IM website (www.7im.co.uk).

‡ Please allow up to 10 working days after the Distribution Date for dividends to be processed and applied to individual client accounts.

† Ongoing Charges Figure includes 7IM Annual Management Charge. Source: KIIDs 26/08/2020.

*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 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 fund risk profiling scores may not correspond precisely to the risk indicators in the 7IM fund literature.

Seven Investment Management LLP is authorised and regulated by the Financial Conduct Authority, the Jersey Financial Services Commission and the Guernsey Financial Services Commission. Member of the London Stock Exchange.
Registered office: 55 Bishopsgate, London EC2N 3AS. Registered in England and Wales number OC378740