aspire | Chartered Financial Planners

Aspire portfolios in partnership with 7IM

Welcome

At Aspire, we always take the time to get to know you and your future plans so that you always get just the advice you need.

Once we have agreed your Financial Plan, choosing the right investment strategy for you is a key step towards helping you achieve your goals and objectives.

Some of the major components we consider when building your Financial Plan are:

- Making sure you have an emergency fund
- Understanding your investment experiences
- What your end goal or purpose for the investment is
- How long you are likely to be invested for
- Your capacity to withstand the ups and downs of the investment markets
- How likely you are to add or withdraw from your investment
- Your wider personal circumstances and future plans

Our investment portfolios are designed to meet the needs of different clients depending on how much investment risk we agree you are able to take, from cautious investors through to those wishing to be more adventurous.

Aspire have chosen to partner with 7IM (Seven Investment Management LLP), a leading investment manager, to power these investment strategies. In conjunction with their team of experts, our Investment Team oversee the portfolios which are built based on tried and tested investment principles.

This guide provides you with information on 7IM, how the portfolios work, what you can expect, and details of the portfolio range.

Steve Pine

Chartered Financial Planner
Aspire Investment Committee

The important bit

Investments can go down in value as well as up. Past performance should not be taken as a guide to future returns, and you may not get back the amount you originally invested.

We can't control these things, but we hope that with our ongoing help and support, we'll give you the best possible chance of achieving your investment goals.

A safe pair of hands

7IM has always been a pioneer when it comes to providing multi-asset diversified investment solutions and they have been managing money this way since 2003.

At the heart of every portfolio is a Strategic Asset Allocation (SAA), which acts as the long-term investment plan designed to deliver specific investment goals. The 7IM SAA process is underpinned by academically proven investing principles, utilising recognised investment factors and backed by rigorous research – a philosophy long shared by Aspire.

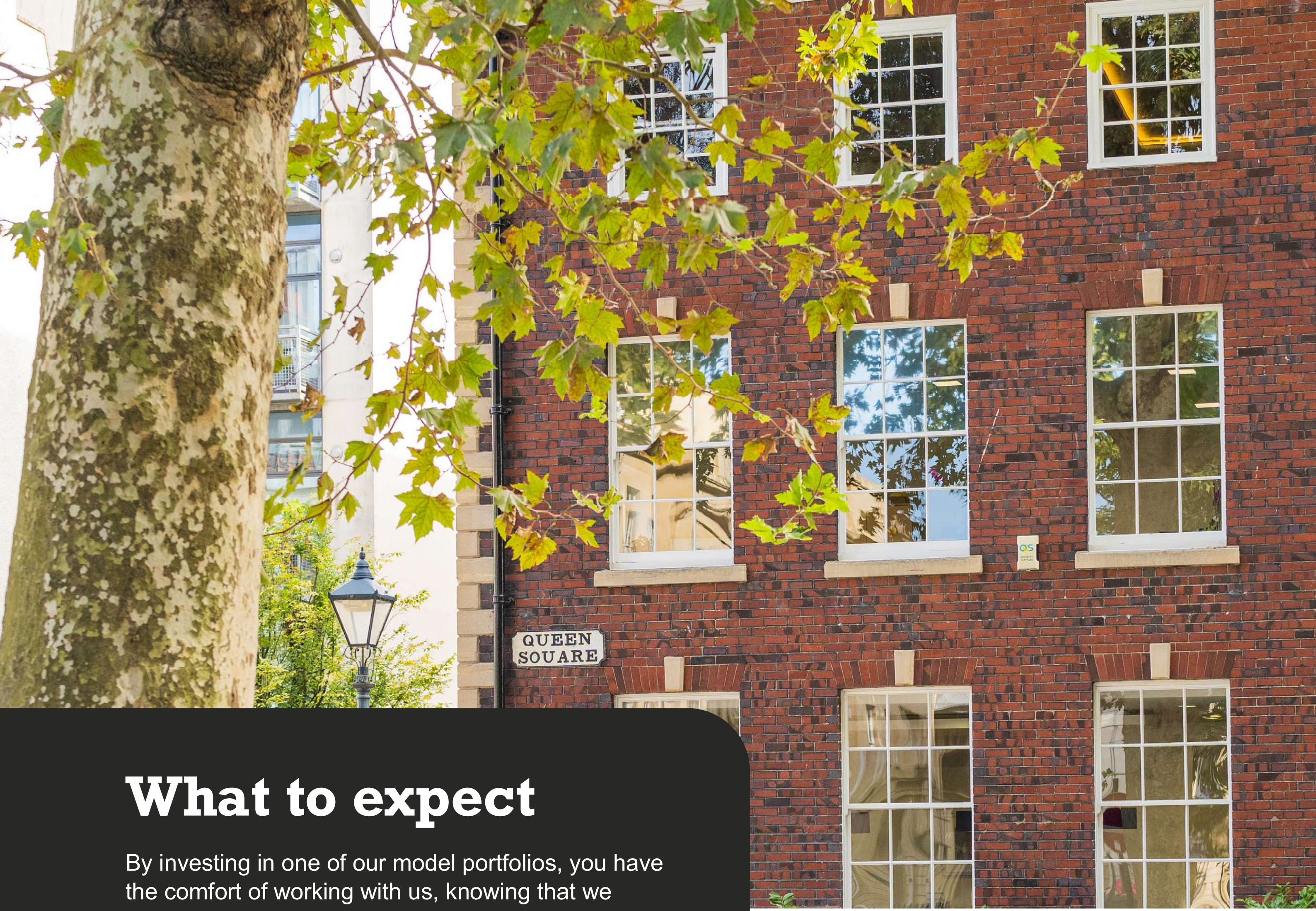
7IM's track record spans over 20 years and through different market conditions – including the financial crisis.

The 7IM Investment Team

Your investments are in expert care. 7IM's established Investment Management Team consists of 17 financial professionals who have decades of experience and a wealth of investment knowledge.

To complement and challenge the investment team's expertise, they also have a four-strong Risk Team. Its role is to provide an independent assessment of investment decisions and their impact on the portfolios.

> "7IM's track record spans over 20 years and through different market conditions – including the financial crisis."



What to expect

By investing in one of our model portfolios, you have the comfort of working with us, knowing that we are backed up by high quality support from 7IM.

You have the confidence that an experienced investment manager is managing your money with the discipline and rigour of our uniform investment process.

We will work with you to understand your personal circumstances, attitude to risk, and goals.

7IM's Investment and Risk Teams deliver the expert investment analysis which Aspire can use to help you meet those goals. Both of us have the same objective – to put you and your needs at the heart of this service.

Every six months, 7IM will provide Aspire with an update on financial markets and any changes to the construction of the portfolios at each rebalance. The Investment Committee's remit is to validate that 7IM are delivering the outcomes that we expect and to provide challenge where necessary.

Should you choose to receive our ongoing investment support, we will ensure you are invested in the correct model portfolio at your yearly review.

How it works

Having been providing financial advice and investment strategies for decades, we understand that each individual has their own set of bespoke needs, which is why we have a range of portfolios with different objectives. We have partnered with 7IM to add further investment insight, analysis and expertise.

We aim to deliver consistent performance in a well governed portfolio that takes no undue risks.

↓

We will work with you to agree the most appropriate portfolio for you, depending on your longer-term objectives and attitude to risk.

↓

The Investment Committee meet every six months to review the portfolios and the general economic outlook.

↓

Any changes will be made by 7IM using their discretionary powers, which means you do not need to sign any instructions.

↓

We will provide you a semi-annual portfolio update and will communicate the changes made, along with a rationale.

↓

We will review your investments with you annually to ensure they remain suitable, but should your personal circumstances change, please contact us.

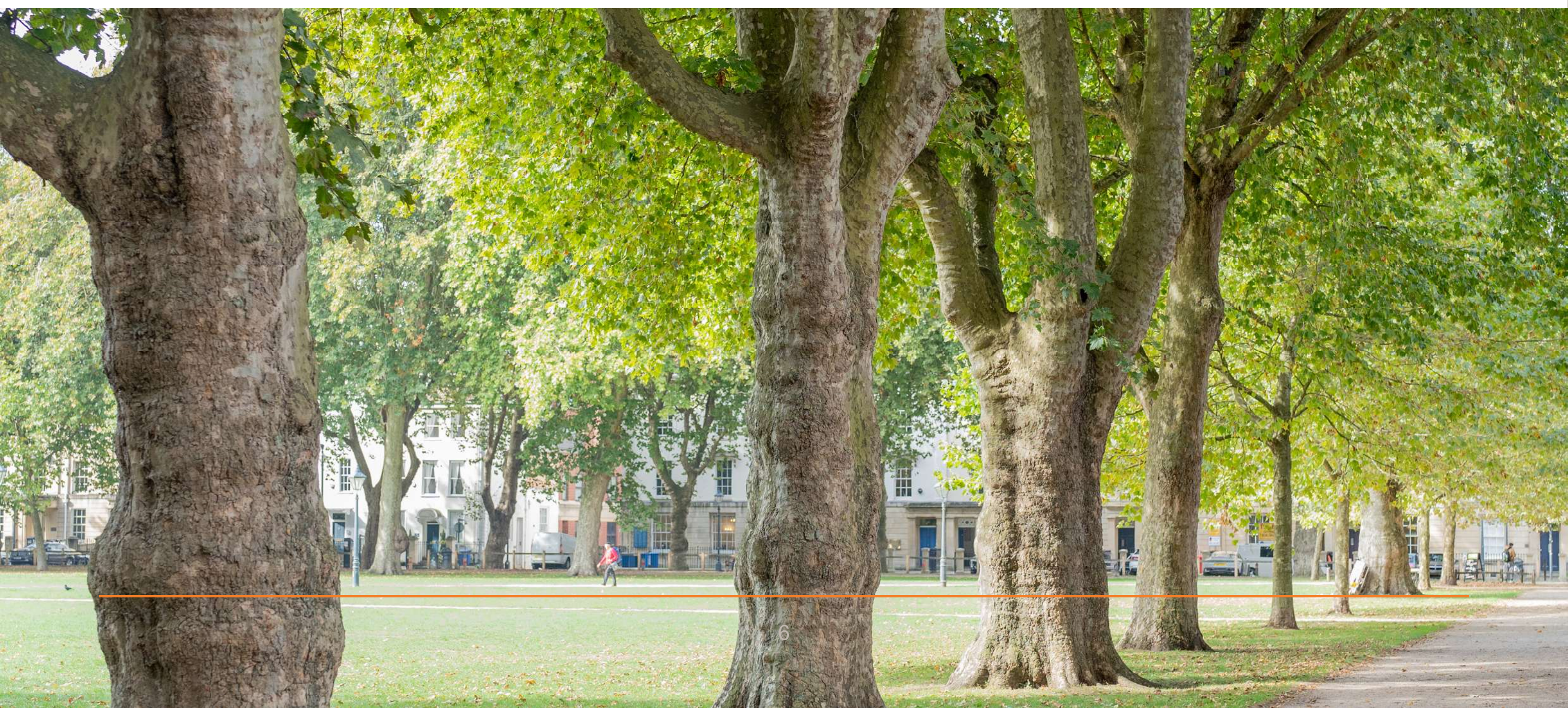
Model Portfolio range

Aspire Core Model Portfolios

The Core Model Portfolios are underpinned by 7IM's Strategic Asset Allocation, which aims to spread the portfolio over a wide range of asset classes and regions. The Investment Management Team will then select funds which provide an efficient exposure to harness the investment returns on offer. This will typically include the use of either index tracking products (either through ETFs or open-ended tracking funds) or strategies that use quantitative approaches to capture academically proven sources of return.

Aspire Low Carbon Model Portfolios

The Low Carbon Model Portfolios will utilise the same investment process as the Core portfolios. The primary difference is the funds selected to implement the Strategic Asset Allocation will target lower carbon emissions and feature characteristics associated with a more responsible approach to investment. In addition, the portfolio will include actively managed strategies, where Funds are selected on the expectation they can add additional return above a particular index and/or with heightened benefits from a responsible investing standpoint.



Model Portfolio risk range

You can choose from five portfolios, each of which is customised to blend the most suitable mix of asset classes to target the objective. Each of the numbers below represent a risk portfolio, followed by a summary of the objectives.

1	This portfolio is the most focused on capital preservation, while looking to generate modest investment returns over the long term. To achieve this, it will have a higher weight allocation towards bonds and cash-like investments.
2	This portfolio looks to balance the need for long-term capital growth and capital preservation. To achieve this, the models will hold a balanced blend of riskier assets, such as equities, alongside some defensive assets like cash and bonds.
3	This portfolio is more focused on long-term capital growth. To achieve this, the models will hold a significant number of riskier assets, such as equities, with a modest allocation to cash and bonds.
4	This portfolio aims for high levels of growth and will predominantly invest in equities, with a small allocation to cash and bonds.
5	This portfolio invests almost completely in equities, taking on more risk than the other profiles. This category is only suitable for investors willing to take higher levels of risk and withstand wider fluctuations in the capital value of their investments.

Which portfolio we recommend will depend on your attitude to risk and your personal circumstances. Your planner will discuss these with you and match the choice of portfolio to your agreed risk profile.

aspire | Chartered Financial Planners

0117 9303510

www.aspirellp.co.uk

helpme@aspirellp.co.uk

61 Queen Charlotte Street, Bristol BS1 4HQ

06.25 v1