



Integrated technology
within a single platform,
utilising a best of breed
approach

Mike Clifford



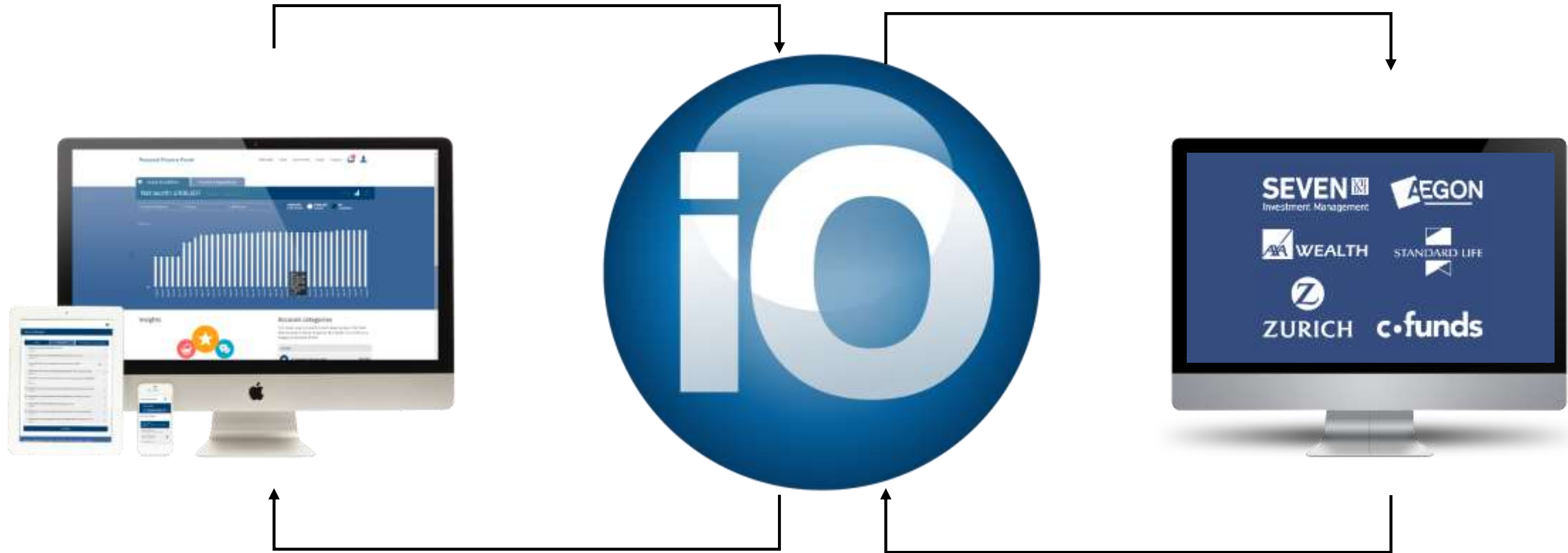
Success needs an integrated advice platform

Targeted outcomes

- Quantifiable ROI benefits
- Optimal process to deliver ROI
- Integrate the right best of breed partners
- Grow with increased margin
- Deliver a digital offering



Our integrated service model



How can we assist firms to achieve better ROI

- ROI consultancy
- Process evaluation, identify what good looks like
- Valuation set up tools
- Re-onboarding
- Digital channel onboarding
- Thought leadership: digital marketing, consumer, robo-advice
- Access to best of breed integrated partners



The integration of Intelligent Office into deVere UK

Mitch Hopkinson



Background of deVere



Part of the deVere Group



Amazing client base



Cottage Industry - death by ExCel



Desire to grow a rigorous business



Vision for the future

Better understand and use technology within the business

GOOD

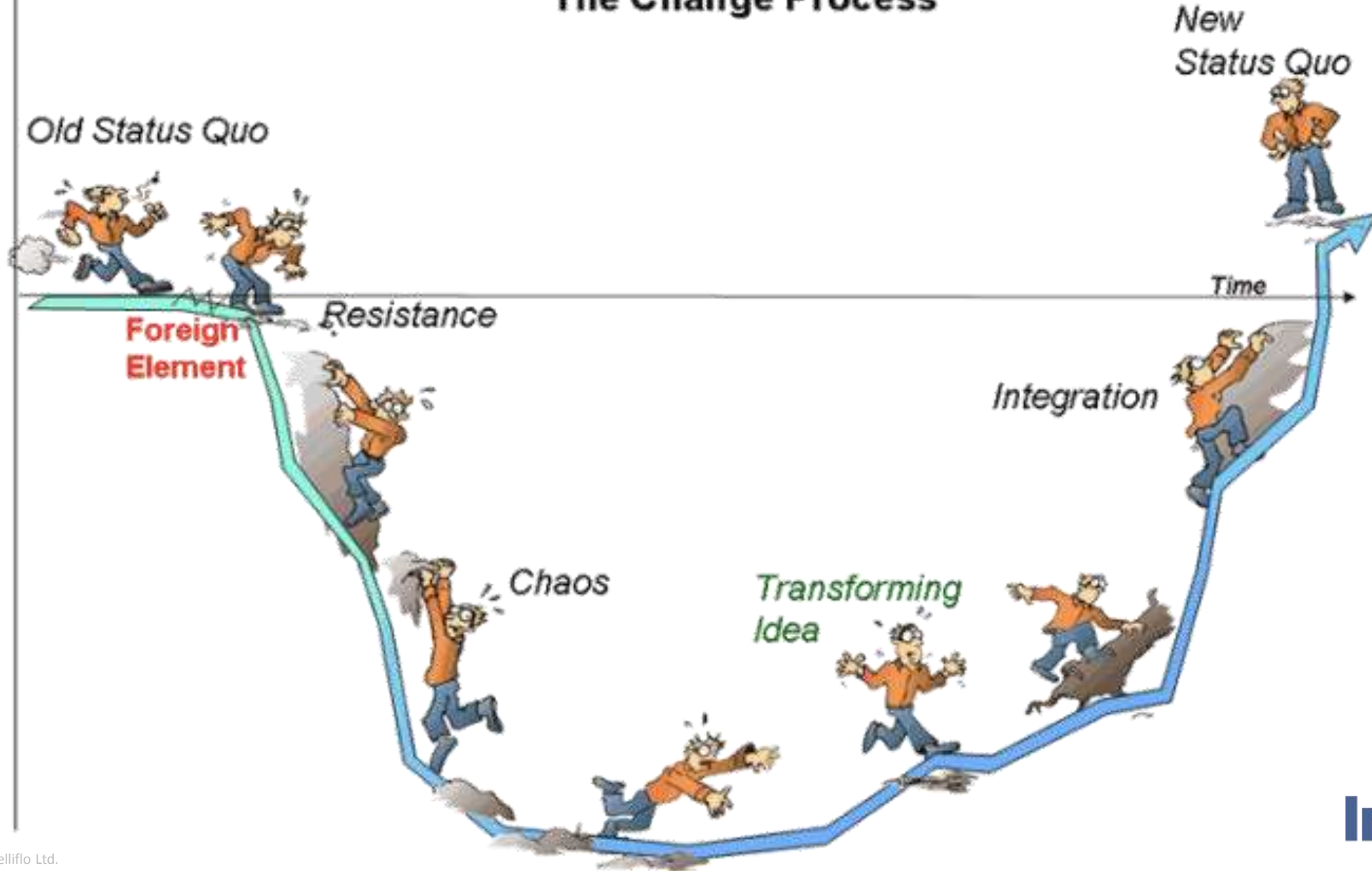
- IO was in place
- Strong team able to help
- Desire to be the best
- Supportive business environment

BAD

- Too many unrelated systems
- No coherence
- How can you grow sustainably?
- Regulation and the need to provide instant feedback
- Optics
- Poor use of our current Technology

Performance

The Change Process



Implementation



You must have the will

- Clear goals
- Business case

Skill

- In your business
- The right partner

Identify help

Create a vision

Honestly...it can be a bit overwhelming!



- Hard work and effort
- Support is crucial
- Now seeing the early benefits
 - Process
 - Systemisation
 - Rigour
- Scalable use of electronic valuations
- Scalable Portfolio reports
- FE Analytics integrated
- Personal Finance Portal
- Advisa Centa

Benefit realisation

- Key strategic aim
- Rationalised distribution - £1,117 per year saved
- Fact finding for mortgage case – 570 hours per year saved
- Scale operations
- Mortgage ‘straight through processing’ – 760 hours per year saved



7IM and Intelliflo Wealthlink: Integrated Fund Solutions

Robert Poulten



Fully integrated investment proposition

Personal Finance Portal

ISA Allowance

ATR

Forecast

Investment solution

Intelligent Office

Fact Find / ATR

Cash Flow

Research

Portfolio Construction

Suitability

Wealthlink

SEVEN 
Investment Management

SEVEN 
Investment Management

Our recommendation for you

Recommendation

Based on the Information you provided we recommend you invest £5,000 into the Legal & General Multi Index 3:1 (Acc) on the Cofunds Platform. As you have not used any of your 2016-17 ISA allowance and your investment amount is greater than this ISA allowance we recommended that you buy an ISA and a General Investment Account product.



Why Cofunds?

The Cofunds Fund Platform is the UK's largest online fund platform and is owned by Legal & General. The purpose of the fund platform is to provide the online transaction functionality and processing power to deliver the administration of your investments in a seamless manner. Cofunds have proven history of delivering this service. For more information you can read SevenIM's [Key Investor Document](#) and [Terms & Conditions](#).

c.funds

Why 7IM and AAP Moderately Cautious C Acc in GB

Seven Investment Management LLP (7IM) is an established and market leading provider of risk rated multi asset funds and has over £10 billion under management. Their emphasis is upon providing an expected return from the funds which is declared up front so you know what the funds aim to provide you with, thorough risk management in all market conditions, and keeping costs low.

For more information you can read 7IM's [Key Investor Information Document](#) and [Fact Sheet](#).

SEVEN 
Investment Management

Fees and Charges

Charges paid to	Charge type	Percentage	Annual amount	Example month one
Adviser	Service Charge	0.40%	£20.00	£1.67
Fund manager	Fund OCF	0.00%	£0.16	£0.01
Cofunds	Platform Charge	0.29%	£14.50	£1.21
Total		0.69%	£34.66	£2.89



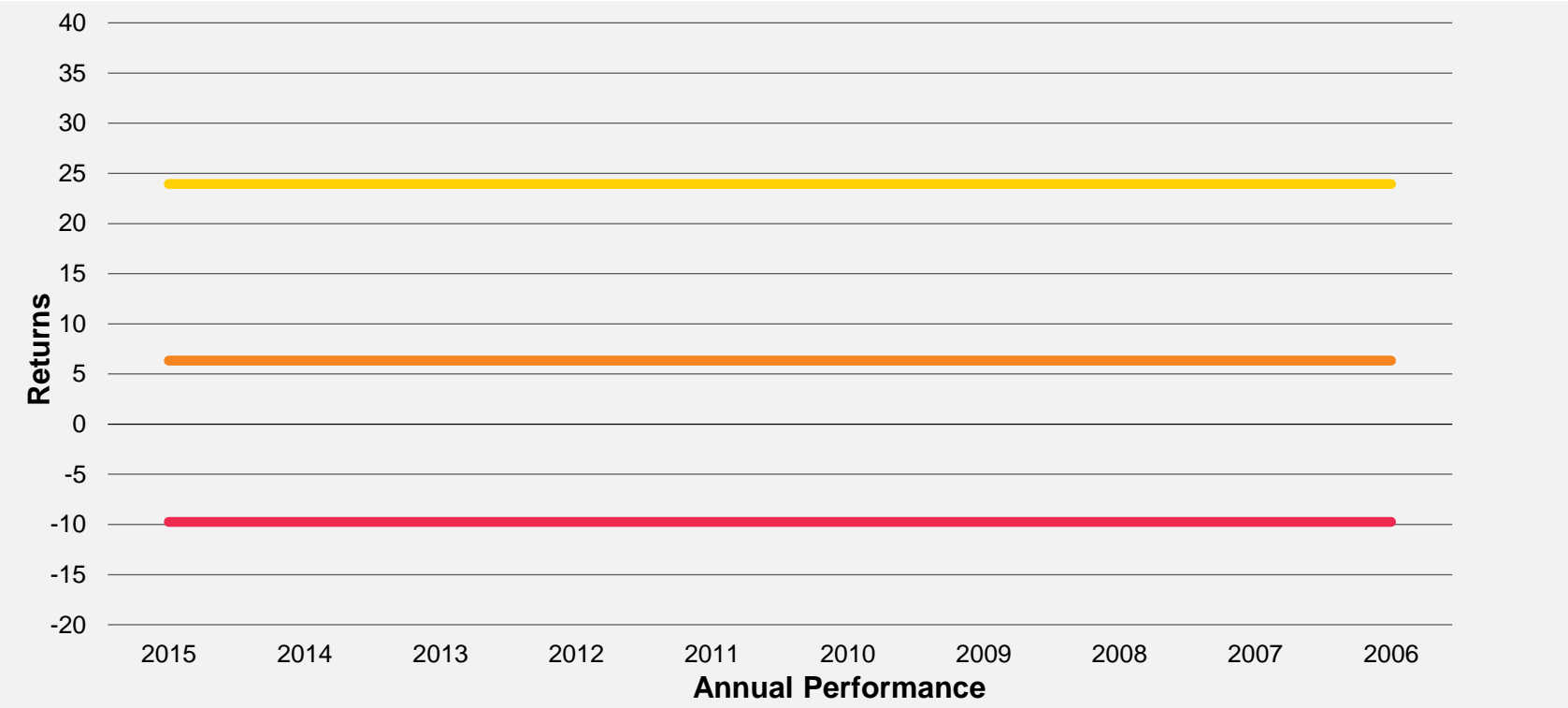
Continue Later

Continue Now

Risks for a saver/investor



Funds designed for an expected return within a volatility corridor

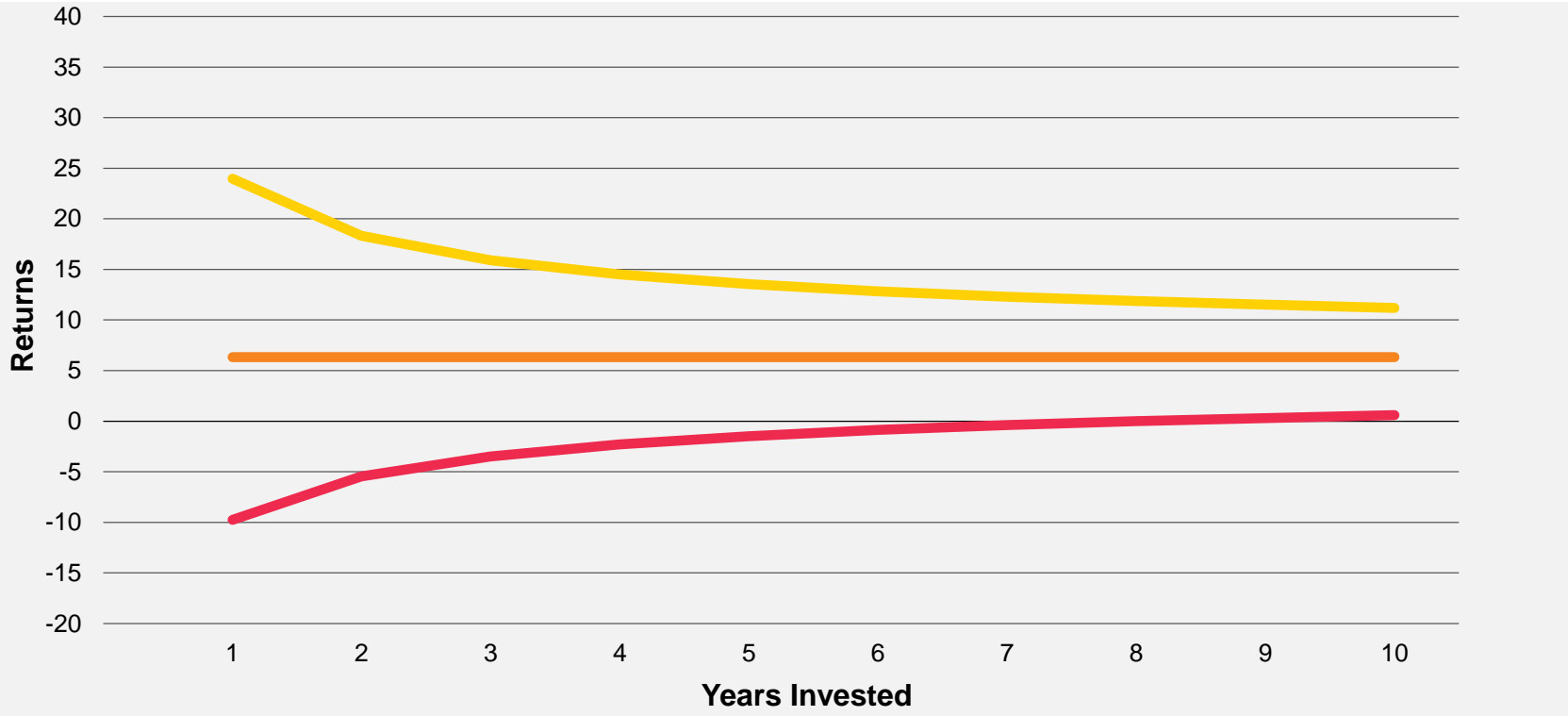


— Average Expected Return — Expected Minimum Return — Expected Maximum Return

N.B. Expected Maximum and Minimum Return ranges given current market assumptions and current Strategic Asset Allocation are based on 90% confidence level.

SOURCE: FE ANALYTICS
7IM / IBBOTSON STUDY 2015

Funds designed for an expected return within a volatility corridor



— Average Expected Return — Expected Minimum Return — Expected Maximum Return

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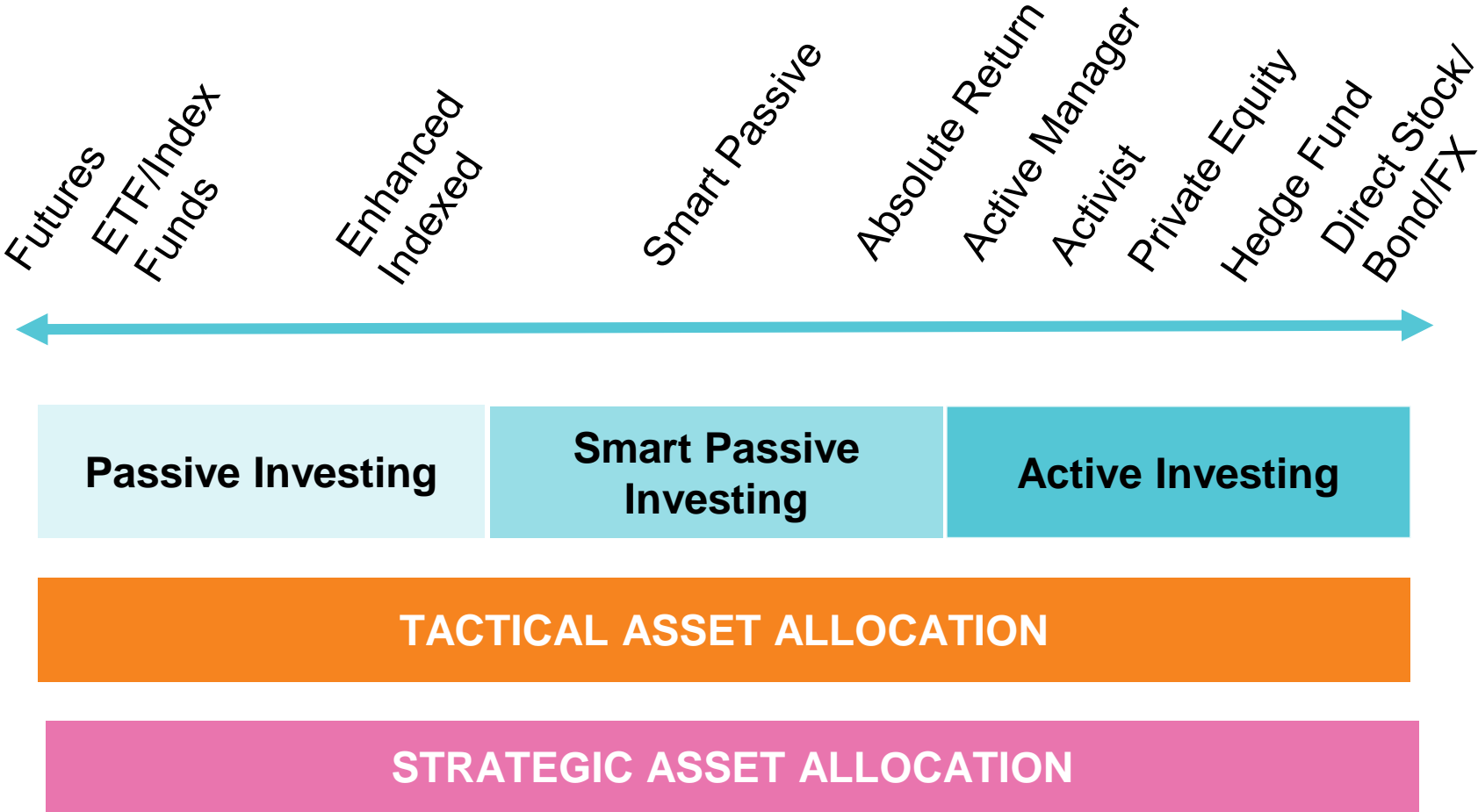
CHOOSING NEXT YEAR'S TOP ASSET CLASS

COULD YOU?

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Hedge Funds	0.4%	Gold	EM Equity	UK Property shares	EM Equity	UK Property shares	EM Equity	Global Govt Bonds	EM Equity	Private Equity	Index-Linked	Private Equity	Private Equity	US Equity	Japan Equity
Corporate Bonds	7.2%	UK property	UK Property shares	UK property	Japan Equity	European Equity	Gold	Gold	Private Equity	Gold	Gifts	UK Property shares	US Equity	Index-Linked	UK property
UK property	6.8%	Gifts	European Equity	Private Equity	Private Equity	UK property	Commodities	Emerging Market Bonds	UK Equity	EM Equity	Gold	EM Equity	European Equity	UK property	Timber
Cash	5.0%	Corporate Bonds	Japan Equity	EM Equity	Commodities	EM Equity	European Equity	Timber	European Equity	Commodities	Emerging Market Bonds	Corporate Bonds	Japan Equity	UK Property shares	UK Property shares
Emerging Market Bonds	4.3%	Index-Linked	Private Equity	UK Equity	Gold	UK Equity	Global Govt Bonds	Gifts	US Equity	US Equity	Global Govt Bonds	European Equity	UK Equity	Corporate Bonds	US Equity
Gold	4.1%	Global Govt Bonds	UK Equity	European Equity	Timber	Private Equity	Cash	Cash	Gold	Emerging Market Bonds	UK property	Emerging Market Bonds	UK Property shares	Emerging Market Bonds	Emerging Market Bonds
Gifts	3.0%	Commodities	US Equity	Index-Linked	Emerging Market Bonds	Gold	UK Equity	Index-Linked	Emerging Market Bonds	UK property	Corporate Bonds	UK Equity	UK property	Timber	Private Equity
Global Govt Bonds	1.8%	Hedge Funds	Hedge Funds	Corporate Bonds	European Equity	Cash	Index-Linked	Japan Equity	Hedge Funds	UK Equity	US Equity	US Equity	Hedge Funds	Gifts	Global Govt Bonds
Index-Linked	-0.5%	Cash	Emerging Market Bonds	Gifts	UK Equity	Hedge Funds	Gifts	Corporate Bonds	Corporate Bonds	Japan Equity	Cash	Gifts	EM Equity	EM Equity	European Equity
EM Equity	-0.8%	Emerging Market Bonds	UK property	Hedge Funds	UK Property shares	Timber	Emerging Market Bonds	Commodities	Commodities	Index-Linked	Timber	Japan Equity	Corporate Bonds	Global Govt Bonds	UK Equity
Timber	-5.0%	UK Property shares	Corporate Bonds	Japan Equity	UK property	Index-Linked	Hedge Funds	US Equity	UK Property shares	Corporate Bonds	UK Equity	Hedge Funds	Timber	Gold	Cash
UK Property shares	-6.0%	Timber	Gold	Cash	US Equity	US Equity	US Equity	UK property	Index-Linked	Global Govt Bonds	Commodities	Gold	Index-Linked	Japan Equity	Corporate Bonds
US Equity	-8.4%	EM Equity	Index-Linked	Commodities	Corporate Bonds	Corporate Bonds	Timber	Hedge Funds	UK property	Gifts	Hedge Funds	UK property	Cash	Private Equity	Index-Linked
UK Equity	-13.3%	Japan Equity	Cash	Emerging Market Bonds	Index-Linked	Gifts	Corporate Bonds	European Equity	Cash	Hedge Funds	UK Property shares	Cash	Gifts	UK Equity	Hedge Funds
Commodities	-14.3%	UK Equity	Global Govt Bonds	US Equity	Gifts	Emerging Market Bonds	UK property	UK Equity	Japan Equity	UK Property shares	Japan Equity	Timber	Global Govt Bonds	Cash	Gifts
Private Equity	-20.9%	European Equity	Gifts	Global Govt Bonds	Cash	Global Govt Bonds	Private Equity	EM Equity	Timber	Cash	European Equity	Index-Linked	Emerging Market Bonds	Hedge Funds	Gold
European Equity	-20.9%	US Equity	Commodities	Timber	Hedge Funds	Japan Equity	Japan Equity	UK Property shares	Gifts	European Equity	Private Equity	Global Govt Bonds	Commodities	European Equity	EM Equity
Japan Equity	-27.5%	Private Equity	Timber	Gold	Global Govt Bonds	Commodities	UK Property shares	Private Equity	Global Govt Bonds	Timber	EM Equity	Commodities	Gold	Commodities	Commodities

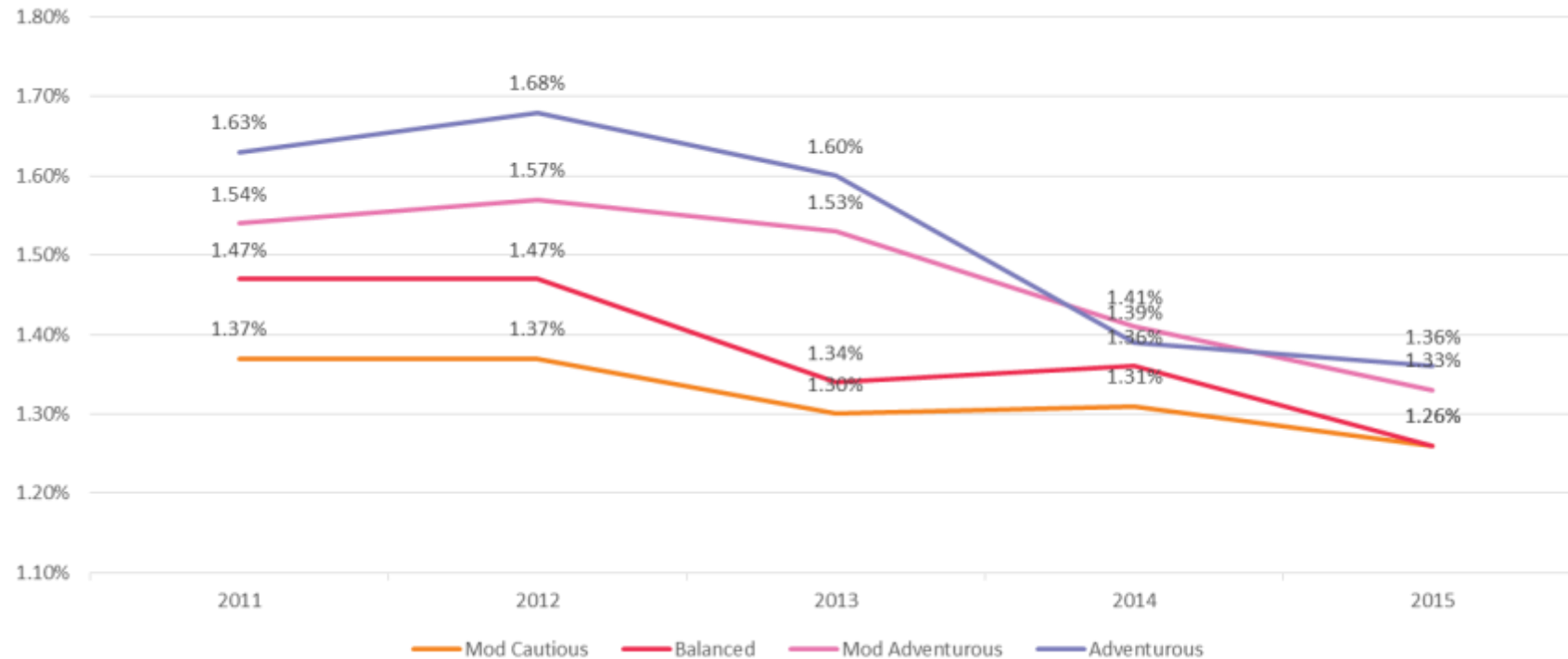
SOURCE: BLOOMBERG, THOMSON REUTERS
AS AT 1 JANUARY 2016

How the Multi Manager funds are put together



7IM Multi Manager Funds Ongoing Charge Figures

Ongoing Charges Figures, C Class



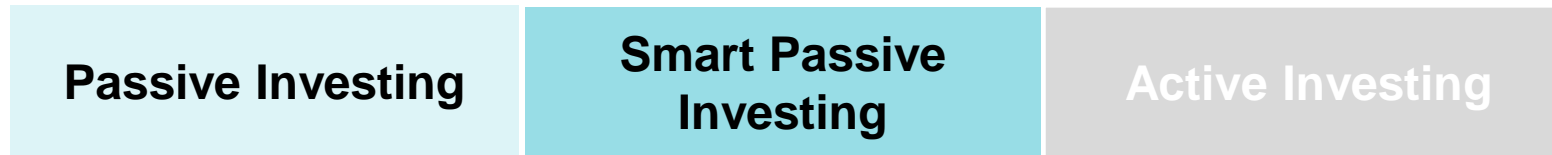
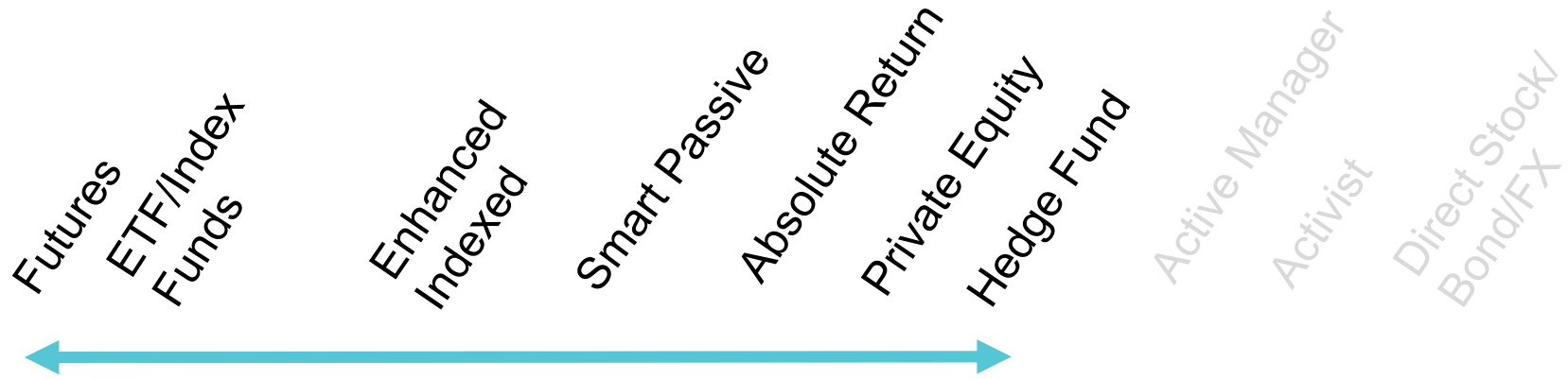
SOURCE: 2008-2010 LIPPER UK FUND OF FUNDS 'INCLUSIVE' TOTAL EXPENSE RATIO ANALYSIS REPORTS.

2011, 2012, 2013 & 2014 ONGOING CHARGE FIGURES FROM CAPITA FUND ACCOUNTS DATA.

2015 ONGOING CHARGE FIGURES FROM NORTHERN TRUST.

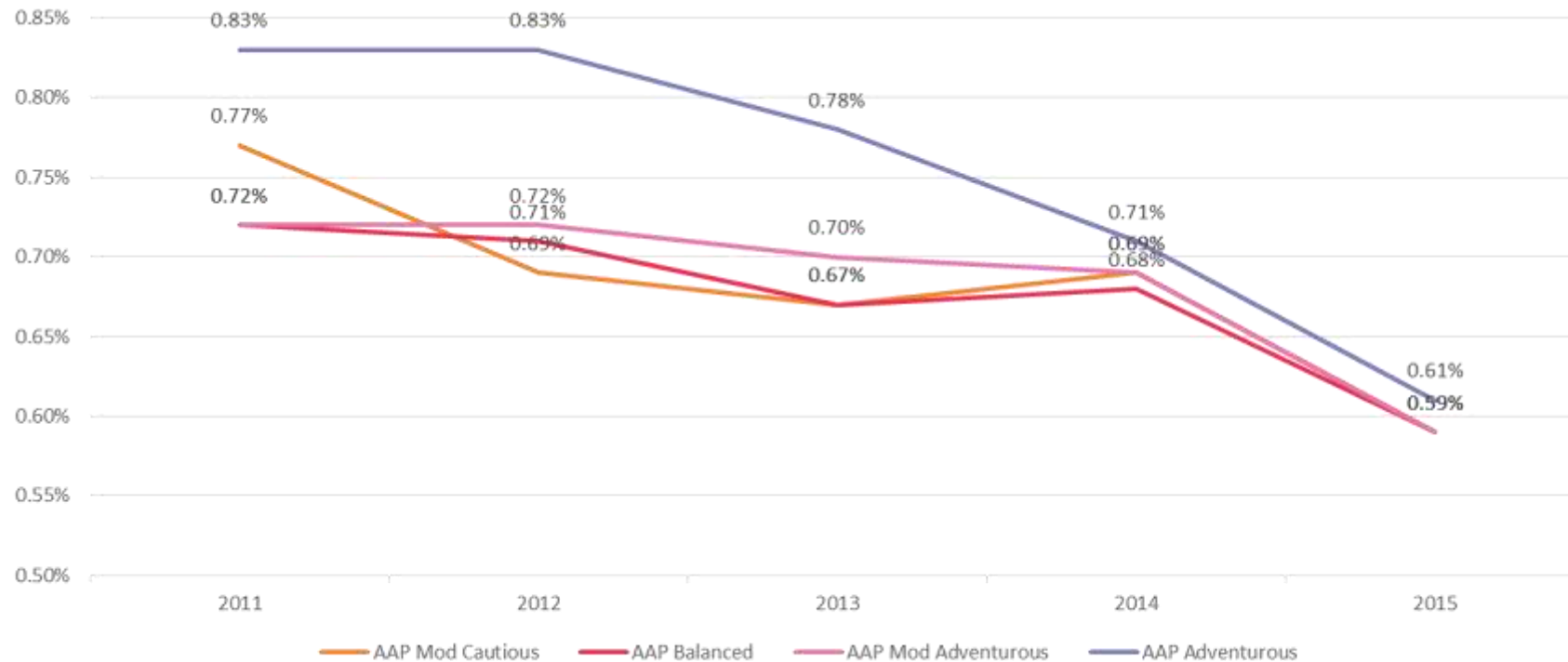
N.B. LIPPER AND CAPITA ARE BOTH INDUSTRY STANDARDS BUT HAVE DIFFERENT METHODOLOGIES

How the AAP funds are put together



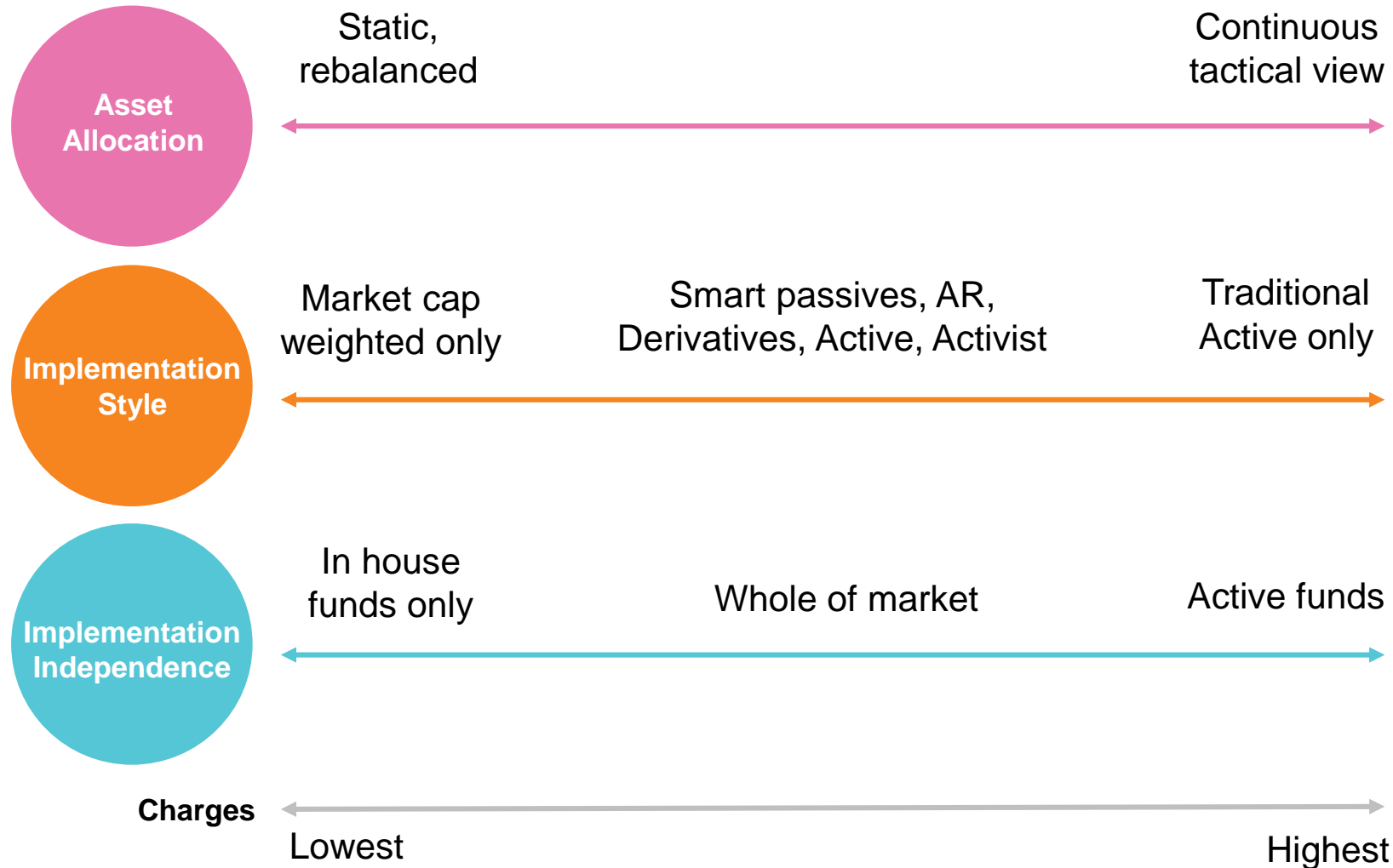
7IM AAP Funds ongoing charge figures

Ongoing Charges Figures, C Class



SOURCE: 2008-2010 LIPPER UK FUND OF FUNDS 'INCLUSIVE' TOTAL EXPENSE RATIO ANALYSIS REPORTS.
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The three dimensions of Multi Asset Funds





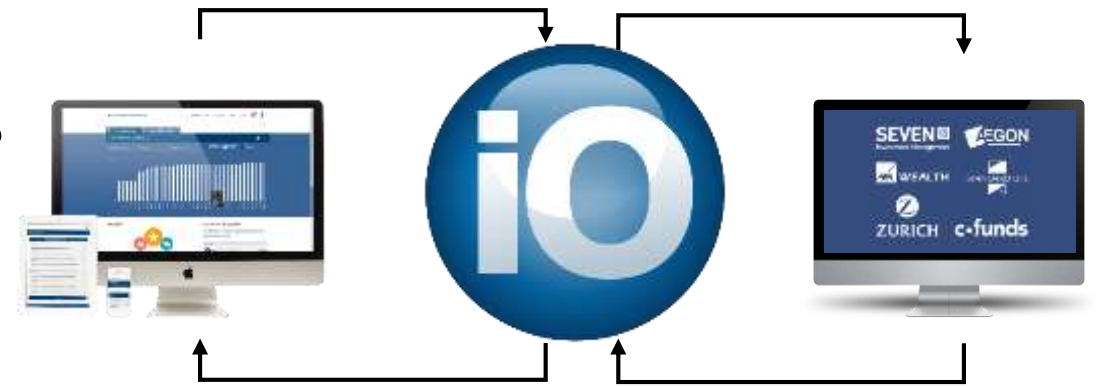
7IM and Intelliflo Wealthlink:

Risk Rated Multi Asset Funds – active & passive

- Via PFP restricted advice process
- Via 7IM Platform & 2 way integration with iO

Building a better future together

- We have the capability & tools
- We have a proven platform
- We integrate best of breed partners
- We understand & quantify the ROI impact
- We have a proven digital strategy
- We can provide thought leadership: digital marketing, consumer, robo-advice



The next area of my business where I am going to increase the level of technology is:

1. Electronic valuations
2. Financial planning
3. Automatic submission of business
4. RMAR reporting
5. Digital servicing via a portal