



Q2 2022

Synaptic Risk Rating Tables

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for immediate access



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- › Provide 'value for money' calculations including 'total solution cost' comparisons based on Reduction in Yield calculations for various platform and/or off platform options
- › Provide a range of stochastic forecasts detailing all viable investment outcomes presented as probability-based graphs, so that you can file for compliance and proof of suitability, and also share with clients to secure informed consent
- › Move seamlessly at anytime into a draw down illustration with a cashflow projection including a stochastic calculation for the maximum sustainable income
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Risk and suitability

Suitability is the proof of alignment of the investment recommendation to the plan, and proof that the adviser is acting in the best interests of the client. COBS 9A.2 'Assessing suitability' reflects the requirement that 'When providing investment advice or portfolio management a firm must only recommend solutions which are suitable for the client and, in particular, in accordance with the client's risk tolerance and ability to bear losses'.

The Synaptic Risk Ratings proposition consists of:

1. The Attitude to Risk Questionnaire from market leaders A2R

This questionnaire has developed over the years in conjunction with Moody's Analytics, whose Asset Allocations are aligned with the responses and scoring within the questionnaire to ensure correct 'alignment of tools'.

2. Investment strategy provided by Moody's Analytics

Available in 1-5 or 1-10, the risk categories range through Cautious to Adventurous.

The 'Minimum gain' is the 'Value at Risk' metric that the Moody's model calculates, indicating the extent of losses that are to be expected in a bad year, defined as the worst year out of 20 year rolling term.

1-5 boundaries are fixed;

Risk Category	Min Gain [Loss]
Cautious	-7.50
Moderately Cautious	-12.50
Balanced	-17.50
Moderately Adventurous	-22.50
Adventurous	-27.50

When used with the A2R ATRQ, the adviser has the perfect tools to manage risk within the classic risk governance model enshrined in regulation: the 'need to take risk', understanding the client's 'risk profile' and evaluating the client's 'Capacity for Loss'.

3. Risk Ratings

The model forms an efficient frontier for comparison or mapping with any portfolio and provides 'risk ratings' of the kind seen here, though with a superior efficient frontier than you will find elsewhere as it predicated on loss and growth metrics that are more useful than traditional volatility measures. In addition to the 'min gain', a Synaptic

risk profile comes with an 'average gain' value which can be used in deterministic calculations and cash flow models; thirdly a 'maximum gain', a corollary to the min gain (best year in 20) and demonstrative of the asymmetrical returns available to investors.

Strategic vs Tactical Asset Allocation

Asset Managers have the option of providing a 'strategic', a 'tactical' or both asset allocations. The former is more appropriate for financial planning and the latter a useful insight into any tilts or tactical positions a manager may be taking.

How are the ratings calculated?

The Synaptic Risk Ratings are derived directly from the output from the Moody's Analytics stochastic engine, the Economic Scenario Generator. The metrics published are based on a quarterly updated mathematical simulation where thousands of scenarios are run, in order to identify likely investment outcomes based on the interaction of the underlying asset classes. The main advantage of this approach is that there are no 'exceptions', including severe market conditions, black swans or results ravaged by sequence risk where the 'bad years' may occur early in the term, making a disproportionate impact. All 'viable' outcomes are included in the single simulation, meaning that everything an adviser needs to understand the likely outcome and risk profile of the investment is present, including all possible variations on market inputs, including interest rates and inflation.

Accuracy and independence of ratings

All data used to produce the Synaptic Risk Ratings is provided directly by providers and the risk ratings are approved before publication. No qualitative overlay is applied to change the risk profile that is calculated solely on the basis of projections of the underlying asset allocations.

The performance of the Moody's model has proved to be extremely reliable over many market cycles and, in our view, will continue to be the best source of investment forecasts and loss analysis available to firms.

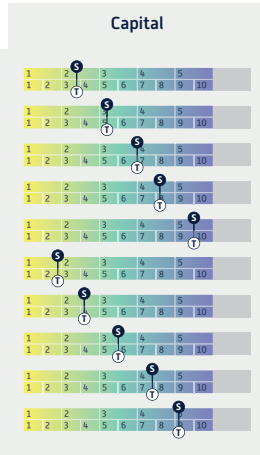
How to access the Synaptic Risk ratings.

The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

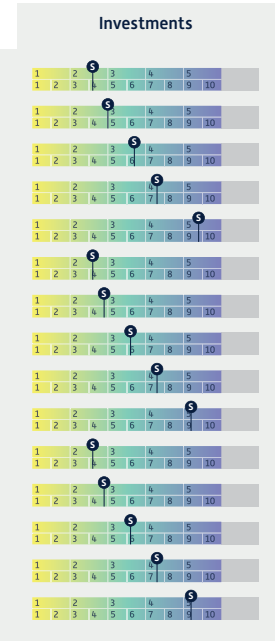
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2RAttitude to Risk Questionnaire. This is also available online for free.

If you are an adviser or applying on behalf of a firm, simply email hello@synaptic.co.uk or contact us on **0800 783 4477** and we can arrange immediate access.

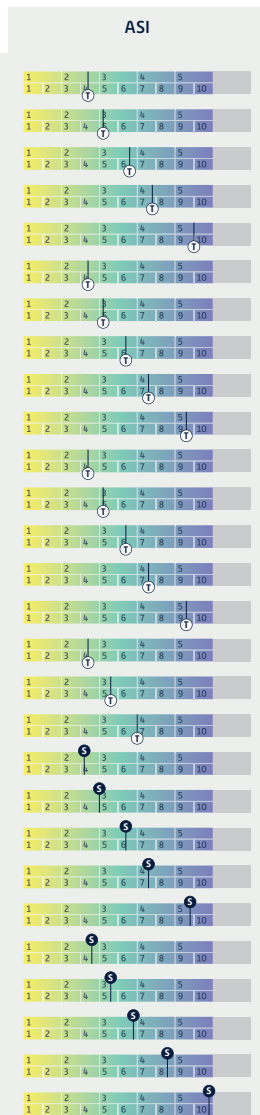
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- abrdn MPS 2
- abrdn MPS 3
- abrdn MPS 4
- abrdn MPS 5
- abrdn Sustainable MPS 1
- abrdn Sustainable MPS 2
- abrdn Sustainable MPS 3
- abrdn Sustainable MPS 4
- abrdn Sustainable MPS 5



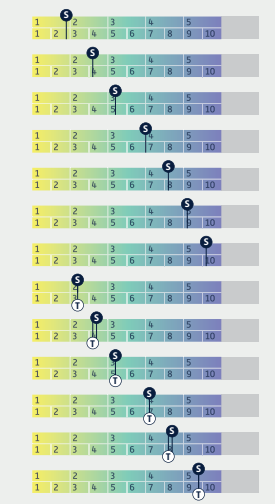
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- abrdn myportfolio Index II
- abrdn myportfolio Index III
- abrdn myportfolio Index IV
- abrdn myportfolio Index V
- abrdn myportfolio Index Plus I
- abrdn myportfolio Index Plus II
- abrdn myportfolio Index Plus III
- abrdn myportfolio Index Plus IV
- abrdn myportfolio Index Plus V
- abrdn myportfolio Select I
- abrdn myportfolio Select II
- abrdn myportfolio Select III
- abrdn myportfolio Select IV
- abrdn myportfolio Select V



- ASI MyFolio Market I
- ASI MyFolio Market II
- ASI MyFolio Market III
- ASI MyFolio Market IV
- ASI MyFolio Market V
- ASI MyFolio Managed I
- ASI MyFolio Managed II
- ASI MyFolio Managed III
- ASI MyFolio Managed IV
- ASI MyFolio Managed V
- ASI MyFolio Multi-Manager I
- ASI MyFolio Multi-Manager II
- ASI MyFolio Multi-Manager III
- ASI MyFolio Multi-Manager IV
- ASI MyFolio Multi-Manager V
- ASI MyFolio Monthly Income II
- ASI MyFolio Monthly Income III
- ASI MyFolio Monthly Income IV
- ASI MyFolio Index I
- ASI MyFolio Index II
- ASI MyFolio Index III
- ASI MyFolio Index IV
- ASI MyFolio Index V
- ASI MyFolio Sustainable I
- ASI MyFolio Sustainable II
- ASI MyFolio Sustainable III
- ASI MyFolio Sustainable IV
- ASI MyFolio Sustainable V



- Aegon Conservative Core Portfolio
- Aegon Cautious Core Portfolio
- Aegon Balanced Core Portfolio
- Aegon Balanced Plus Core Portfolio
- Aegon Growth Core Portfolio
- Aegon Growth Plus Core Portfolio
- Aegon Adventurous Core Portfolio
- Risk Managed 1
- Risk Managed 2
- Risk Managed 3
- Risk Managed 4
- Risk Managed 5
- Risk Managed 6





VT AJ Bell Cautious fund	
VT AJ Bell Moderately Cautious fund	
VT AJ Bell Balanced fund	
VT AJ Bell Moderately Adventurous fund	
VT AJ Bell Adventurous fund	
VT AJ Bell Global Growth fund	
VT AJ Bell Income fund	
VT AJ Bell Income & Growth fund	
AJ Bell Passive MPS 1	
AJ Bell Passive MPS 2	
AJ Bell Passive MPS 3	
AJ Bell Passive MPS 4	
AJ Bell Passive MPS 5	
AJ Bell Passive MPS 6	
AJ Bell Passive MPS Income 1	
AJ Bell Passive MPS Income 2	
AJ Bell Active MPS 1	
AJ Bell Active MPS 2	
AJ Bell Active MPS 3	
AJ Bell Active MPS 4	
AJ Bell Active MPS 5	
AJ Bell Active MPS 6	
AJ Bell Active MPS Income 1	
AJ Bell Active MPS Income 2	
AJ Bell Pactive MPS 1	
AJ Bell Pactive MPS 2	
AJ Bell Pactive MPS 3	
AJ Bell Pactive MPS 4	
AJ Bell Pactive MPS 5	
AJ Bell Pactive MPS 6	



Smooth Managed Fund	
Smooth Managed 2 Fund	



MAF Plus I	
MAF Plus II	
MAF Plus III	
MAF Plus IV	
MAF Plus V	
MAF Core I	
MAF Core II	
MAF Core III	
MAF Core IV	
MAF Core V	



BMO MM Lifestyle 3 Fund	
BMO MM Lifestyle 4 Fund	
BMO MM Lifestyle 5 Fund	
BMO MM Lifestyle 6 Fund	
BMO MM Lifestyle 7 Fund	
BMO MM Navigator Balanced Fund	
BMO MM Navigator Boutiques Fund	
BMO MM Navigator Cautious Fund	
BMO MM Navigator Distribution Fund	
BMO MM Navigator Growth Fund	
BMO Universal MAP Adventurous	
BMO Universal MAP Balanced	
BMO Universal MAP Cautious	
BMO Universal MAP Defensive	
BMO Universal MAP Growth	
BMO Universal MAP Income	
Pyrford Global Total Return (Sterling)	
Sustainable Universal MAP Adventurous	
Sustainable Universal MAP Balanced	
Sustainable Universal MAP Cautious	
Sustainable Universal MAP Defensive	
Sustainable Universal MAP Growth	

Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/solutions/risk

BNY Mellon Multi-Asset Diversified Return	
BNY Mellon Multi-Asset Income	
BNY Mellon Multi-Asset Balanced	
BNY Mellon Multi-Asset Growth	
BNY Mellon Multi-Asset Global Balanced	
BNY Mellon Global Dynamic Bond	
BNY Mellon Global Dynamic Bond Income	
BNY Mellon Real Return	
BNY Mellon Sustainable Global Dynamic Bond Fund	
BNY Mellon Sustainable Global Equity Fund	
BNY Mellon Sustainable Global Equity Income Fund	
BNY Mellon Sustainable Real Return Fund	
BNY Mellon Sustainable Sterling Bond Fund	

Cautious	
Cautious Higher Equity	
Income	
Income Higher Equity	
Balanced MPS	
Growth MPS	
Global Equity MPS	
Cautious Passive+	
Cautious Higher Equity Passive+	
Income Passive+	
Income Higher Equity Passive+	
Balanced Passive+	
Growth Passive+	
Global Equity Passive+	
Sustainable MPS Income	
Sustainable MPS Income Higher Equity	
Sustainable MPS Balanced	
Sustainable MPS Growth	
Sustainable MPS Global Equity	

MPS Low Risk (Defensive Income)	
MPS Low Medium Risk (Income & Growth)	
MPS Low Medium Risk (Passive)	
MPS Medium Risk (Income & Growth)	
MPS Medium Risk (Passive)	
MPS Medium High Risk	
MPS Medium High Risk (Passive)	
MPS High Risk (Growth)	
SVS BM Blueprint Defensive Income	
SVS BM Blueprint Cautious Growth	
SVS BM Blueprint Balanced	
SVS BM Blueprint Strategic Growth	
MPS RIS Low Medium Risk	
MPS RIS Medium Risk	
MPS RIS Medium High Risk	

LF Canlife Portfolio III	
LF Canlife Portfolio IV	
LF Canlife Portfolio V	
LF Canlife Portfolio VI	
LF Canlife Portfolio VII	
Canlife Portfolio 3	
Canlife Portfolio 4	
Canlife Portfolio 5	
Canlife Portfolio 6	
Canlife Portfolio 7	
LF Canlife Managed 0%-35%	
Canlife Managed 0%-35%	
LF Canlife Managed 20%-60%	
Canlife Diversified Monthly Income	

FP Carmignac Emerging Markets	
FP Carmignac Emerging Discovery	
FP Carmignac Emerging Patrimoine	
FP Carmignac European Leaders	
FP Carmignac Global Equity Compounders	
FP Carmignac Patrimoine	
FP Carmignac Unconstrained Global Bond	



Canlife Portfolio 3 TRA	
Canlife Portfolio 4 TRA	
Canlife Portfolio 5 TRA	
Canlife Portfolio 6 TRA	
Canlife Portfolio 7 TRA	
Canlife Managed 0%-35% TRA	
Canlife Managed 20%-60% TRA	
Canlife Index Portfolio 3 TRA	
Canlife Index Portfolio 4 TRA	
Canlife Index Portfolio 5 TRA	
Canlife Index Portfolio 6 TRA	
Canlife Index Portfolio 7 TRA	



Blended 1	
Blended 2	
Blended 3	
Blended 4	
Blended 5	



Dynamic Passive 1	
Dynamic Passive 2	
Dynamic Passive 3	
Dynamic Passive 4	
Dynamic Passive 5	



PanDynamic Defensive	
PanDynamic Cautious Balanced	
PanDynamic Balanced	
PanDynamic Moderate Growth	
PanDynamic Growth	
PanDynamic Aggressive	
PanDynamic Income	



Multi Manager Income 1	
Multi Manager Income 2	
Multi Manager Income 3	
Multi Manager Income 4	
Multi Manager Income 5	
Multi Manager Total Return 1	
Multi Manager Total Return 2	
Multi Manager Total Return 3	
Multi Manager Total Return 4	
Multi Manager Total Return 5	



Close Managed Growth Fund	
Close Managed Balanced Fund	
Close Managed Income Fund	
Close Managed Conservative Fund	
Close Tactical Select Passive Growth Fund	
Close DMS Growth	
Close Tactical Select Passive Balanced Fund	
Close DMS Balanced	
Close Tactical Select Passive Conservative Fund	
Close DMS Income Plus	
Close DMS Conservative	
Close Sustainable Bond Portfolio Fund	
Close Sustainable Balanced Portfolio Fund	
Close Growth Portfolio Fund	
Close Balanced Portfolio Fund	
Close Conservative Portfolio Fund	
Close Diversified Income Portfolio Fund	



Responsible 2	
Responsible 3	
Responsible 4	
Responsible 5	



8AM Clever MPS 3	
8AM Clever MPS 4	
8AM Clever MPS 5	
8AM Clever MPS 6	
8AM Clever MPS 7	

Cornelian

Part of the Brooks Macdonald Group

SVS Cornelian Cautious Fund



SVS Cornelian Managed Growth Fund



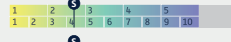
SVS Cornelian Managed Income Fund



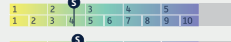
SVS Cornelian Growth Fund



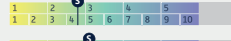
Vantage Earth Bond



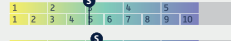
Vantage Earth 10



Vantage Earth 20



Vantage Earth 30



Vantage Earth 40



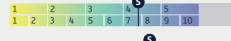
Vantage Earth 50



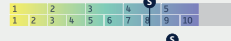
Vantage Earth 60



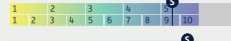
Vantage Earth 70



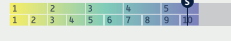
Vantage Earth 80



Vantage Earth 90



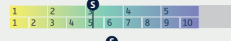
Vantage Earth 100



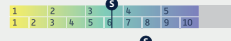
FEI Hybrid Risk Level 1 Medium Term



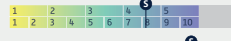
FEI Hybrid Risk Level 2 Medium Term



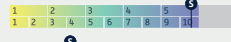
FEI Hybrid Risk Level 3 Medium Term



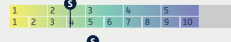
FEI Hybrid Risk Level 4 Medium Term



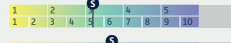
FEI Hybrid Risk Level 5 Medium Term



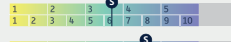
FEI Mosaic Risk Level 1 Medium Term



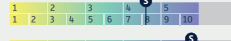
FEI Mosaic Risk Level 2 Medium Term



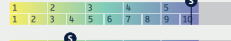
FEI Mosaic Risk Level 3 Medium Term



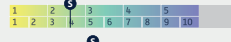
FEI Mosaic Risk Level 4 Medium Term



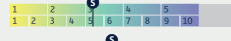
FEI Mosaic Risk Level 5 Medium Term



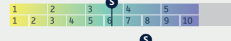
FEI Responsibly Managed Risk Level 1 Medium Term



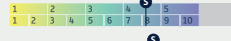
FEI Responsibly Managed Risk Level 2 Medium Term



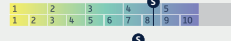
FEI Responsibly Managed Risk Level 3 Medium Term



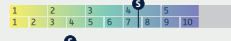
FEI Responsibly Managed Risk Level 4 Medium Term



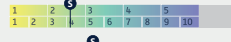
FEI Responsibly Managed Risk Level 5 Medium Term



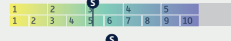
Income Stability



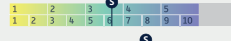
FEI Active Risk Level 1 Medium Term



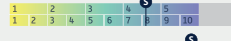
FEI Active Risk Level 2 Medium Term



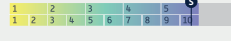
FEI Active Risk Level 3 Medium Term



FEI Active Risk Level 4 Medium Term



FEI Active Risk Level 5 Medium Term

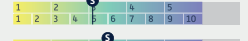


Dimensional

Dimensional World Allocation 80/20 Fund



Dimensional World Allocation 20/80 Fund



Dimensional World Allocation 40/60 Fund



Dimensional World Allocation 60/40 Fund



Dimensional World Equity Fund



Embark Horizon Multi-Asset Fund I



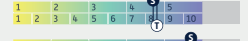
Embark Horizon Multi-Asset Fund II



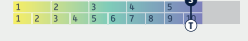
Embark Horizon Multi-Asset Fund III



Embark Horizon Multi-Asset Fund IV



Embark Horizon Multi-Asset Fund V



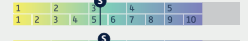
Evelyn Partners Core MPS Direct - Defensive



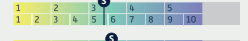
Evelyn Partners Core MPS Direct - Conservative



Evelyn Partners Core MPS Direct - Cautious



Evelyn Partners Core MPS Direct - Income



Evelyn Partners Core MPS Direct - Balanced



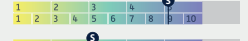
Evelyn Partners Core MPS Direct - Growth



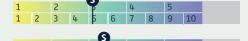
Evelyn Partners Core MPS Direct - Adventurous



Evelyn Partners Core MPS Direct - Maximum Growth



Evelyn Partners Sustainable MPS - Conservative



Evelyn Partners Sustainable MPS - Cautious



Evelyn Partners Sustainable MPS - Balanced



Evelyn Partners Sustainable MPS - Growth



Evelyn Partners Sustainable MPS - Adventurous



Evelyn Partners Sustainable MPS - Maximum Growth



Evelyn Partners Core MPS Platform - Defensive



Evelyn Partners Core MPS Platform - Conservative



Evelyn Partners Core MPS Platform - Cautious



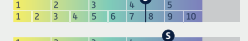
Evelyn Partners Core MPS Platform - Balanced



Evelyn Partners Core MPS Platform - Growth



Evelyn Partners Core MPS Platform - Adventurous



Evelyn Partners Core MPS Platform - Maximum Growth



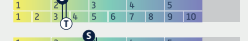
Evelyn Partners Core MPS Platform - Income



Evelyn Partners Core MPS Platform - Income & Growth



Evelyn Partners Active MPS - Defensive



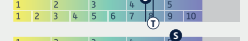
Evelyn Partners Active MPS - Defensive Income



Evelyn Partners Active MPS - Balanced Income



Evelyn Partners Active MPS - Balanced Growth



Evelyn Partners Active MPS - Growth



Evelyn Partners Active MPS - Dynamic Growth





Multi Asset Allocator Defensive	
Multi Asset Allocator Strategic	
Multi Asset Allocator Growth	
Multi Asset Allocator Adventurous	
Multi Asset Allocator World	
Multi Asset Open Defensive	
Multi Asset Open Strategic	
Multi Asset Open Growth	
Multi Asset Open Adventurous	
Open World	
Multi Asset Income	
Multi Asset Balanced Income	
Multi Asset Income & Growth	
Sustainable Multi Asset Balanced	
Sustainable Multi Asset Conservative	
Sustainable Multi Asset Growth	



GS Global Multi Asset Conservative Portfolio	
GS ESG-Enhanced Global Multi Asset Balanced Portfolio	
GS Global Multi Asset Growth Portfolio	



HSBC Global Strategy Cautious	
HSBC Global Strategy Conservative	
HSBC Global Strategy Balanced	
HSBC Global Strategy Dynamic	
HSBC Global Strategy Adventurous	
HSBC Global MPS Cautious	
HSBC Global MPS Conservative	
HSBC Global MPS Balanced	
HSBC Global MPS Dynamic	
HSBC Global MPS Adventurous	
HSBC Global Sustainable Multi-Asset Cautious Portfolio	
HSBC Global Sustainable Multi-Asset Conservative Portfolio	
HSBC Global Sustainable Multi-Asset Balanced Portfolio	
HSBC Global Sustainable Multi-Asset Dynamic Portfolio	
HSBC Global Sustainable Multi-Asset Adventurous Portfolio	



Funds	
Invesco Asian Fund (UK)	
Invesco Corporate Bond Fund (UK)	
Invesco Distribution Fund (UK)	
Invesco Global Bond Fund (UK)	
Invesco Global Smaller Companies Fund (UK)	
Invesco Global Targeted Returns Fund (UK)	
Invesco UK Equity High Income Fund (UK)	
Invesco High Yield Fund (UK)	
Invesco China Equity Fund (UK) [was Hong Kong and China]	
Invesco UK Equity Income Fund (UK)	
Invesco Emerging Markets ex China Fund (UK)	
Invesco Managed Growth Fund (UK)	
Invesco Managed Income Fund (UK)	
Invesco Monthly Income Plus Fund (UK)	
Invesco Pacific Fund (UK)	
Invesco Tactical Bond Fund (UK)	
Invesco UK Smaller Companies Equity Fund (UK)	
Invesco Summit Growth 1 Fund (UK)	
Invesco Summit Growth 2 Fund (UK)	
Invesco Summit Growth 3 Fund (UK)	
Invesco Summit Growth 4 Fund (UK)	
Invesco Summit Growth 5 Fund (UK)	
Invesco Summit Responsible 1 Fund (UK)	
Invesco Summit Responsible 2 Fund (UK)	
Invesco Summit Responsible 3 Fund (UK)	
Invesco Summit Responsible 4 Fund (UK)	
Invesco Summit Responsible 5 Fund (UK)	



MPS	
MPS 4 Income	
MPS 5 Income	
MPS 6 Income	
MPS 2 Growth	
MPS 3 Growth	
MPS 4 Growth	
MPS 5 Growth	
MPS 6 Growth	
MPS 7 Growth	
MPS 8 Growth	
MPS 9 Growth	
MPS 10 Growth	

Defensive Strategy	
Cautious Strategy	
Cautious Plus Strategy	
Balanced Strategy	
Growth Strategy	
Income Strategy	
Sustainable Balanced Strategy	
Sustainable Growth Strategy	
Cautious Fund	
Balanced Fund	
Growth Fund	
Income Fund	

Janus Henderson MA Absolute Return	
Janus Henderson MM Distribution	
Janus Henderson MM Income & Growth	
Janus Henderson MM Managed	
Janus Henderson MM Active	
Janus Henderson Cautious Managed	
Janus Henderson Core 3 Income	
Janus Henderson Core 4 Income	
Janus Henderson Core 5 Income	
Janus Henderson Core 6 Income & Growth	
Janus Henderson Global Sustainable Equity fund I Acc	
Janus Henderson Global Responsible Managed Fund I Acc	

Jupiter Flexible Macro	
Jupiter Strategic Bond	
Jupiter Multi Asset Income	
Jupiter Monthly Alternative Income	
Jupiter Merlin Conservative Portfolio	
Jupiter Merlin Income Portfolio	
Jupiter Merlin Balanced Portfolio	
Jupiter Merlin Growth Portfolio	
Jupiter Merlin Worldwide Portfolio	

Multi-Index 3	
Multi-Index 4	
Multi-Index 5	
Multi-Index 6	
Multi-Index 7	
Multi-Index Income 4	
Multi-Index Income 5	
Multi-Index Income 6	
Legal & General Future World Multi-Index 4 Fund	
Legal & General Future World Multi-Index 5 Fund	

MPS - Defensive	
MPS - Cautious	
MPS - Balanced	
MPS - Growth	
MPS - Adventurous	
MPS - Strategic Income	
Volare Defensive Fund	
Volare Cautious Fund	
Volare Balanced Fund	
Volare Growth Fund	
Volare Strategic Income Fund	
Sustainable MPS - Defensive	
Sustainable MPS - Cautious	
Sustainable MPS - Balanced	
Sustainable MPS - Growth	
Sustainable MPS - Adventurous	

Smoothed Managed Cautious	
Smoothed Managed Balanced	
Smoothed Managed Growth	
Smoothed Managed Extra Cautious	
Smoothed Managed Impact Growth	
Balanced Index	

LIONTRUST

	WSS
WSS Risk Grade 1	
WSS Risk Grade 2	
WSS Risk Grade 3	
WSS Risk Grade 4	
WSS Risk Grade 5	
WSS Risk Grade 6	
WSS Risk Grade 7	
WSS Risk Grade 8	
WSS Risk Grade 9	
WSS Risk Grade 10	
WSS Income 1	
WSS Income 2	
WSS Income 3	
WSS Income 4	
WSS Income 5	
WSS Income 6	
WSS Dynamic Beta 1	
WSS Dynamic Beta 2	
WSS Dynamic Beta 3	
WSS Dynamic Beta 4	
WSS Dynamic Beta 5	
WSS Dynamic Beta 6	
WSS Dynamic Beta 7	
WSS Dynamic Beta 8	
WSS Dynamic Beta 9	
WSS Dynamic Beta 10	

LIONTRUST

	MA
Liontrust MA Active Dynamic Fund	
Liontrust MA Active Growth Fund	
Liontrust MA Active Intermediate Income Fund	
Liontrust MA Active Moderate Income Fund	
Liontrust MA Active Progressive Fund	
Liontrust MA Active Reserve Fund	
Liontrust MA Blended Growth Fund	
Liontrust MA Blended Intermediate Fund	
Liontrust MA Blended Moderate Fund	
Liontrust MA Blended Progressive Fund	
Liontrust MA Blended Reserve Fund	
Liontrust MA Passive Dynamic Fund	
Liontrust MA Passive Growth Fund	
Liontrust MA Passive Intermediate Fund	
Liontrust MA Passive Moderate Fund	
Liontrust MA Passive Progressive Fund	
Liontrust MA Passive Prudent Fund	
Liontrust MA Passive Reserve Fund	

LIONTRUST

	Sustainable
Liontrust Sustainable Future Defensive Managed Fund	
Liontrust Sustainable Future Cautious Managed Fund	
Liontrust Sustainable Future Managed Fund	
Liontrust Sustainable Future Managed Growth Fund	
Liontrust Sustainable Future Global Growth Fund	

LIONTRUST

	MPS
MPS Growth 1	
MPS Growth 2	
MPS Growth 3	
MPS Growth 4	
MPS Growth 5	
MPS Growth 6	
MPS Growth 7	
MPS Growth 8	
MPS Income 1	
MPS Income 2	
MPS Income 3	
MPS Income 4	
MPS Income 5	
MPS Income 6	
MPS Dynamic Beta 1	
MPS Dynamic Beta 2	
MPS Dynamic Beta 3	
MPS Dynamic Beta 4	
MPS Dynamic Beta 5	
MPS Dynamic Beta 6	
MPS Dynamic Beta 7	
MPS Dynamic Beta 8	

M&G Investments

M&G Sustainable Multi Asset Cautious Fund	
M&G Sustainable Multi Asset Balanced Fund	
M&G Sustainable Multi Asset Growth Fund	



Morningstar Cautious Active Portfolio	
Morningstar Moderately Cautious Active Portfolio	
Morningstar Moderate Active Portfolio	
Morningstar Moderately Adventurous Active Portfolio	
Morningstar Adventurous Active Portfolio	
Morningstar Cautious Passive Portfolio	
Morningstar Moderately Cautious Passive Portfolio	
Morningstar Moderate Passive Portfolio	
Morningstar Moderately Adventurous Passive Portfolio	
Morningstar Adventurous Passive Portfolio	
Morningstar Moderately Cautious Income Portfolio	
Morningstar Moderate Income Portfolio	
Morningstar Multi-Asset Real Return 100	
Morningstar Multi-Asset Real Return 300	
Morningstar Multi-Asset Real Return 500	
Morningstar Multi-Asset Real Return Flexible	
Governed Portfolio – Cautious Growth	
Governed Portfolio – Moderately Cautious Growth	
Governed Portfolio – Moderate Growth	
Governed Portfolio – Moderately Adventurous Growth	
Governed Portfolio – Adventurous Growth	
Governed Portfolio – Moderately Cautious Income	
Morningstar ESG – Cautious Portfolio	
Morningstar ESG – Moderately Cautious Portfolio	
Morningstar ESG – Moderate Portfolio	
Morningstar ESG – Moderately Adventurous Portfolio	
Morningstar ESG – Adventurous Portfolio	
CG Morningstar Multi-Asset 40	
CG Morningstar Multi-Asset 60	
CG Morningstar Multi-Asset 80	

Parmenion

	Conviction
Parmenion Conviction RG1	
Parmenion Conviction RG2	
Parmenion Conviction RG3	
Parmenion Conviction RG4	
Parmenion Conviction RG5	
Parmenion Conviction RG6	
Parmenion Conviction RG7	
Parmenion Conviction RG8	
Parmenion Conviction RG9	
Parmenion Conviction RG10	



Diversified Income Fund	
Global Multi Asset Sustainable Growth Fund	
Global Income Opportunities Fund	
MAP	
Global Macro Allocation Fund	
UK Special Situations	
UK Alpha	
Global Strategic Equity	

Parmenion

	Multi Option Active Passive
Parmenion Multi Option Active RG1	
Parmenion Multi Option Active RG2	
Parmenion Multi Option Active RG3	
Parmenion Multi Option Active RG4	
Parmenion Multi Option Active RG5	
Parmenion Multi Option Active RG6	
Parmenion Multi Option Active RG7	
Parmenion Multi Option Active RG8	
Parmenion Multi Option Active RG9	
Parmenion Multi Option Active RG10	
Parmenion Multi Option Passive RG1	
Parmenion Multi Option Passive RG2	
Parmenion Multi Option Passive RG3	
Parmenion Multi Option Passive RG4	
Parmenion Multi Option Passive RG5	
Parmenion Multi Option Passive RG6	
Parmenion Multi Option Passive RG7	
Parmenion Multi Option Passive RG8	
Parmenion Multi Option Passive RG9	
Parmenion Multi Option Passive RG10	

Parmenion

	Guardian
Parmenion Guardian RG1	
Parmenion Guardian RG2	
Parmenion Guardian RG3	
Parmenion Guardian RG4	
Parmenion Guardian RG5	
Parmenion Guardian RG6	
Parmenion Guardian RG7	
Parmenion Guardian RG8	
Parmenion Guardian RG9	
Parmenion Guardian RG10	

Parmenion

	Ethical
Parmenion Ethical A RG1	
Parmenion Ethical A RG2	
Parmenion Ethical A RG3	
Parmenion Ethical A RG4	
Parmenion Ethical A RG5	
Parmenion Ethical A RG6	
Parmenion Ethical A RG7	
Parmenion Ethical A RG8	
Parmenion Ethical A RG9	
Parmenion Ethical A RG10	
Parmenion Ethical B RG1	
Parmenion Ethical B RG2	
Parmenion Ethical B RG3	
Parmenion Ethical B RG4	
Parmenion Ethical B RG5	
Parmenion Ethical B RG6	
Parmenion Ethical B RG7	
Parmenion Ethical B RG8	
Parmenion Ethical B RG9	
Parmenion Ethical B RG10	
Parmenion Ethical C RG1	
Parmenion Ethical C RG2	
Parmenion Ethical C RG3	
Parmenion Ethical C RG4	
Parmenion Ethical C RG5	
Parmenion Ethical C RG6	
Parmenion Ethical C RG7	
Parmenion Ethical C RG8	
Parmenion Ethical C RG9	
Parmenion Ethical C RG10	
Parmenion Ethical D RG1	
Parmenion Ethical D RG2	
Parmenion Ethical D RG3	
Parmenion Ethical D RG4	
Parmenion Ethical D RG5	
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Parmenion Ethical D RG9	
Parmenion Ethical D RG10	

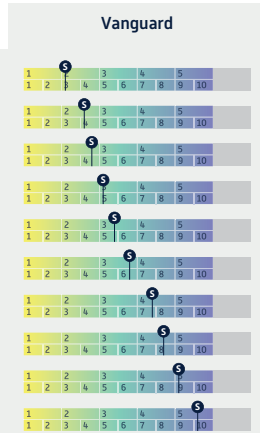
Parmenion

	Strategic Value and Small Cap
PIM Strat MO Value & Small Cap: Global Passive RG1	
PIM Strat MO Value & Small Cap: Global Passive RG2	
PIM Strat MO Value & Small Cap: Global Passive RG3	
PIM Strat MO Value & Small Cap: Global Passive RG4	
PIM Strat MO Value & Small Cap: Global Passive RG5	
PIM Strat MO Value & Small Cap: Global Passive RG6	
PIM Strat MO Value & Small Cap: Global Passive RG7	
PIM Strat MO Value & Small Cap: Global Passive RG8	
PIM Strat MO Value & Small Cap: Global Passive RG9	
PIM Strat MO Value & Small Cap: Global Passive RG10	
PIM Strat MO Value & Small Cap: Global Pure RG1	
PIM Strat MO Value & Small Cap: Global Pure RG2	
PIM Strat MO Value & Small Cap: Global Pure RG3	
PIM Strat MO Value & Small Cap: Global Pure RG4	
PIM Strat MO Value & Small Cap: Global Pure RG5	
PIM Strat MO Value & Small Cap: Global Pure RG6	
PIM Strat MO Value & Small Cap: Global Pure RG7	
PIM Strat MO Value & Small Cap: Global Pure RG8	
PIM Strat MO Value & Small Cap: Global Pure RG9	
PIM Strat MO Value & Small Cap: Global Pure RG10	
PIM Strat MO Value & Small Cap: UK Passive RG1	
PIM Strat MO Value & Small Cap: UK Passive RG2	
PIM Strat MO Value & Small Cap: UK Passive RG3	
PIM Strat MO Value & Small Cap: UK Passive RG4	
PIM Strat MO Value & Small Cap: UK Passive RG5	
PIM Strat MO Value & Small Cap: UK Passive RG6	
PIM Strat MO Value & Small Cap: UK Passive RG7	
PIM Strat MO Value & Small Cap: UK Passive RG8	
PIM Strat MO Value & Small Cap: UK Passive RG9	
PIM Strat MO Value & Small Cap: UK Passive RG10	
PIM Strat MO Value & Small Cap: UK Pure RG1	
PIM Strat MO Value & Small Cap: UK Pure RG2	
PIM Strat MO Value & Small Cap: UK Pure RG3	
PIM Strat MO Value & Small Cap: UK Pure RG4	
PIM Strat MO Value & Small Cap: UK Pure RG5	
PIM Strat MO Value & Small Cap: UK Pure RG6	
PIM Strat MO Value & Small Cap: UK Pure RG7	
PIM Strat MO Value & Small Cap: UK Pure RG8	
PIM Strat MO Value & Small Cap: UK Pure RG9	
PIM Strat MO Value & Small Cap: UK Pure RG10	

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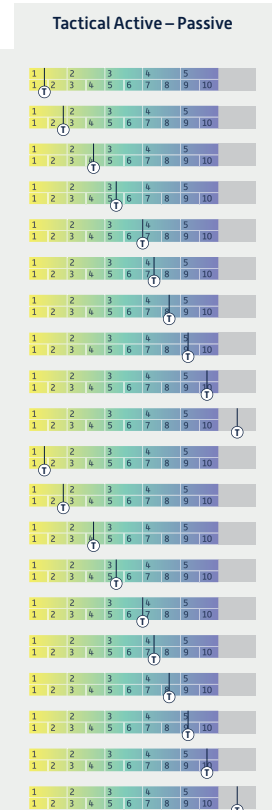
Parmenion

- Parmenion Vanguard LifeStrategy Portfolio RG1
- Parmenion Vanguard LifeStrategy Portfolio RG2
- Parmenion Vanguard LifeStrategy Portfolio RG3
- Parmenion Vanguard LifeStrategy Portfolio RG4
- Parmenion Vanguard LifeStrategy Portfolio RG5
- Parmenion Vanguard LifeStrategy Portfolio RG6
- Parmenion Vanguard LifeStrategy Portfolio RG7
- Parmenion Vanguard LifeStrategy Portfolio RG8
- Parmenion Vanguard LifeStrategy Portfolio RG9
- Parmenion Vanguard LifeStrategy Portfolio RG10

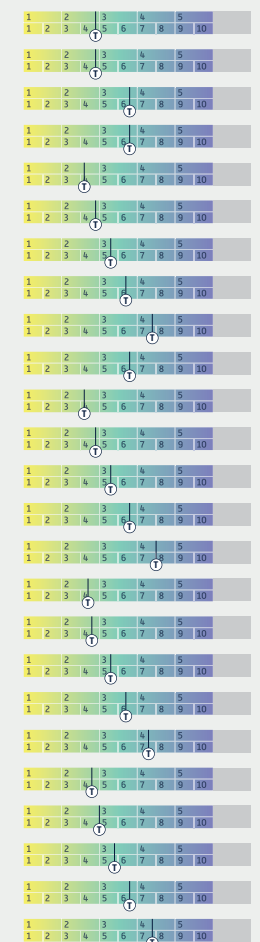


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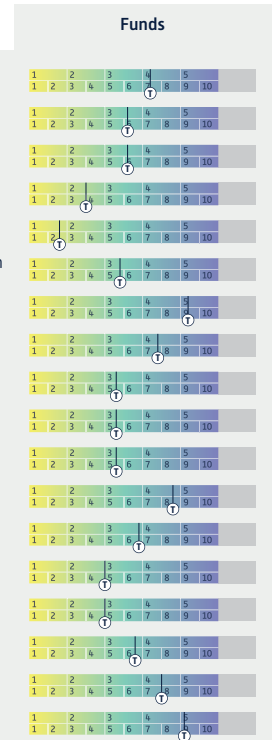
- Parmenion Tactical Active RG1
- Parmenion Tactical Active RG2
- Parmenion Tactical Active RG3
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- Parmenion Tactical Active RG6
- Parmenion Tactical Active RG7
- Parmenion Tactical Active RG8
- Parmenion Tactical Active RG9
- Parmenion Tactical Active RG10
- Parmenion Tactical Passive RG1
- Parmenion Tactical Passive RG2
- Parmenion Tactical Passive RG3
- Parmenion Tactical Passive RG4
- Parmenion Tactical Passive RG5
- Parmenion Tactical Passive RG6
- Parmenion Tactical Passive RG7
- Parmenion Tactical Passive RG8
- Parmenion Tactical Passive RG9
- Parmenion Tactical Passive RG10



- PruFund Cautious
- PruFund Protected Cautious
- PruFund Growth
- PruFund Protected Growth
- PruFund Risk Managed 1
- PruFund Risk Managed 2
- PruFund Risk Managed 3
- PruFund Risk Managed 4
- PruFund Risk Managed 5
- WP Optimum Return
- Planet 1
- Planet 2
- Planet 3
- Planet 4
- Planet 5
- Risk Managed Active 1
- Risk Managed Active 2
- Risk Managed Active 3
- Risk Managed Active 4
- Risk Managed Active 5
- Risk Managed Passive 1
- Risk Managed Passive 2
- Risk Managed Passive 3
- Risk Managed Passive 4
- Risk Managed Passive 5



- Premier Miton Diversified Sustainable Growth
- Premier Miton Cautious Monthly Income Fund
- Premier Miton Cautious Multi Asset Fund
- Premier Miton Defensive Multi Asset Fund
- Risk Profiled - Premier Miton Multi-Asset Absolute Return Fund
- Risk Profiled - Premier Miton Multi-Asset Distribution Fund
- Risk Profiled - Premier Miton Multi-Asset Global Growth Fund
- Risk Profiled - Premier Miton Multi-Asset Growth & Income Fund
- Risk Profiled - Premier Miton Multi-Asset Monthly Income Fund
- Single Strategy - Diversified Balanced Growth Fund
- Single Strategy - Diversified Cautious Growth Fund
- Single Strategy - Diversified Dynamic Growth Fund
- Single Strategy - Diversified Growth Fund
- Single Strategy - Diversified Income Fund
- Risk Targeted Solutions - Premier Miton Liberation IV Fund
- Risk Targeted Solutions - Premier Miton Liberation V Fund
- Risk Targeted Solutions - Premier Miton Liberation VI Fund
- Risk Targeted Solutions - Premier Miton Liberation VII Fund



Premier Miton
INVESTORS

Portfolios

Premier Managed Portfolio Service Balanced Plus Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Balanced Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Capital Builder Plus Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Capital Builder Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Conservative Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Growth Plus Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Growth Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service High Income Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Income and Growth Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Service Income Portfolio	1 2 3 4 5 6 7 8 9 10
Premier Managed Portfolio Svs Dynamic Growth Portfolio	1 2 3 4 5 6 7 8 9 10

QUILTER CHEVIOT
INVESTMENT MANAGEMENT

MPS Global Growth	1 2 3 4 5 6 7 8 9 10
MPS Growth	1 2 3 4 5 6 7 8 9 10
MPS Balanced	1 2 3 4 5 6 7 8 9 10
MPS Global Income	1 2 3 4 5 6 7 8 9 10
MPS Income	1 2 3 4 5 6 7 8 9 10
MPS Conservative	1 2 3 4 5 6 7 8 9 10
MPS Cautious	1 2 3 4 5 6 7 8 9 10
IDX Growth	1 2 3 4 5 6 7 8 9 10
IDX Balanced	1 2 3 4 5 6 7 8 9 10
IDX Income	1 2 3 4 5 6 7 8 9 10
IDX Conservative	1 2 3 4 5 6 7 8 9 10
MPS Global Growth (Platform)	1 2 3 4 5 6 7 8 9 10
MPS Growth (Platform)	1 2 3 4 5 6 7 8 9 10
MPS Balanced (Platform)	1 2 3 4 5 6 7 8 9 10
MPS Global Income (Platform)	1 2 3 4 5 6 7 8 9 10
MPS Income (Platform)	1 2 3 4 5 6 7 8 9 10
MPS Conservative (Platform)	1 2 3 4 5 6 7 8 9 10
IDX Growth (Platform)	1 2 3 4 5 6 7 8 9 10
IDX Balanced (Platform)	1 2 3 4 5 6 7 8 9 10
IDX Income (Platform)	1 2 3 4 5 6 7 8 9 10
IDX Conservative (Platform)	1 2 3 4 5 6 7 8 9 10

Quilter Investors

Quilter Investors

Quilter Investors Cirilium Adventurous Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Balanced Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Conservative Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Moderate Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Adventurous Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Balanced Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Conservative Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Dynamic Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Moderate Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Monthly Income and Growth Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Monthly Income Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Adventurous Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Balanced Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Conservative Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Moderate Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Conservative Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Balanced Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Moderate Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Adventurous Passive	1 2 3 4 5 6 7 8 9 10

Quilter Investors

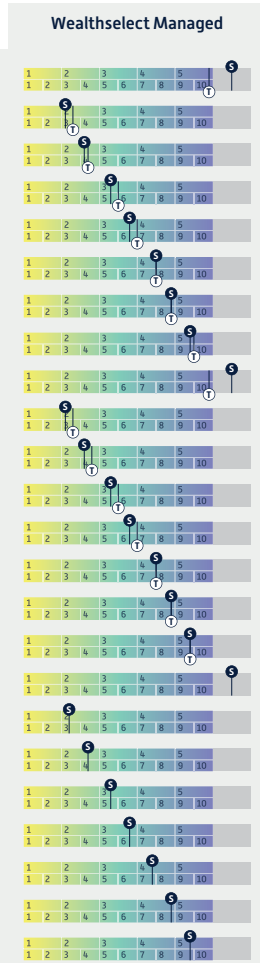
WealthSelect Sustainable

WealthSelect Sustainable Active 10	1 2 3 4 5 6 7 8 9 10
WealthSelect Sustainable Active 3	1 2 3 4 5 6 7 8 9 10
WealthSelect Sustainable Active 4	1 2 3 4 5 6 7 8 9 10
WealthSelect Sustainable Active 5	1 2 3 4 5 6 7 8 9 10
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WealthSelect Sustainable Active 7	1 2 3 4 5 6 7 8 9 10
WealthSelect Sustainable Active 8	1 2 3 4 5 6 7 8 9 10
WealthSelect Sustainable Active 9	1 2 3 4 5 6 7 8 9 10

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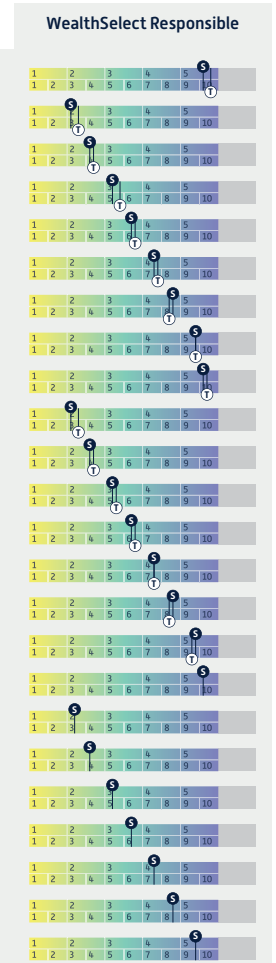
Quilter Investors

- WealthSelect Managed Active 10
- WealthSelect Managed Active 3
- WealthSelect Managed Active 4
- WealthSelect Managed Active 5
- WealthSelect Managed Active 6
- WealthSelect Managed Active 7
- WealthSelect Managed Active 8
- WealthSelect Managed Active 9
- WealthSelect Managed Blend 10
- WealthSelect Managed Blend 3
- WealthSelect Managed Blend 4
- WealthSelect Managed Blend 5
- WealthSelect Managed Blend 6
- WealthSelect Managed Blend 7
- WealthSelect Managed Blend 8
- WealthSelect Managed Blend 9
- WealthSelect Managed Passive 10
- WealthSelect Managed Passive 3
- WealthSelect Managed Passive 4
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- WealthSelect Managed Passive 9



Quilter Investors

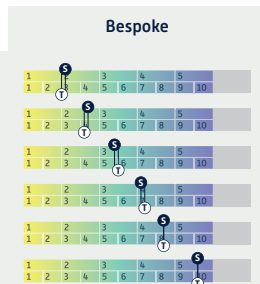
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- WealthSelect Responsible Blend 5
- WealthSelect Responsible Blend 6
- WealthSelect Responsible Blend 7
- WealthSelect Responsible Blend 8
- WealthSelect Responsible Blend 9
- WealthSelect Responsible Passive 10
- WealthSelect Responsible Passive 3
- WealthSelect Responsible Passive 4
- WealthSelect Responsible Passive 5
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- WealthSelect Responsible Passive 7
- WealthSelect Responsible Passive 8
- WealthSelect Responsible Passive 9



Rathbones

Look forward

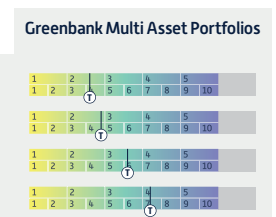
- Strategy 1
- Strategy 2
- Strategy 3
- Strategy 4
- Strategy 5
- Strategy 6



Rathbones

Look forward

- Rathbone Greenbank Total Return Portfolio
- Rathbone Greenbank Defensive Growth Portfolio
- Rathbone Greenbank Strategic Growth Portfolio
- Rathbone Greenbank Dynamic Growth Portfolio



Rathbones

Look forward

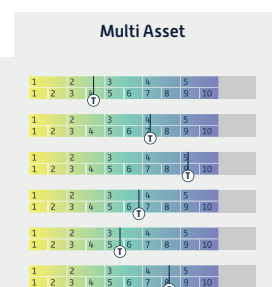
- Cautious
- Balanced
- Income
- Balanced Plus
- Equity
- Equity Plus



Rathbones

Look forward

- RMAP Total Return
- RMAP Strategic Growth
- RMAP Enhanced Growth
- RMAP Strategic Income
- RMAP Defensive Growth
- RMAP Dynamic Growth





Global Multi Asset Portfolios

RL GMAP Conservative	
RL GMAP Defensive	
RL GMAP Balanced	
RL GMAP Growth	
RL GMAP Adventurous	
RL GMAP Dynamic	
Royal London Sustainable Managed Growth Trust	
Royal London Sustainable Managed Income Trust	
Royal London Sustainable World Trust	
Royal London Sustainable Diversified Trust	
Royal London Sustainable Leaders Trust	
Royal London Global Sustainable Equity Fund	
Royal London Sustainable Growth Fund	



Governed Portfolios

RL Governed Portfolio 1 (I)	
RL Governed Portfolio 2	
RL Governed Portfolio 3 (S)	
RL Governed Portfolio 4 (I)	
RL Governed Portfolio 5	
RL Governed Portfolio 6 (S)	
RL Governed Portfolio 7 (I)	
RL Governed Portfolio 8	
RL Governed Portfolio 9 (S)	
RL GRIP 1	
RL GRIP 2	
RL GRIP 3	
RL GRIP 4	
RL GRIP 5	



Responsible

RSMR Responsible Cautious	
RSMR Responsible Balanced	
RSMR Responsible Growth	
RSMR Responsible Dynamic	



Rfolio

RSMR Rfolio Defensive	
RSMR Rfolio Cautious	
RSMR Rfolio Prudent	
RSMR Rfolio Balanced	
RSMR Rfolio Growth	
RSMR Rfolio Dynamic	
RSMR Rfolio Adventurous	
RSMR Rfolio Income	



Russell Investments Classic Plus Secure Model Portfolio	
Russell Investments Classic Plus Cautious Model Portfolio	
Russell Investments Classic Plus Conservative Model Portfolio	
Russell Investments Classic Plus Moderate Model Portfolio	
Russell Investments Classic Plus Balanced Model Portfolio	
Russell Investments Classic Plus Progressive Model Portfolio	
Russell Investments Classic Plus Adventurous Model Portfolio	
Russell Investments Classic Plus Growth Model Portfolio	
Russell Investments Classic Plus Aggressive Model Portfolio	
Russell Investments Classic Plus Aggressive Plus Model Portfolio	
Russell Investments Defensive Assets Fund	
Russell Investments Real Assets Fund	
Russell Investments UK Growth	
Russell Investments International Growth	
Russell Investments MA Growth 1	
Russell Investments MA Growth 2	
Russell Investments MA Growth 3	
Russell Investments MA Growth 4	
Russell Investments MA Growth 5	
Russell Investments MA Income	



Sanlam Conservative Fund	
Sanlam Defensive Fund	
Sanlam Cautious Fund	
Sanlam Balanced Fund	
Sanlam Growth Fund	
Sanlam Active Conservative	
Sanlam Active Defensive	
Sanlam Active Cautious	
Sanlam Active Balanced	
Sanlam Active Growth	

SARASIN & PARTNERS

MPS 20	
MPS 40	
MPS 60	
MPS 80	
MPS 100	
Sarasin IE Multi Asset – Defensive	
Sarasin Multi Asset – Strategic	
Sarasin IE Multi Asset – Dynamic	
Sarasin Global Equity Real Return	
Sarasin Thematic Global Equity	
Sarasin Responsible Defensive	
Sarasin Responsible Cautious	
Sarasin Responsible Balanced	
Sarasin Responsible Growth	
Sarasin Responsible Equity	

Schroders

Schroder MM Diversity	
Schroder Monthly Income	
Schroder Managed Balanced	
Schroder Dynamic Multi-Asset	
Schroder Blended Portfolio 3	
Schroder Blended Portfolio 4	
Schroder Blended Portfolio 5	
Schroder Blended Portfolio 6	
Schroder Blended Portfolio 7	
Schroder Tactical Portfolio 3	
Schroder Tactical Portfolio 4	
Schroder Tactical Portfolio 5	
Schroder Tactical Portfolio 6	
Schroder Tactical Portfolio 7	
Schroder Active MPS 3	
Schroder Active MPS 4	
Schroder Active MPS 5	
Schroder Active MPS 6	
Schroder Active MPS 7	
Schroder Strategic Index MPS 3	
Schroder Strategic Index MPS 4	
Schroder Strategic Index MPS 5	
Schroder Strategic Index MPS 6	
Schroder Strategic Index MPS 7	
Schroder Sustainable MPS 3	
Schroder Sustainable MPS 4	
Schroder Sustainable MPS 5	
Schroder Sustainable MPS 6	
Schroder Sustainable MPS 7	
Schroder Income Portfolio	

Pension Portfolio 1	
Pension Portfolio 2	
Pension Portfolio 3	
Pension Portfolio A	
Pension Portfolio B	
Pension Portfolio 4	
Pension Portfolio C	
Pension Portfolio 5	
Premier Pension Portfolio 1	
Premier Pension Portfolio 2	
Premier Pension Portfolio 3	
Premier Pension Portfolio A	
Premier Pension Portfolio B	
Premier Pension Portfolio 4	
Premier Pension Portfolio C	
Premier Pension Portfolio 5	

[s] These portfolios were constructed with short investment timelines [5 year] in mind.

[l] These portfolios were constructed with longer investment timelines [15 year] in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

About the service: Synaptic Risk Ratings are worked out by analysing the underlying asset classes within the fund or portfolio. Synaptic Software have requested asset allocation information from participating providers in a specific format aligned to the risk framework of the system. These asset classes are used by the model to determine the risk rating, a process that may result in a level of approximation though in most cases this will be insignificant. It is also possible that certain asset classes may not be represented exactly in the manner that providers would prefer.

Reasonable endeavours are made to provide accuracy and consistency, however neither participating providers nor Synaptic Software can be held responsible for any errors or omissions. No recommendation should be made solely on the basis of the Synaptic Risk Ratings, and additional research should be undertaken for any case. This service is intended for use by investment professionals only.

7IM

Adventurous	
Balanced	
Moderately Adventurous	
Moderately Cautious	
Cautious	
Income	
Passive Adventurous	
Passive Adventurous Plus	
Passive Balanced	
Passive Moderately Adventurous	
Passive Moderately Cautious	
Personal Injury	
Sustainable Balance	
Responsible Choice Cautious	
Responsible Choice Moderately Cautious	
Responsible Choice Balanced	
Responsible Choice Moderately Adventurous	
Responsible Choice Adventurous	

Vanguard

Vanguard LifeStrategy 20%	
Vanguard LifeStrategy 40%	
Vanguard LifeStrategy 60%	
Vanguard LifeStrategy 80%	
Vanguard LifeStrategy 100%	
Vanguard LifeTarget Defensive	
Vanguard LifeTarget Cautious	
Vanguard LifeTarget Moderate	
Vanguard SustainableLife 40-50% Equity Fund	
Vanguard SustainableLife 60-70% Equity Fund	
Vanguard SustainableLife 80-90% Equity Fund	
Vanguard LifeStrategy 20% Equity MPS Classic	
Vanguard LifeStrategy 40% Equity MPS Classic	
Vanguard LifeStrategy 60% Equity MPS Classic	
Vanguard LifeStrategy 80% Equity MPS Classic	
Vanguard LifeStrategy 100% Equity MPS Classic	

tcf investment

PF-MP3	
PF-MP4	
PF-MP5	
PF-MP6	
PF-MP7	
HF-MP3	
HF-MP4	
HF-MP5	
HF-MP6	
HF-MP7	
PQF-MP3	
PQF-MP4	
PQF-MP5	
PQF-MP6	
PQF-MP7	
PQF-MP8	
PQF-MP9	
PQF-MP10	

Vitality INVEST

VitalityInvest Risk Optimiser 3	
VitalityInvest Risk Optimiser 4	
VitalityInvest Risk Optimiser 5	
VitalityInvest Risk Optimiser 6	
VitalityInvest Risk Optimiser 7	
VitalityInvest Global Multi-Manager 3	
VitalityInvest Global Multi-Manager 4	
VitalityInvest Global Multi-Manager 5	
VitalityInvest Global Multi-Manager 6	
VitalityInvest Global Multi-Manager 7	
Vitality Ninety One Multi-Asset Income	
Vitality Ninety One Dynamic Multi-Asset	

WAVERTON INVESTMENT MANAGEMENT

Waverton Conservative Model Portfolio	
Waverton Defensive Model Portfolio	
Waverton Cautious Model Portfolio	
Waverton Balanced Model Portfolio	
Waverton Growth Model Portfolio	
Waverton Multi-Asset Income	
Waverton Strategic Equity Fund	

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Fund research
ETFs

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