



Q4 2022

Synaptic Risk Rating Tables

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for immediate access



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- › 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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Contact us on 0800 783 4477
or email hello@synaptic.co.uk

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.

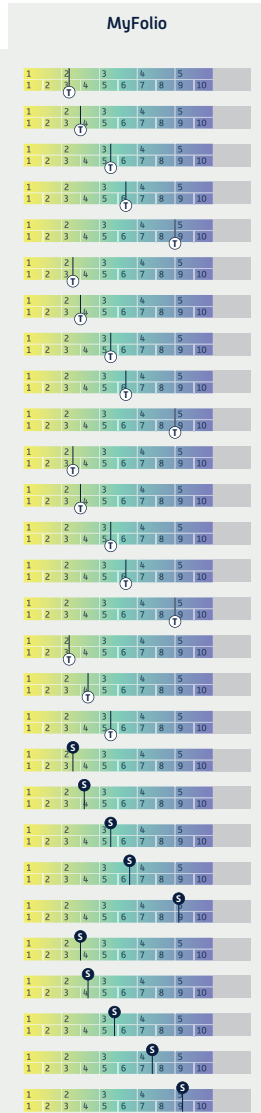
How to access the Synaptic Risk ratings.

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.

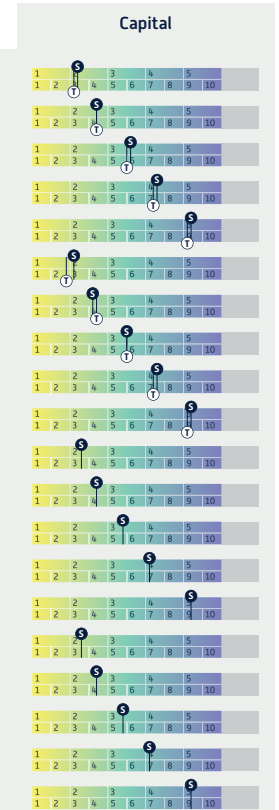
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2RAttitude to Risk Questionnaire. This is also available online for free.

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.

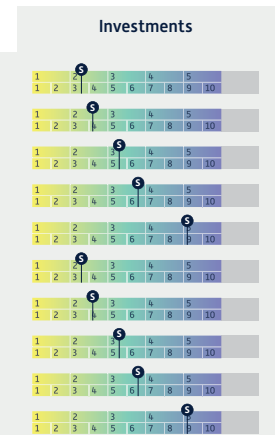
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- abrdn MyFolio Market II
- abrdn MyFolio Market III
- abrdn MyFolio Market IV
- abrdn MyFolio Market V
- abrdn MyFolio Managed I
- abrdn MyFolio Managed II
- abrdn MyFolio Managed III
- abrdn MyFolio Managed IV
- abrdn MyFolio Managed V
- abrdn MyFolio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



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



- 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



- 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	



IFSL Sanlam Conservative Fund	
IFSL Sanlam Defensive Fund	
IFSL Sanlam Cautious Fund	
IFSL Sanlam Balanced Fund	
IFSL Sanlam Growth Fund	
atomos active conservative	
atomos active defensive	
atomos active cautious	
atomos active balanced	
atomos active growth	



Smooth Managed Fund	
Smooth Managed 2 Fund	



Baillie Gifford Diversified Growth Fund	
Baillie Gifford Sustainable Multi Asset Fund	
Baillie Gifford Multi Asset Growth Fund	
Baillie Gifford Multi Asset Income Fund	
Baillie Gifford Managed Fund	



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	



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	



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	



Asset Management	
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	



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	

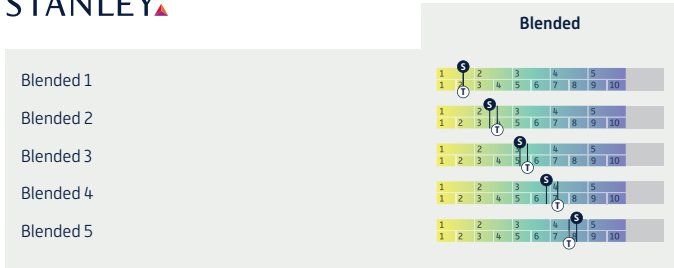


Canlife Portfolio 3 TRA	
Canlife Portfolio 4 TRA	
Canlife Portfolio 5 TRA	
Canlife Portfolio 6 TRA	
Canlife Portfolio 7 TRA	
Canlife Managed 0%-35% TRA	
Canlife Managed 20%-60% TRA	
Canlife Index Portfolio 3 TRA	
Canlife Index Portfolio 4 TRA	
Canlife Index Portfolio 5 TRA	
Canlife Index Portfolio 6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

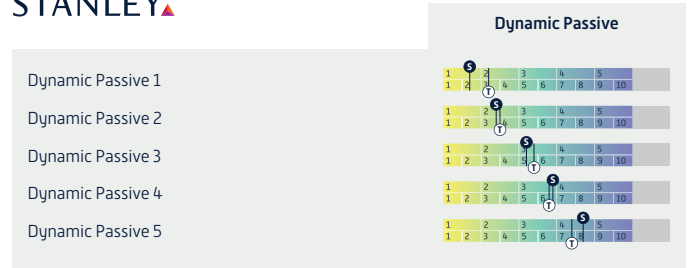


FP Carmignac Emerging Markets	
FP Carmignac Emerging Discovery	
FP Carmignac Emerging Patrimoine	
FP Carmignac European Leaders	
FP Carmignac Global Equity Compounders	
FP Carmignac Patrimoine	
FP Carmignac Unconstrained Global Bond	

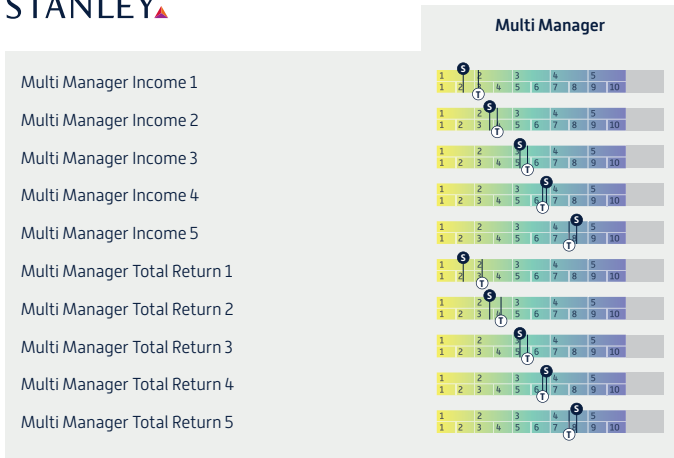
CHARLES STANLEY



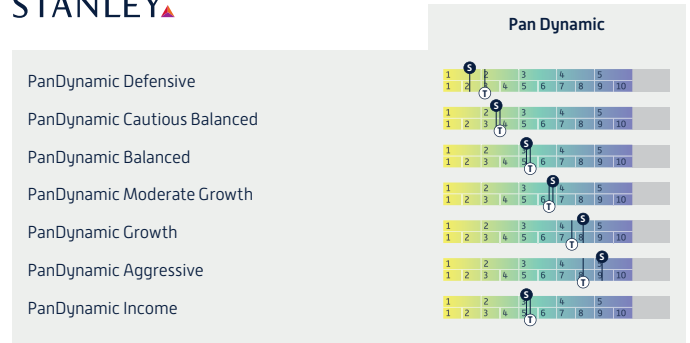
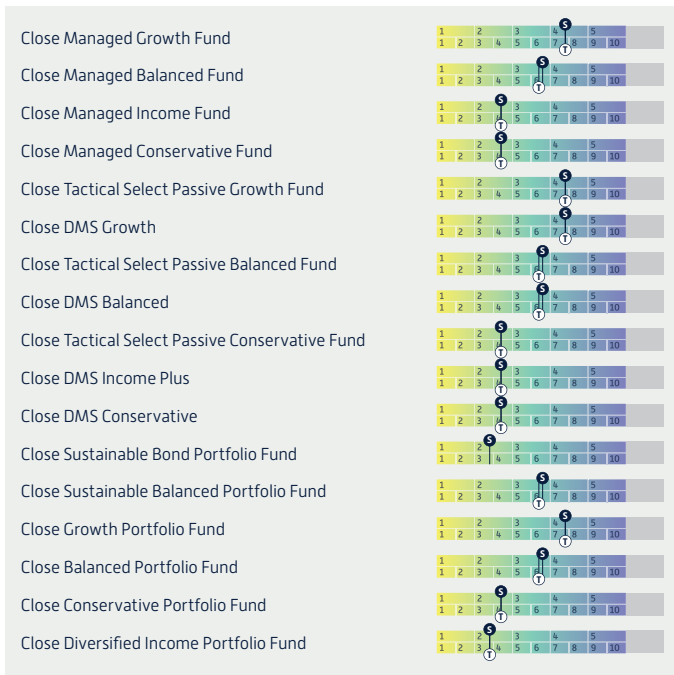
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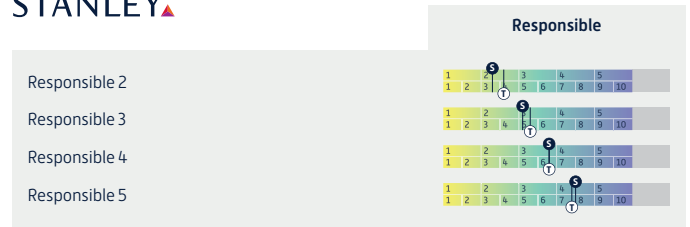
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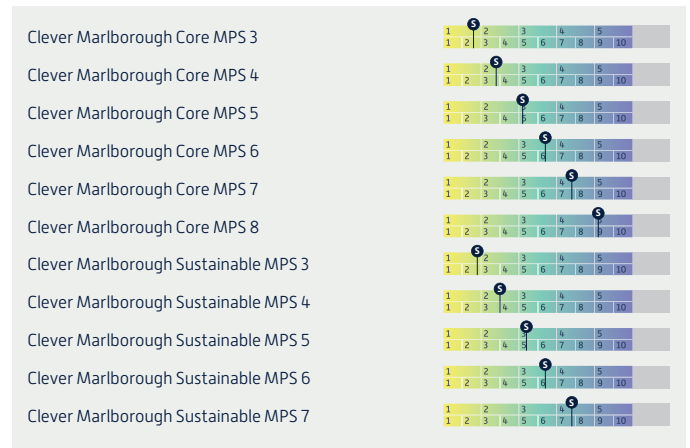
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CleverMPS.



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

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

SVS Cornelian Cautious Fund	
SVS Cornelian Managed Growth Fund	
SVS Cornelian Managed Income Fund	
SVS Cornelian Growth Fund	

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	

Evelyn Partners Core MPS - Defensive	
Evelyn Partners Core MPS - Conservative	
Evelyn Partners Core MPS - Cautious	
Evelyn Partners Core MPS - Income	
Evelyn Partners Core MPS - Balanced	
Evelyn Partners Core MPS - Growth	
Evelyn Partners Core MPS - Adventurous	
Evelyn Partners Core MPS - 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 - 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	

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	

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	

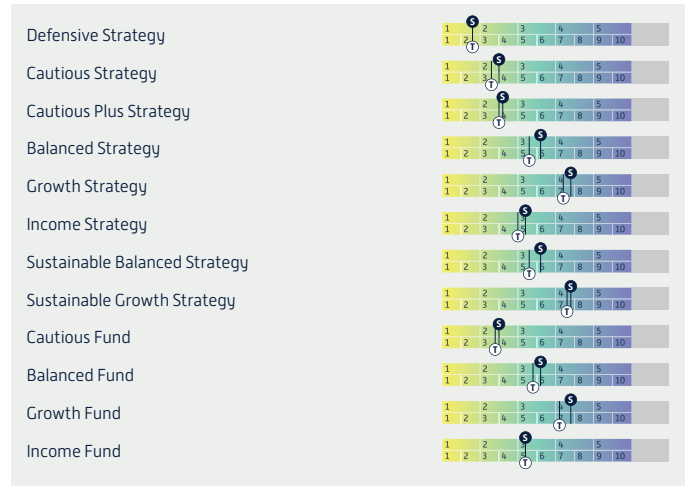
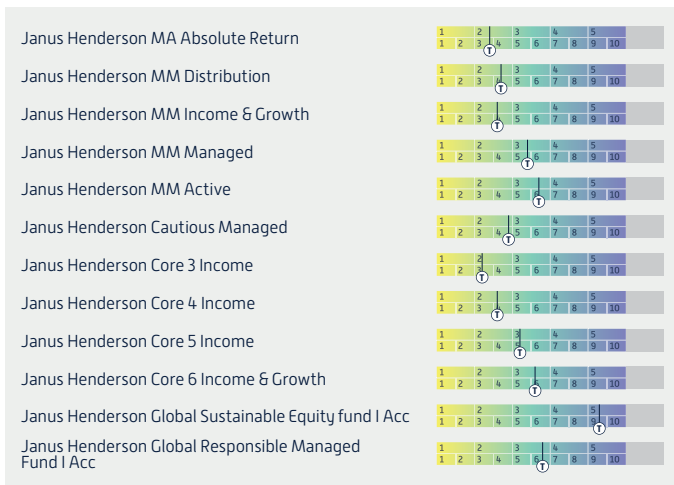
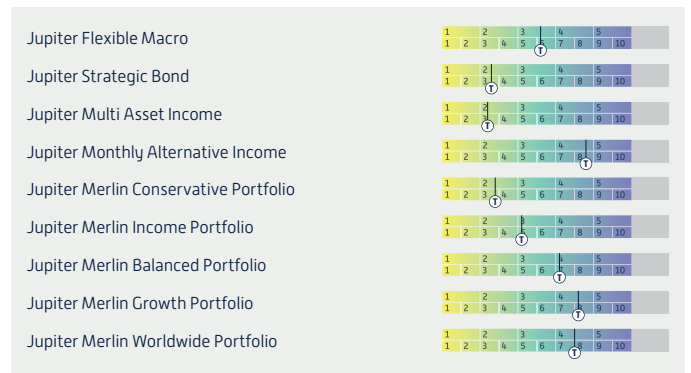
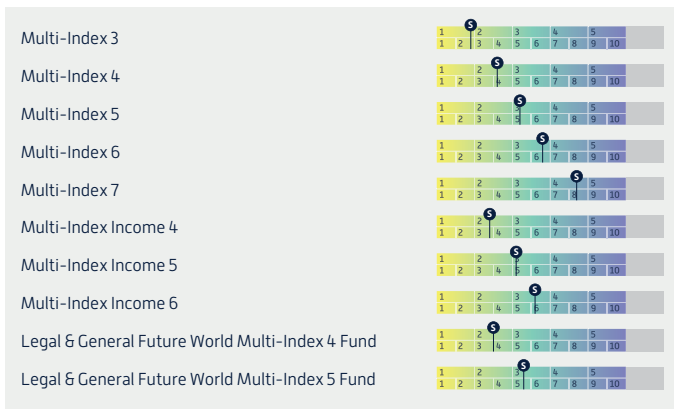
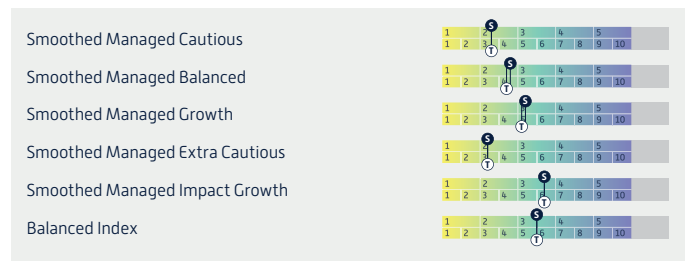
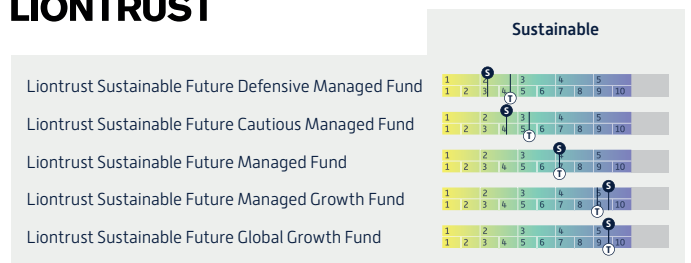
GS Global Multi Asset Conservative Portfolio	
GS ESG-Enhanced Global Multi Asset Balanced Portfolio	
GS Global Multi Asset Growth Portfolio	

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	

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	

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	
HSBC Global Strategy Sustainable Cautious	
HSBC Global Strategy Sustainable Conservative	
HSBC Global Strategy Sustainable Balanced	
HSBC Global Strategy Sustainable Dynamic	
HSBC Global Strategy Sustainable Adventurous	

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 - 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	

LIONTRUST

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 MA Diversified Real Assets Fund	

LIONTRUST

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

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	

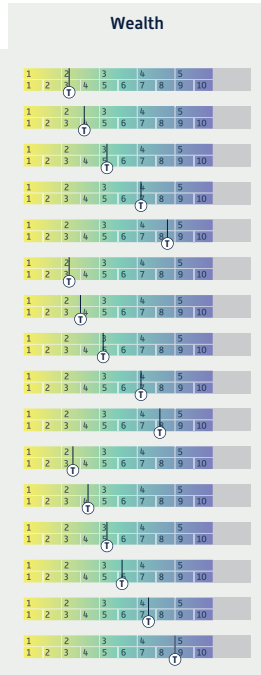
M&G Investments

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



M&G wealth

- HF-MP3
- HF-MP4
- HF-MP5
- HF-MP6
- HF-MP7
- PF-MP3
- PF-MP4
- PF-MP5
- PF-MP6
- PF-MP7
- T-MP1
- T-MP2
- T-MP3
- T-MP4
- T-MP5
- T-MP6



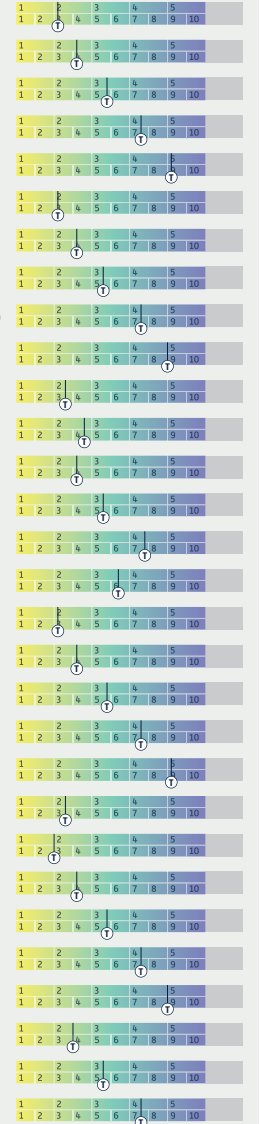
Ninety One

- 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



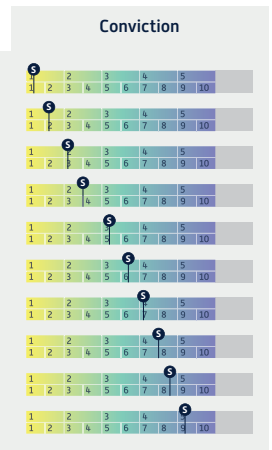
MORNINGSTAR

- 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

- 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



Parmenion

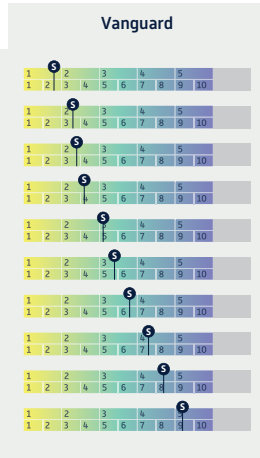
	Ethical
Parmenion Ethical A RG1	
Parmenion Ethical A RG2	
Parmenion Ethical A RG3	
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Parmenion Ethical A RG8	
Parmenion Ethical A RG9	
Parmenion Ethical A RG10	
Parmenion Ethical B RG1	
Parmenion Ethical B RG2	
Parmenion Ethical B RG3	
Parmenion Ethical 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	
Parmenion Ethical D RG6	
Parmenion Ethical D RG7	
Parmenion Ethical D RG8	
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	
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PIM Strat MO Value & Small Cap: UK Pure RG9	
PIM Strat MO Value & Small Cap: UK Pure RG10	

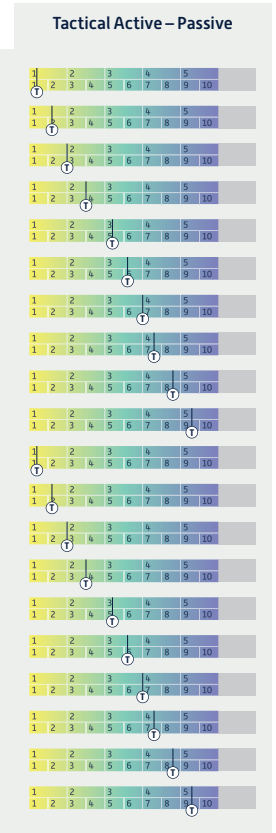
Parmenion

- 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



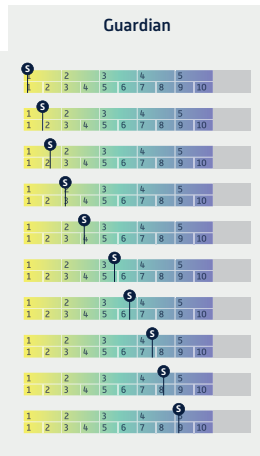
Parmenion

- Parmenion Tactical Active RG1
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- Parmenion Tactical Active RG3
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- Parmenion Tactical Active RG5
- 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
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- Parmenion Tactical Passive RG8
- Parmenion Tactical Passive RG9
- Parmenion Tactical Passive RG10



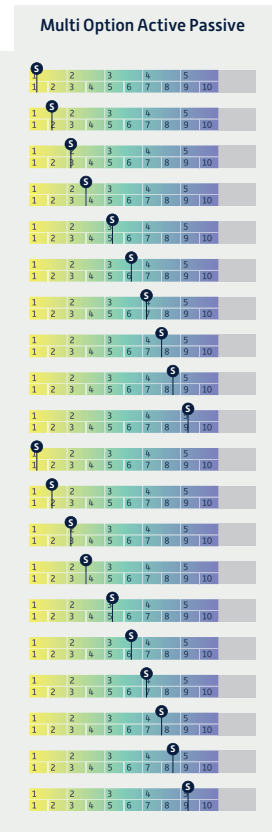
Parmenion

- Parmenion Guardian RG1
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- Parmenion Guardian RG3
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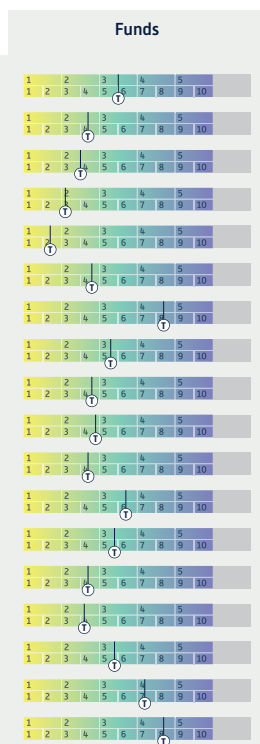


Parmenion

- Parmenion Multi Option Active RG1
- Parmenion Multi Option Active RG2
- Parmenion Multi Option Active RG3
- Parmenion Multi Option Active RG4
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- 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



- 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	
Premier Managed Portfolio Service Balanced Portfolio	
Premier Managed Portfolio Service Capital Builder Plus Portfolio	
Premier Managed Portfolio Service Capital Builder Portfolio	
Premier Managed Portfolio Service Conservative Portfolio	
Premier Managed Portfolio Service Growth Plus Portfolio	
Premier Managed Portfolio Service Growth Portfolio	
Premier Managed Portfolio Service High Income Portfolio	
Premier Managed Portfolio Service Income and Growth Portfolio	
Premier Managed Portfolio Service Income Portfolio	
Premier Managed Portfolio Svs Dynamic Growth Portfolio	

Pru
part of M&G plc

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	

QUILTER CHEVIOT
INVESTMENT MANAGEMENT

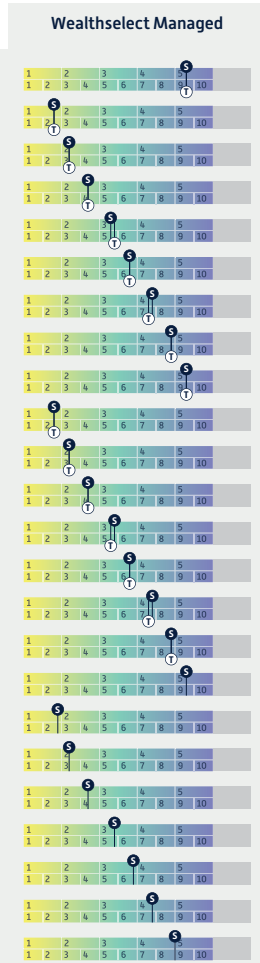
MPS Global Growth	
MPS Growth	
MPS Balanced	
MPS Global Income	
MPS Income	
MPS Conservative	
MPS Cautious	
IDX Growth	
IDX Balanced	
IDX Income	
IDX Conservative	
MPS Global Growth (Platform)	
MPS Growth (Platform)	
MPS Balanced (Platform)	
MPS Global Income (Platform)	
MPS Income (Platform)	
MPS Conservative (Platform)	
IDX Growth (Platform)	
IDX Balanced (Platform)	
IDX Income (Platform)	
IDX Conservative (Platform)	

Quilter Investors

Quilter Investors Cirilium Adventurous Blend Portfolio	
Quilter Investors Cirilium Balanced Blend Portfolio	
Quilter Investors Cirilium Conservative Blend Portfolio	
Quilter Investors Cirilium Dynamic Blend Portfolio	
Quilter Investors Cirilium Moderate Blend Portfolio	
Quilter Investors Monthly Income and Growth Portfolio	
Quilter Investors Monthly Income Portfolio	
Quilter Investors Cirilium Adventurous Portfolio	
Quilter Investors Cirilium Balanced Portfolio	
Quilter Investors Cirilium Conservative Portfolio	
Quilter Investors Cirilium Dynamic Portfolio	
Quilter Investors Cirilium Moderate Portfolio	
Quilter Investors Cirilium Conservative Passive	
Quilter Investors Cirilium Balanced Passive	
Quilter Investors Cirilium Moderate Passive	
Quilter Investors Cirilium Dynamic Passive	
Quilter Investors Cirilium Adventurous Passive	
Quilter Investors Creation Adventurous Portfolio	
Quilter Investors Creation Balanced Portfolio	
Quilter Investors Creation Conservative Portfolio	
Quilter Investors Creation Dynamic Portfolio	
Quilter Investors Creation Moderate Portfolio	

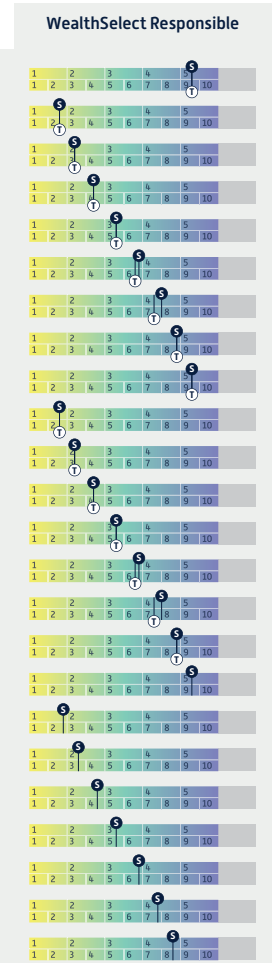
Quilter

- 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
- WealthSelect Managed Passive 5
- WealthSelect Managed Passive 6
- WealthSelect Managed Passive 7
- WealthSelect Managed Passive 8
- WealthSelect Managed Passive 9



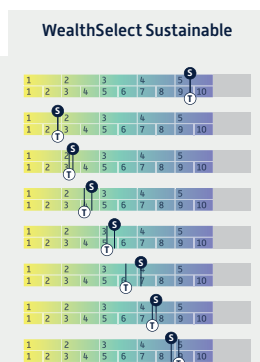
Quilter

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



Quilter

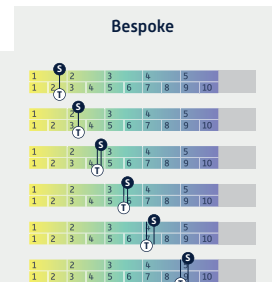
- WealthSelect Sustainable Active 10
- WealthSelect Sustainable Active 3
- WealthSelect Sustainable Active 4
- WealthSelect Sustainable Active 5
- WealthSelect Sustainable Active 6
- WealthSelect Sustainable Active 7
- WealthSelect Sustainable Active 8
- WealthSelect Sustainable Active 9



Rathbones

Look forward

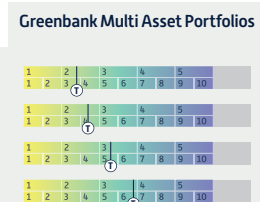
- Strategy 1
- Strategy 2
- Strategy 3
- Strategy 4
- Strategy 5
- Strategy 6



Rathbones

Look forward

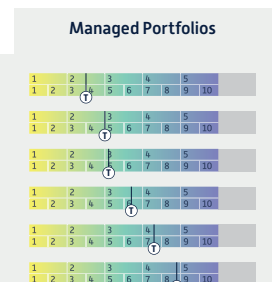
- Rathbone Greenbank Total Return Portfolio
- Rathbone Greenbank Defensive Growth Portfolio
- Rathbone Greenbank Strategic Growth Portfolio
- Rathbone Greenbank Dynamic Growth Portfolio



Rathbones

Look forward

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



Rathbones

Look forward

	Multi Asset									
RMAP Total Return	1	2	3	4	5	6	7	8	9	10
RMAP Strategic Growth	1	2	3	4	5	6	7	8	9	10
RMAP Enhanced Growth	1	2	3	4	5	6	7	8	9	10
RMAP Strategic Income	1	2	3	4	5	6	7	8	9	10
RMAP Defensive Growth	1	2	3	4	5	6	7	8	9	10
RMAP Dynamic Growth	1	2	3	4	5	6	7	8	9	10

	Global Multi Asset Portfolios									
RL GMAP Conservative	1	2	3	4	5	6	7	8	9	10
RL GMAP Defensive	1	2	3	4	5	6	7	8	9	10
RL GMAP Balanced	1	2	3	4	5	6	7	8	9	10
RL GMAP Growth	1	2	3	4	5	6	7	8	9	10
RL GMAP Adventurous	1	2	3	4	5	6	7	8	9	10
RL GMAP Dynamic	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable Managed Growth Trust	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable Managed Income Trust	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable World Trust	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable Diversified Trust	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable Leaders Trust	1	2	3	4	5	6	7	8	9	10
Royal London Global Sustainable Equity Fund	1	2	3	4	5	6	7	8	9	10
Royal London Sustainable Growth Fund	1	2	3	4	5	6	7	8	9	10

	Responsible									
RSMR Responsible Cautious	1	2	3	4	5	6	7	8	9	10
RSMR Responsible Balanced	1	2	3	4	5	6	7	8	9	10
RSMR Responsible Growth	1	2	3	4	5	6	7	8	9	10
RSMR Responsible Dynamic	1	2	3	4	5	6	7	8	9	10

	Rfolio									
RSMR Rfolio Defensive	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Cautious	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Prudent	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Balanced	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Growth	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Dynamic	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Adventurous	1	2	3	4	5	6	7	8	9	10
RSMR Rfolio Income	1	2	3	4	5	6	7	8	9	10

	Governed Portfolios									
RL Governed Portfolio 1 (I)	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 2	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 3 (S)	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 4 (I)	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 5	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 6 (S)	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 7 (I)	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 8	1	2	3	4	5	6	7	8	9	10
RL Governed Portfolio 9 (S)	1	2	3	4	5	6	7	8	9	10
RL GRIP 1	1	2	3	4	5	6	7	8	9	10
RL GRIP 2	1	2	3	4	5	6	7	8	9	10
RL GRIP 3	1	2	3	4	5	6	7	8	9	10
RL GRIP 4	1	2	3	4	5	6	7	8	9	10
RL GRIP 5	1	2	3	4	5	6	7	8	9	10

Russell Investments Classic Plus Secure Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Cautious Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Conservative Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Moderate Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Balanced Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Progressive Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Adventurous Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Growth Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Aggressive Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Classic Plus Aggressive Plus Model Portfolio	1	2	3	4	5	6	7	8	9	10
Russell Investments Defensive Assets Fund	1	2	3	4	5	6	7	8	9	10
Russell Investments Real Assets Fund	1	2	3	4	5	6	7	8	9	10
Russell Investments UK Growth	1	2	3	4	5	6	7	8	9	10
Russell Investments International Growth	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 1	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 2	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 3	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 4	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 5	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Income	1	2	3	4	5	6	7	8	9	10

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 Sustainable Future 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	

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	
Vanguard LifeStrategy 20% Equity MPS Global	
Vanguard LifeStrategy 40% Equity MPS Global	
Vanguard LifeStrategy 60% Equity MPS Global	
Vanguard LifeStrategy 80% Equity MPS Global	
Vanguard LifeStrategy 100% Equity MPS Global	



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	

WESLEYAN

we are all about you

Wesleyan With Profits Growth Fund Series A	
Wesleyan With Profits Growth Pension Fund Series A	

[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.

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