



Q1 2024

# Synaptic Risk Rating Tables

Email [hello@synaptic.co.uk](mailto:hello@synaptic.co.uk) or call 0800 783 4477  
for immediate access



# NEW Switching analysis

Improving the switching journey for **your customers**

Part of Synaptic Pathways, Switching Analysis allows users to:

- › Reduce the need for various standalone systems
- › Work in conjunction with Synaptic Pathways holdings and automatic valuations
- › Create a proposal for the receiving scheme that includes all the research elements required for MiFID II compliance
- › Choose to work in 'whole-of-market' or in alignment with your 'Central Investment Proposition', matching PROD compliant investment solutions with target market
- › 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
- › Bring all your research under one roof - from building your knowledge of clients, profiling risk, compliant research and suitability journeys through Comparison with Ex-ante, Ex-post reviews and Switching. Synaptic Pathways does it all in one place.

For a free 30-day trial visit  
[synaptic.co.uk/trial](https://synaptic.co.uk/trial)

Contact us on 0800 783 4477  
or email [hello@synaptic.co.uk](mailto: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.

| Risk Category          | Min Gain [Loss] |
|------------------------|-----------------|
| Cautious               | -6.50           |
| Moderately Cautious    | -11.50          |
| Balanced               | -16.50          |
| Moderately Adventurous | -21.50          |
| Adventurous            | -26.50          |

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.

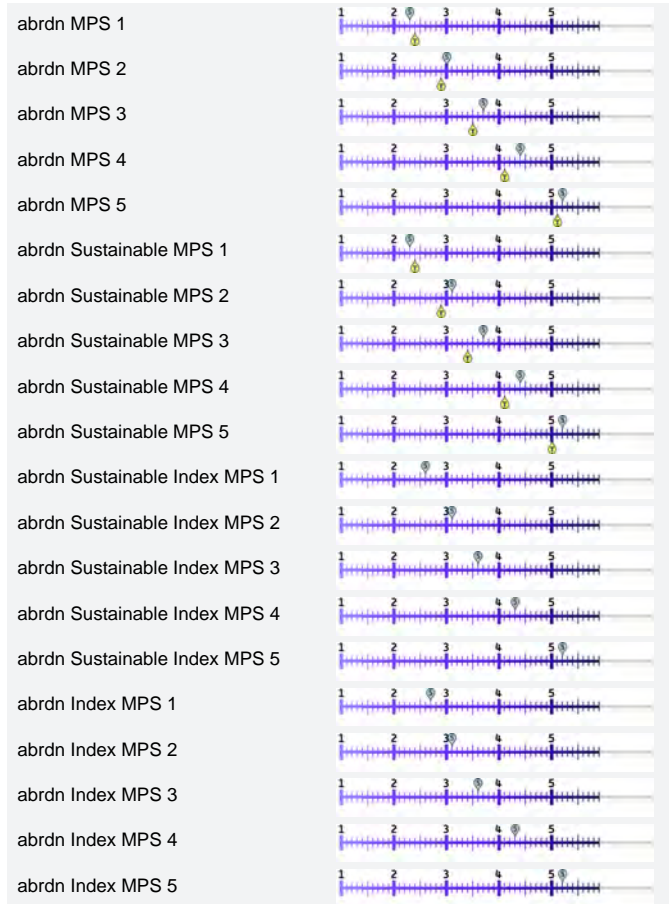
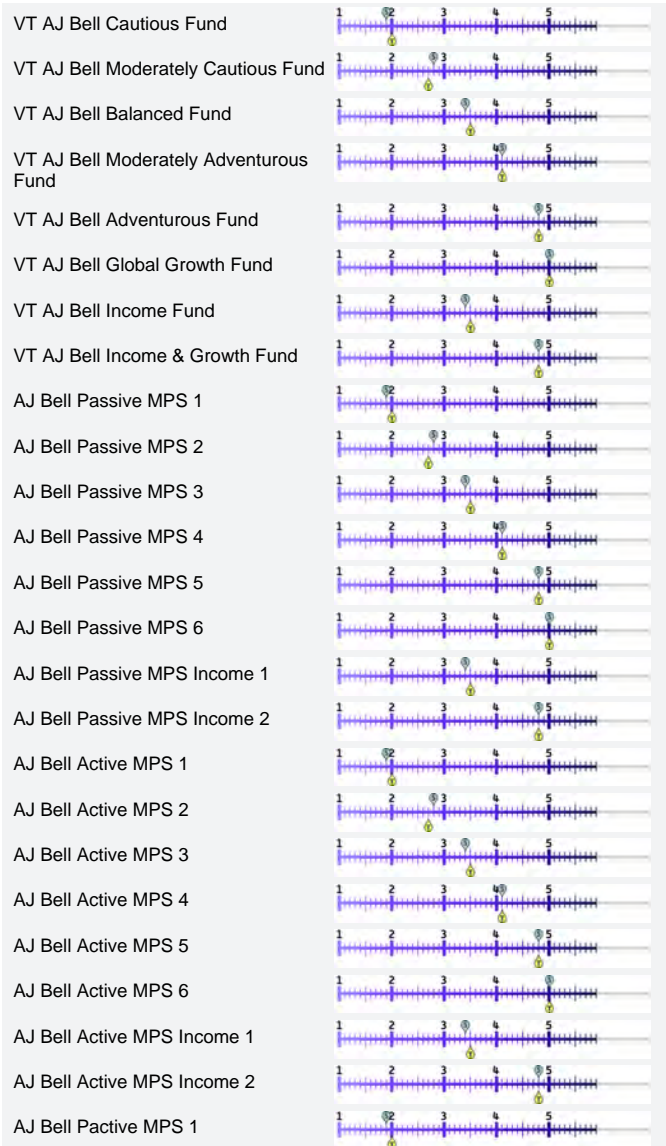
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

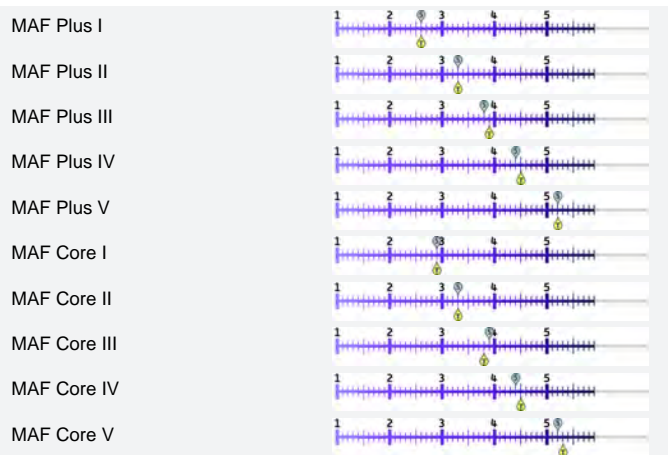
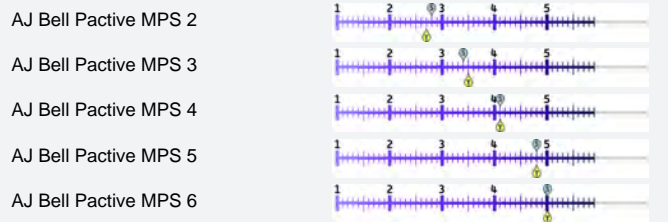
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2RAttitude to Risk Questionnaire. This is also available online for free.

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

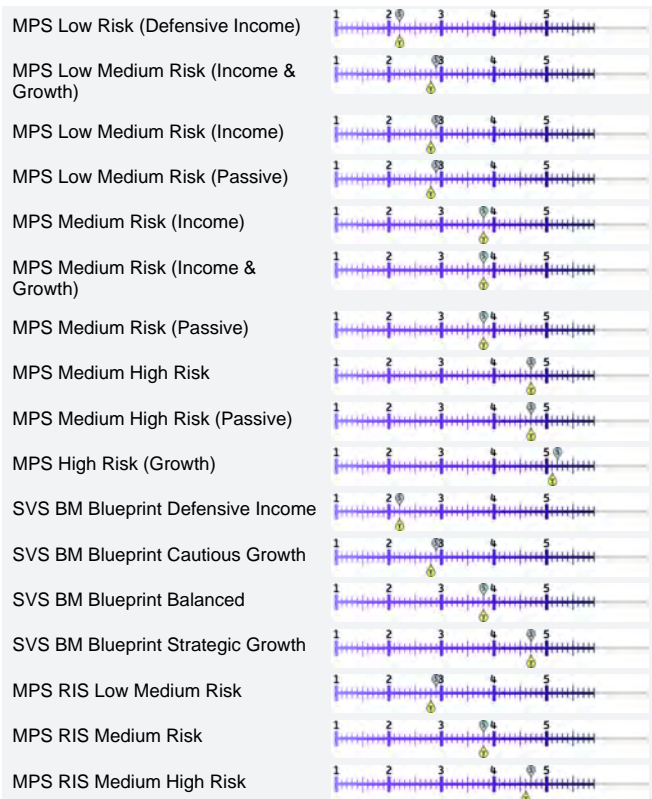
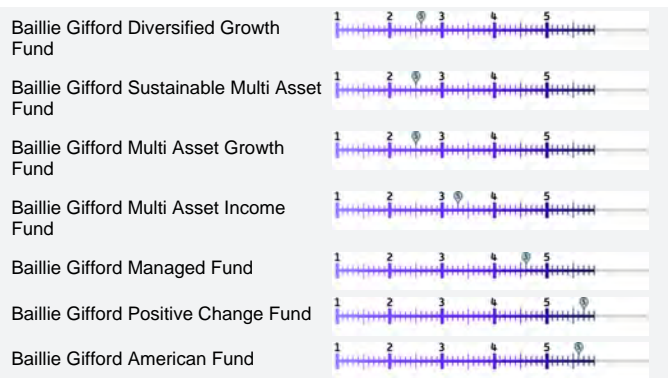


Synaptic Risk rating based on Strategic Asset Allocation Tactical Asset Allocation

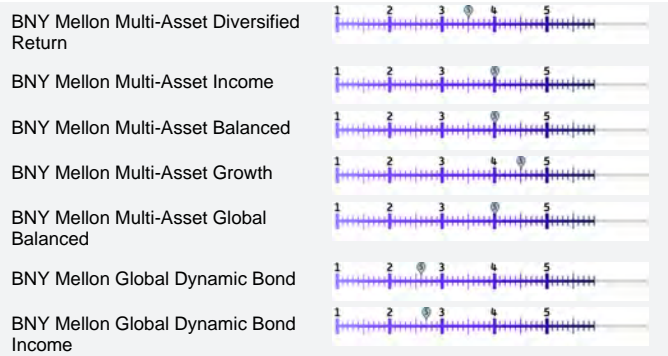




# Baillie Gifford™



# BNY MELLON INVESTMENT MANAGEMENT



|  |  |
|--|--|
| 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 FutureLegacy 3                              |  |
| BNY Mellon FutureLegacy 4                              |  |
| BNY Mellon FutureLegacy 5                              |  |
| BNY Mellon FutureLegacy 6                              |  |
| BNY Mellon FutureLegacy 7                              |  |
| BNY Mellon Multi-Asset Moderate                        |  |
| BNY Mellon Responsible Horizons Strategic Bond Fund    |  |
| BNY Mellon Responsible Horizons UK Corporate 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        |  |



|                          |  |
|--------------------------|--|
| WS Canlife Portfolio III |  |
|--------------------------|--|



|                                    |  |
|------------------------------------|--|
| Canlife Portfolio 3 TRA            |  |
| Canlife Portfolio 4 TRA            |  |
| Canlife Portfolio 5 TRA            |  |
| Canlife Portfolio 6 TRA            |  |
| Canlife Portfolio 7 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      |  |
| Canlife Diversified Risk Managed 3 |  |
| Canlife Diversified Risk Managed 4 |  |
| Canlife Diversified Risk Managed 5 |  |
| Canlife Diversified Risk Managed 6 |  |
| Canlife Diversified Monthly Income |  |

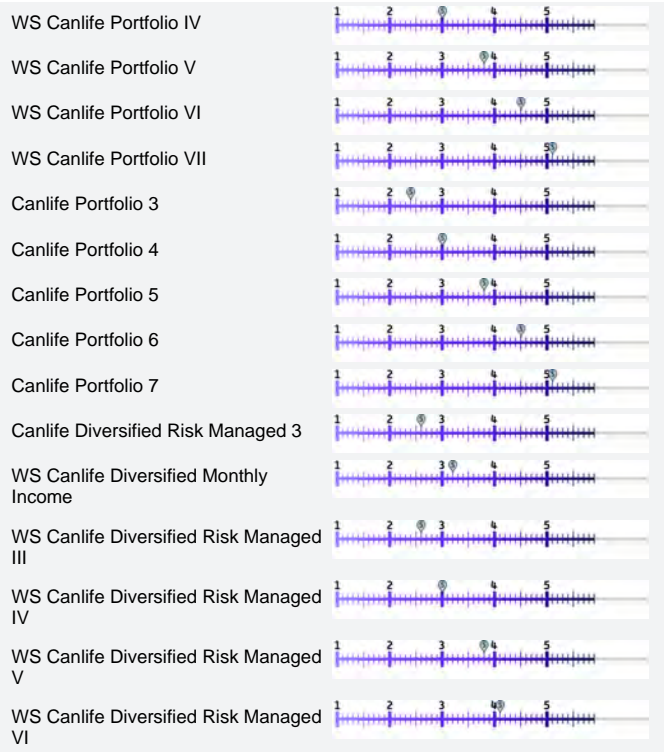


|                   |  |
|-------------------|--|
| Dynamic Passive 1 |  |
| Dynamic Passive 2 |  |
| Dynamic Passive 3 |  |
| Dynamic Passive 4 |  |
| Dynamic Passive 5 |  |

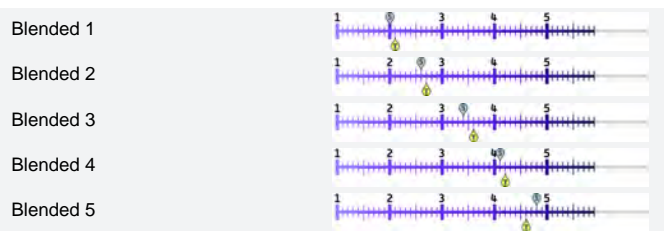


|                              |  |
|------------------------------|--|
| Multi Manager Income 1       |  |
| Multi Manager Income 2       |  |
| Multi Manager Income 3       |  |
| Multi Manager Income 4       |  |
| Multi Manager Income 5       |  |
| Multi Manager Total Return 1 |  |
| Multi Manager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

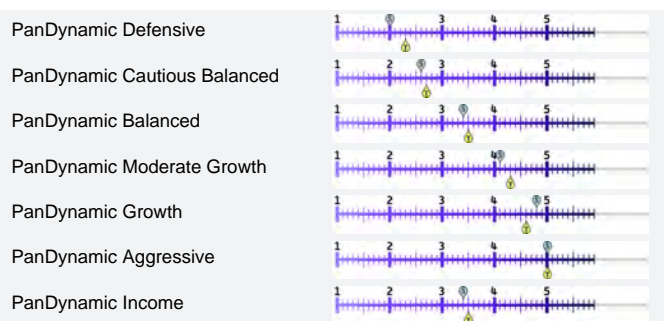
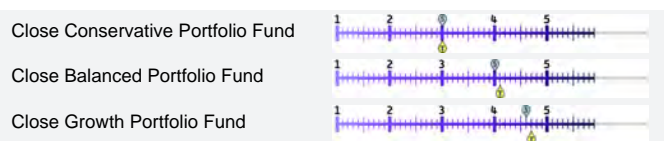




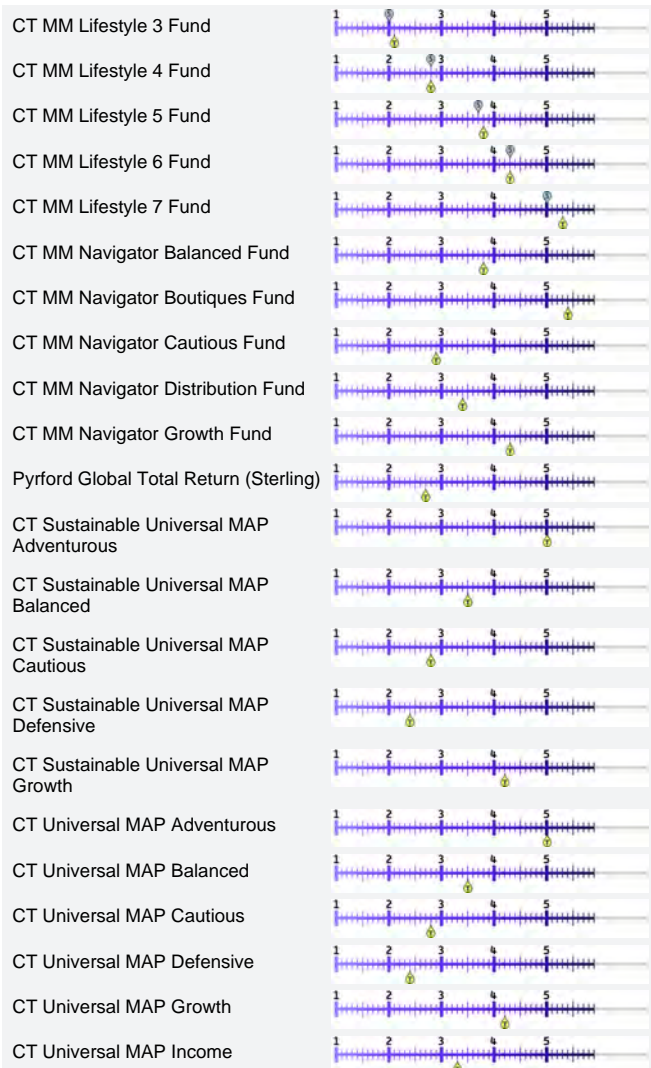
# CHARLES STANLEY

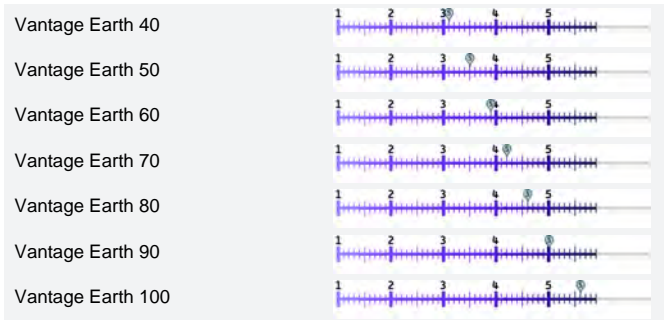
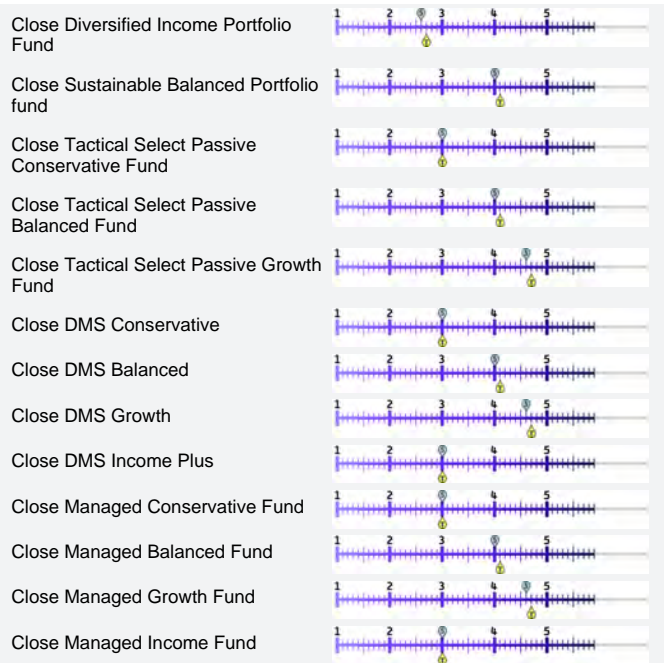


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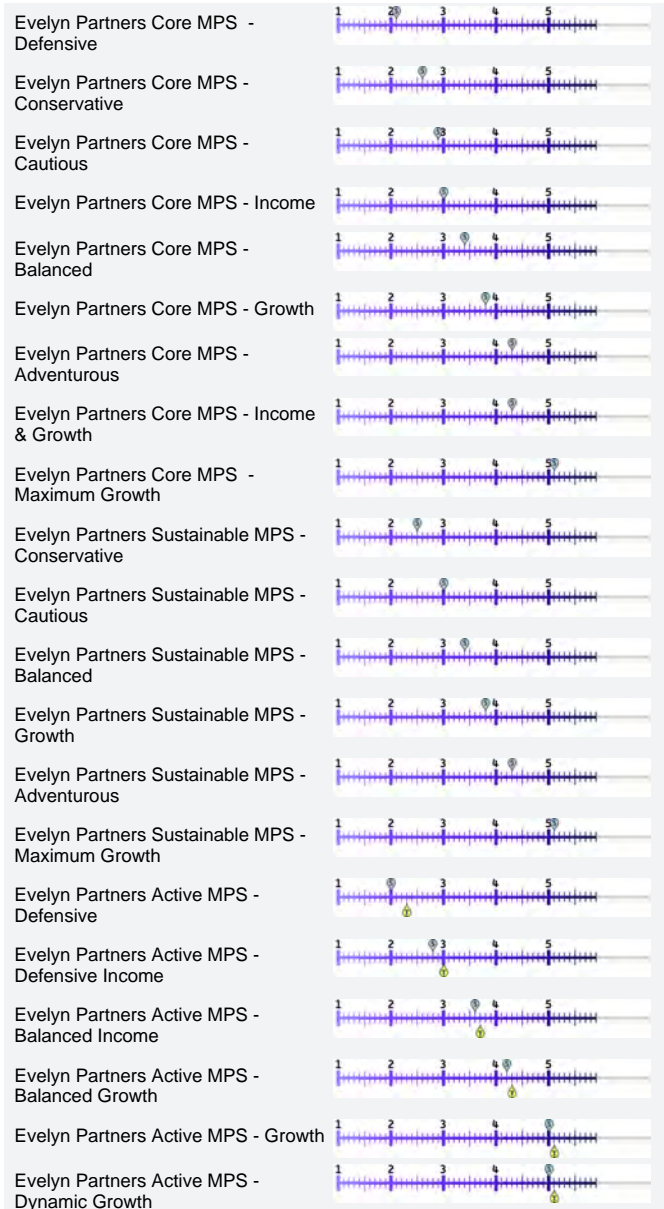
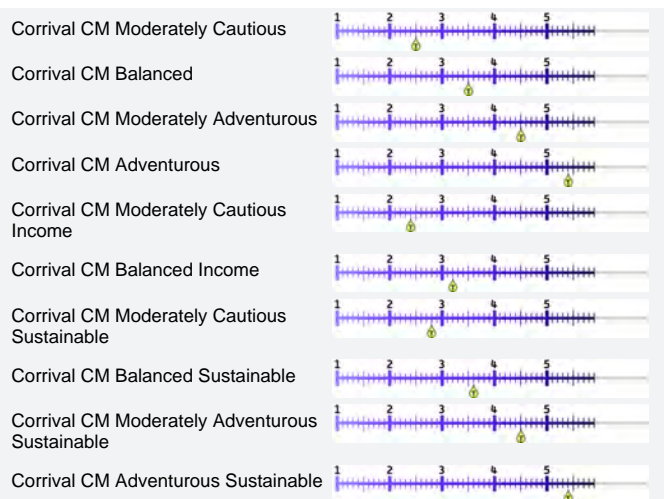
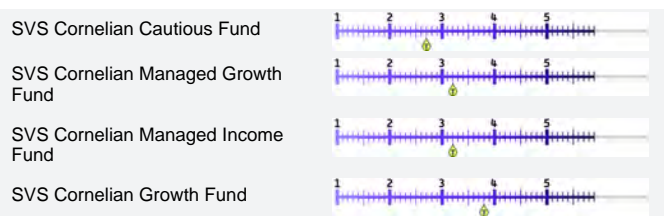
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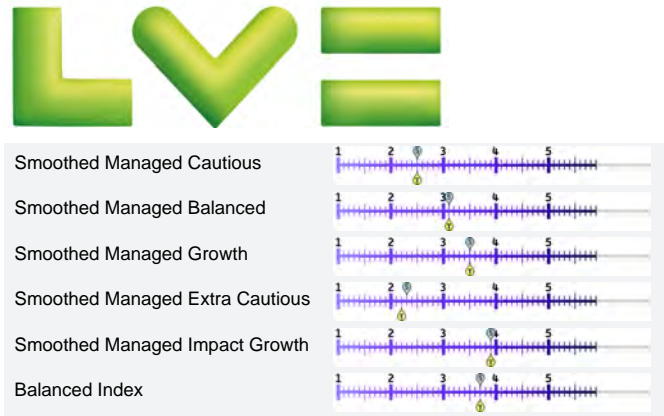
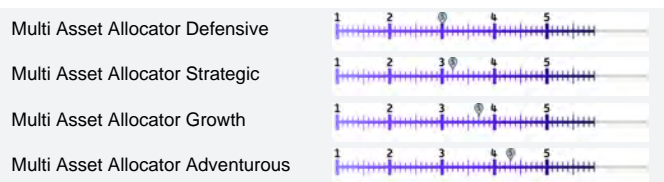
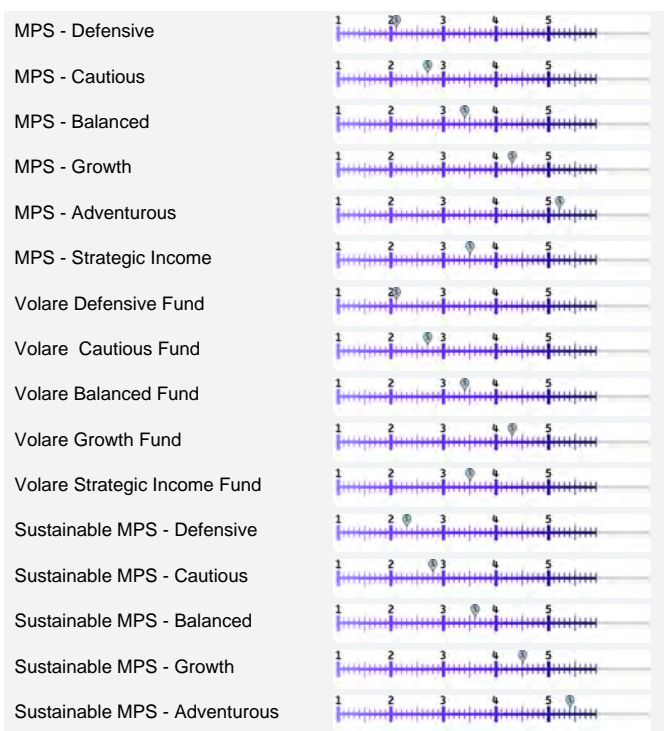
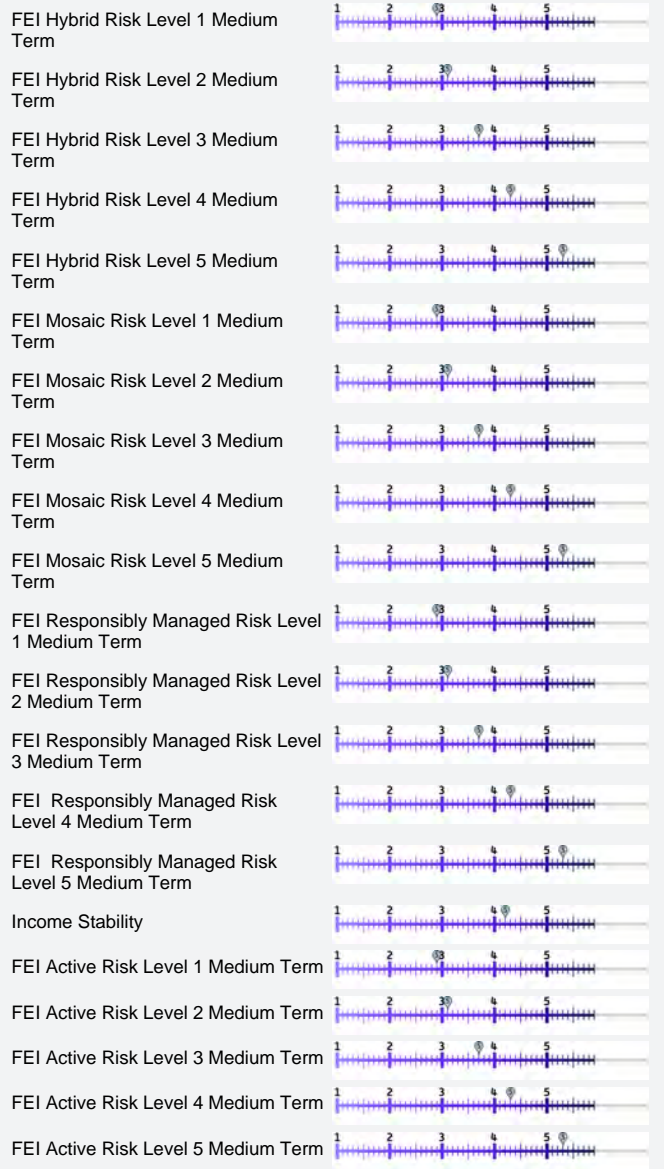
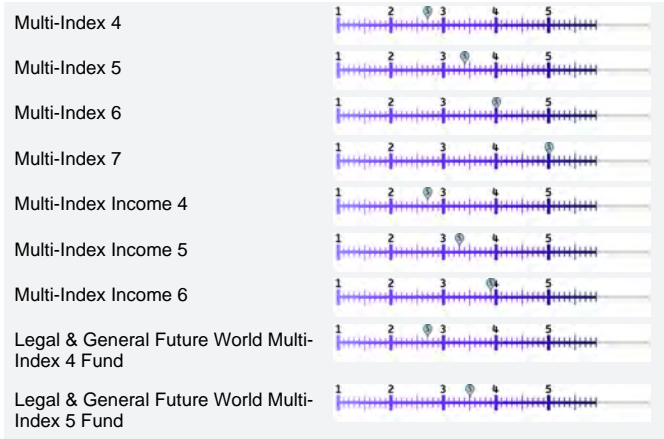
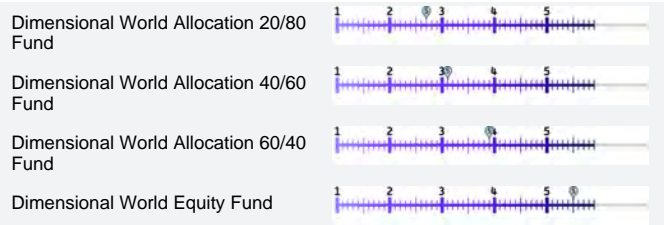



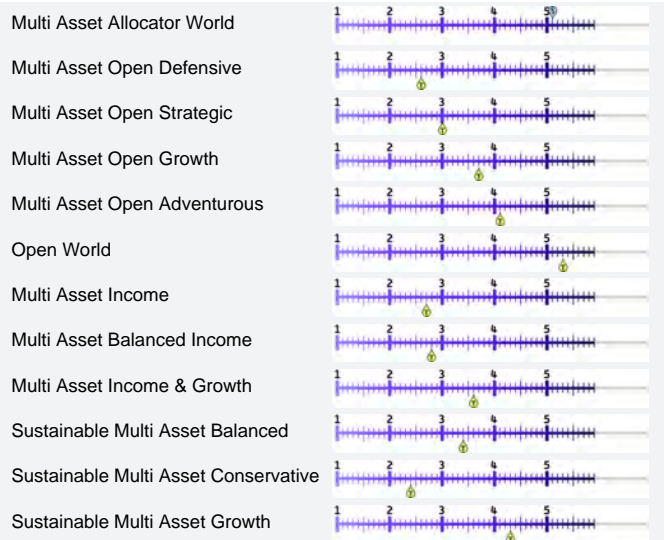
# Cornelian

Part of the Brooks Macdonald Group

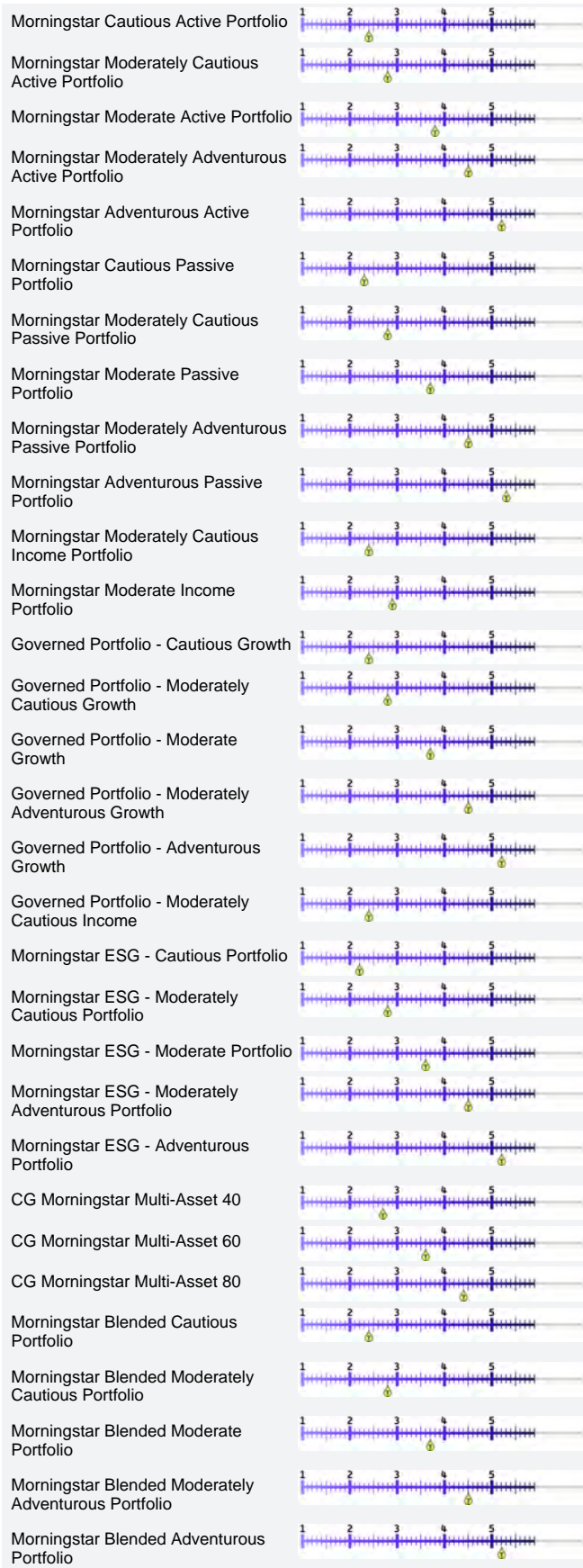
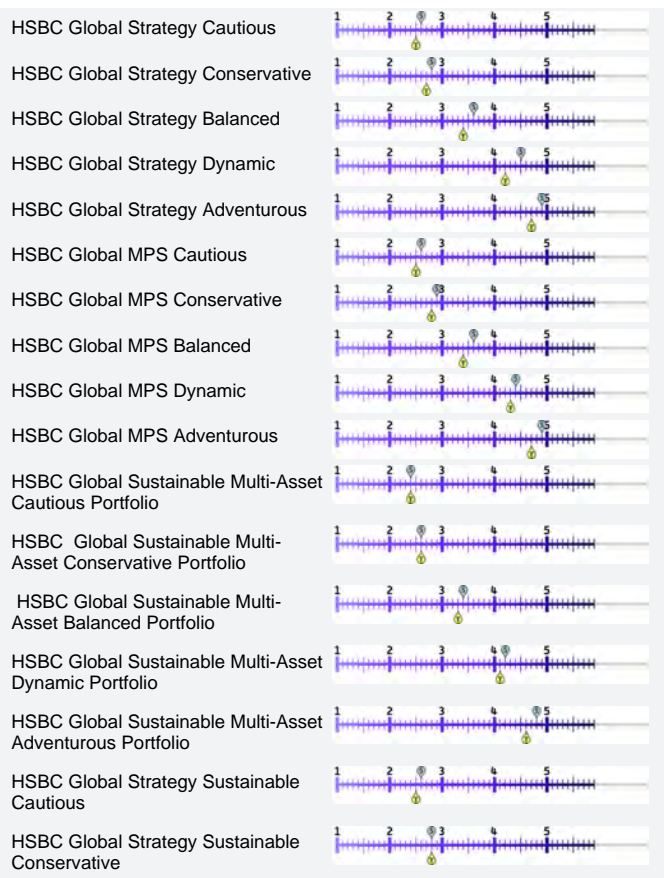
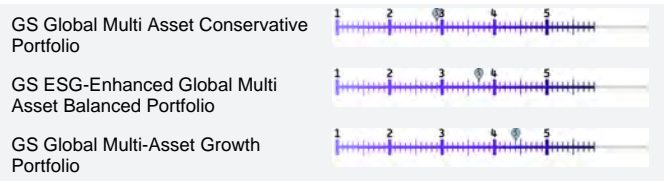








## Asset Management



|  |  |
|--|--|
| HSBC Global Strategy Sustainable Balanced    |  |
| HSBC Global Strategy Sustainable Dynamic     |  |
| HSBC Global Strategy Sustainable Adventurous |  |



|   |  |
|---|--|
| 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 4 Income  |  |
| MPS 5 Income  |  |
| MPS 6 Income  |  |
| MPS 2 Growth  |  |

# 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 |  |

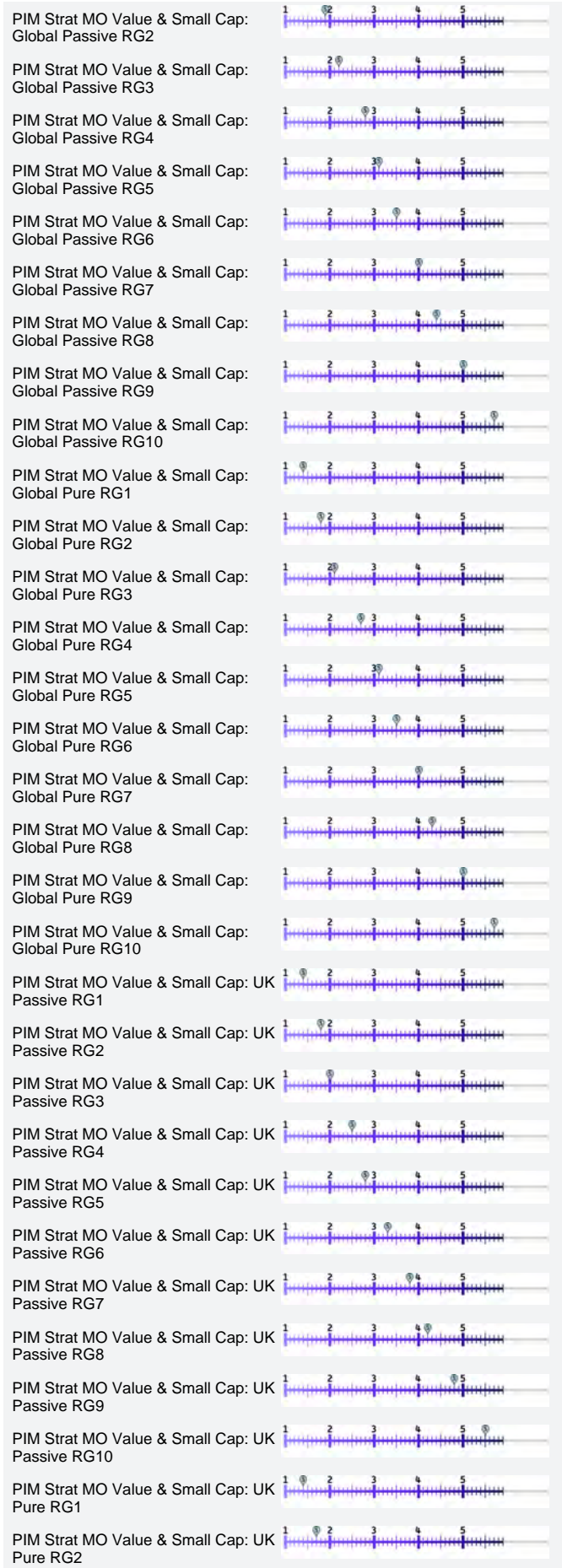
# Parmenion

|                                     |  |
|-------------------------------------|--|
| 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

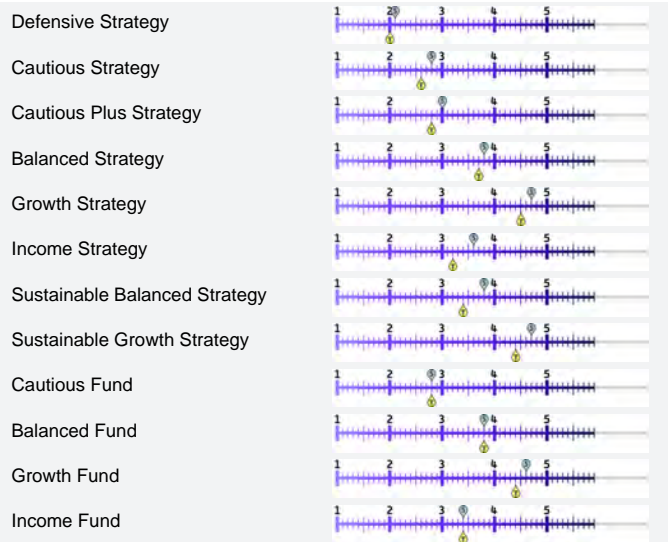
|  |  |
|--|--|
| PIM Strat MO Value & Small Cap: Global Passive RG1 |  |
|--|--|



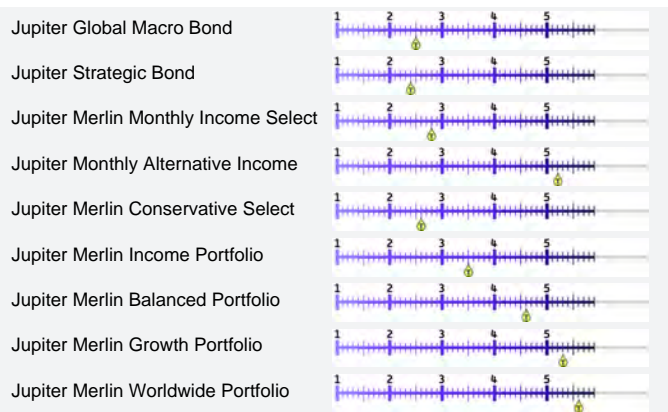


# RATHBONES

Incorporating  
Investec Wealth &  
Investment (UK)



# Jupiter



Jupiter Merlin Moderate Select



Jupiter Merlin Income and Growth Select



# LIONTRUST

Liontrust MA Explorer 100



Liontrust MA Explorer 85



Liontrust MA Explorer Income 60



Liontrust MA Explorer Income 45



Liontrust MA Explorer 70



Liontrust MA Explorer 35



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 Dynamic Passive Adventurous Fund



Liontrust MA Dynamic Passive Growth Fund



Liontrust MA Dynamic Passive Intermediate Fund



Liontrust MA Dynamic Passive Moderate Fund



Liontrust MA Dynamic Passive Progressive Fund



Liontrust MA Dynamic Passive Prudent Fund



Liontrust MA Dynamic Passive Reserve Fund



Liontrust Diversified Real Assets Fund



# LIONTRUST

MPS Blended Growth 1



MPS Blended Growth 2



MPS Blended Growth 3



MPS Blended Growth 4



MPS Blended Growth 5



MPS Blended Growth 6



MPS Blended Growth 7



MPS Blended Growth 8



MPS Blended Income 1



MPS Blended Income 2



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



# Parmenion

Parmenion Tactical Active RG1



Parmenion Tactical Active RG2



Parmenion Tactical Active RG3



Parmenion Tactical Active RG4



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



Parmenion Tactical Passive RG7



Parmenion Tactical Passive RG8



Parmenion Tactical Passive RG9



Parmenion Tactical Passive RG10



# Parmenion

Parmenion Vanguard LifeStrategy Portfolio RG1



Parmenion Vanguard LifeStrategy Portfolio RG2



Parmenion Vanguard LifeStrategy Portfolio RG3



|                       |  |
|-----------------------|--|
| MPS Blended Income 3  |  |
| MPS Blended Income 4  |  |
| MPS Blended Income 5  |  |
| MPS Blended Income 6  |  |
| MPS Dynamic Passive 1 |  |
| MPS Dynamic Passive 2 |  |
| MPS Dynamic Passive 3 |  |
| MPS Dynamic Passive 4 |  |
| MPS Dynamic Passive 5 |  |
| MPS Dynamic Passive 6 |  |
| MPS Dynamic Passive 7 |  |
| MPS Dynamic Passive 8 |  |

|  |  |
|--|--|
| 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 |  |



# LIONTRUST

|   |  |
|---|--|
| 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     |  |

|   |  |
|---|--|
| Standard Life Future Advantage 1 Pension Fund             |  |
| Standard Life Future Advantage 2 Pension Fund             |  |
| Standard Life Future Advantage 3 Pension Fund             |  |
| Standard Life Future Advantage 4 Pension Fund             |  |
| Standard Life Future Advantage 5 Pension Fund             |  |
| Standard Life Sustainable Multi Asset Growth Pension Fund |  |



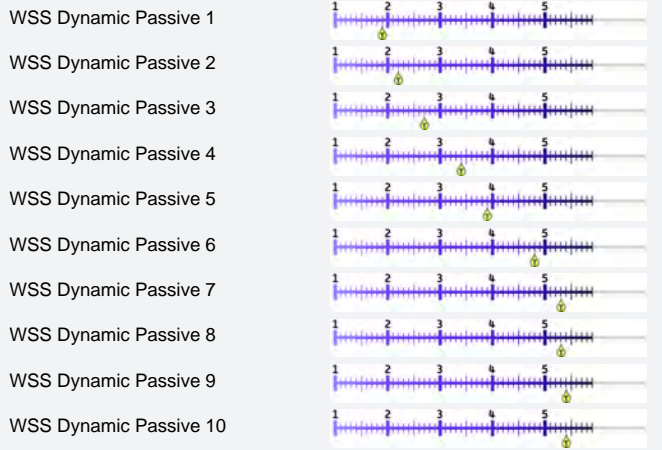
## QUILTER CHEVIOT INVESTMENT MANAGEMENT

# LIONTRUST

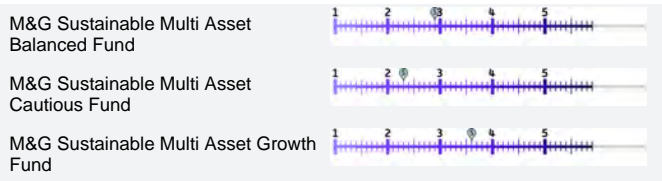
|                       |  |
|-----------------------|--|
| WSS Blended Growth 1  |  |
| WSS Blended Growth 2  |  |
| WSS Blended Growth 3  |  |
| WSS Blended Growth 4  |  |
| WSS Blended Growth 5  |  |
| WSS Blended Growth 6  |  |
| WSS Blended Growth 7  |  |
| WSS Blended Growth 8  |  |
| WSS Blended Growth 9  |  |
| WSS Blended Growth 10 |  |
| WSS Blended Income 1  |  |
| WSS Blended Income 2  |  |
| WSS Blended Income 3  |  |
| WSS Blended Income 4  |  |
| WSS Blended Income 5  |  |
| WSS Blended Income 6  |  |

|                                       |  |
|---------------------------------------|--|
| MPS Global Growth (Direct & Platform) |  |
| MPS Growth (Direct & Platform)        |  |
| MPS Balanced (Direct & Platform)      |  |
| MPS Global Income                     |  |
| MPS Income (Direct & Platform)        |  |
| MPS Defensive (Direct & Platform)     |  |
| MPS Conservative (Direct & Platform)  |  |
| MPS Cautious (Direct & Platform)      |  |
| IDX Growth                            |  |
| IDX Balanced                          |  |
| IDX Income                            |  |
| IDX Conservative                      |  |
| MPS Global Income (Platform)          |  |
| IDX Growth (Platform)                 |  |
| IDX Balanced (Platform)               |  |
| IDX Income (Platform)                 |  |
| IDX Conservative (Platform)           |  |

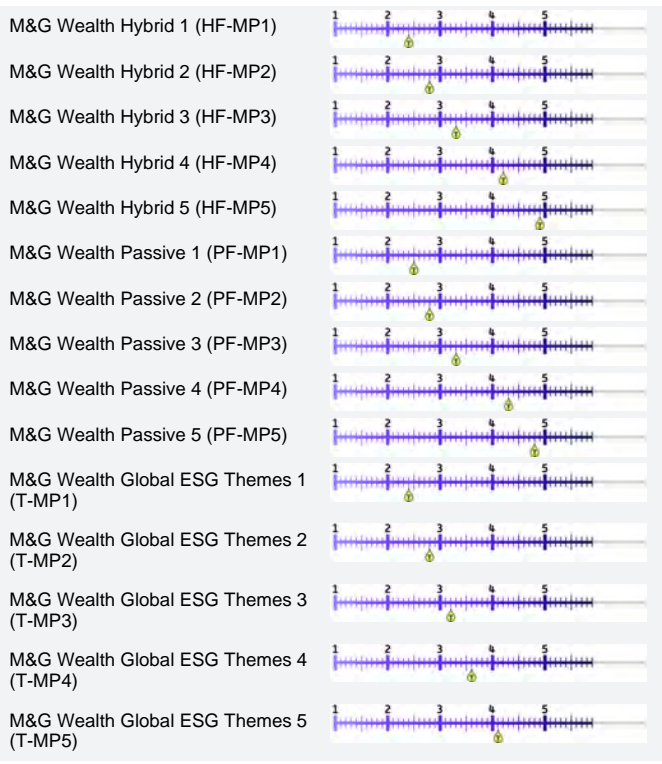




# M&G Investments



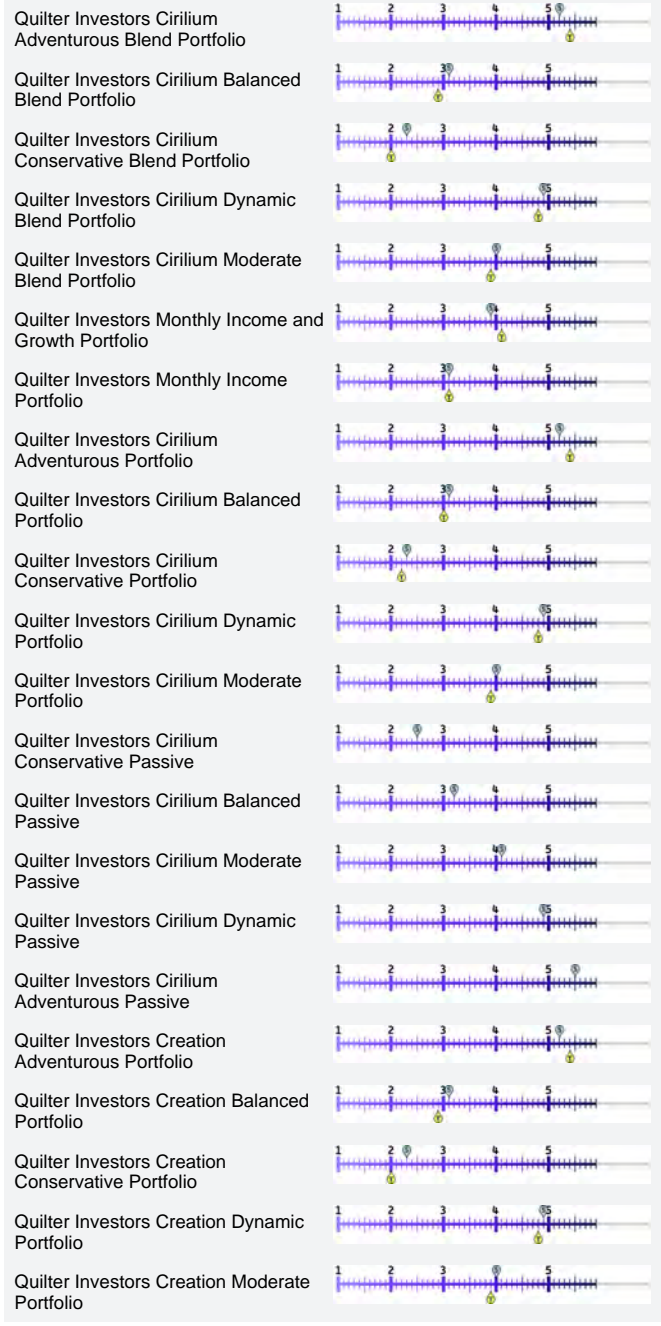
# M&G wealth



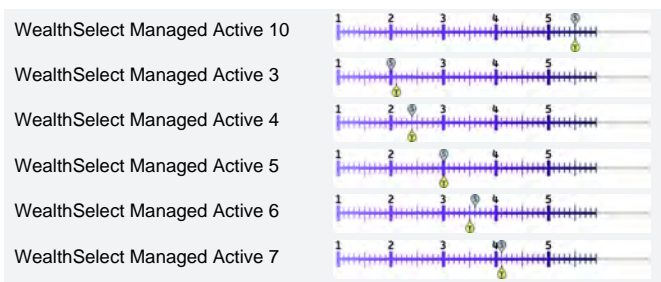
# Ninety One



# Quilter Investors



# Quilter



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

|                                 |  |
|---------------------------------|--|
| 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  |  |

# Parmenion

|                          |  |
|--------------------------|--|
| 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  |  |

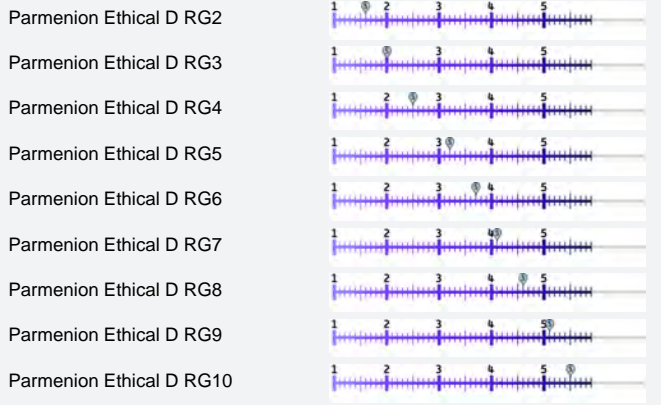
# Quilter

|                                    |  |
|------------------------------------|--|
| 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  |  |

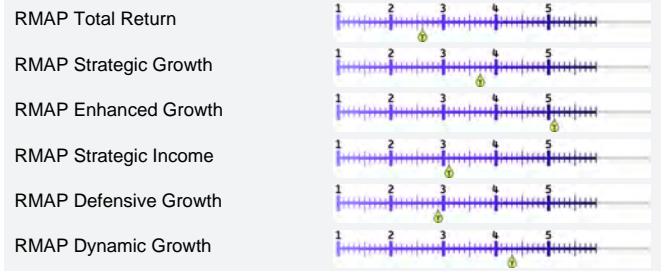
# RATHBONES

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

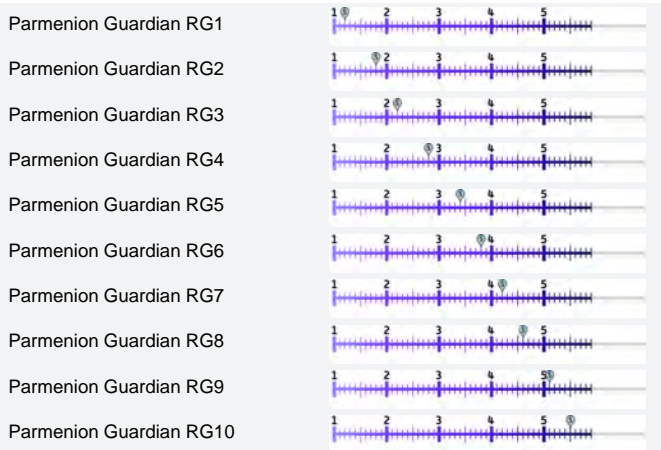




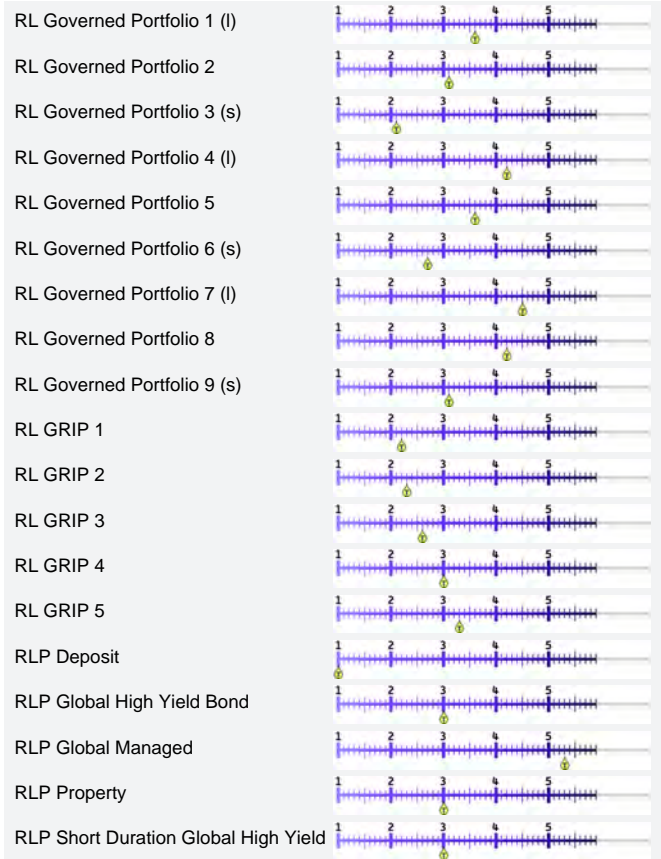
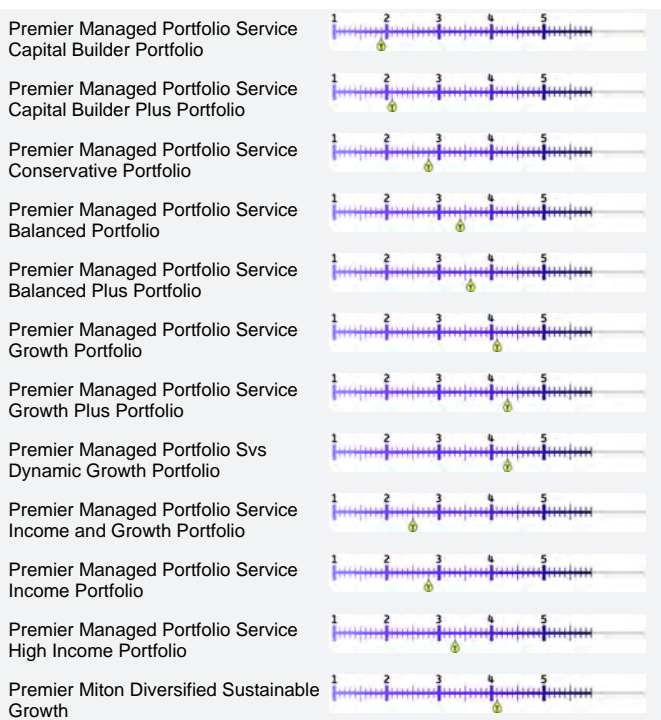
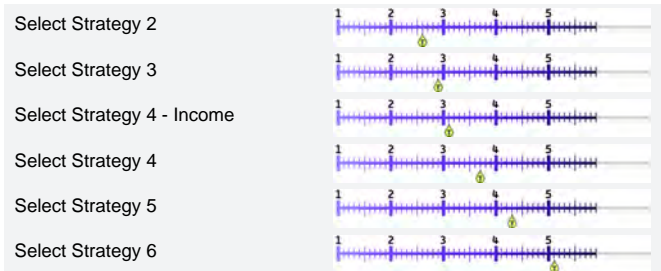
# RATHBONES

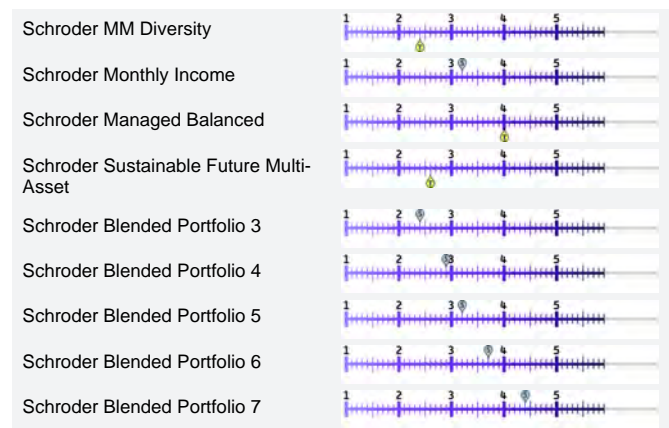
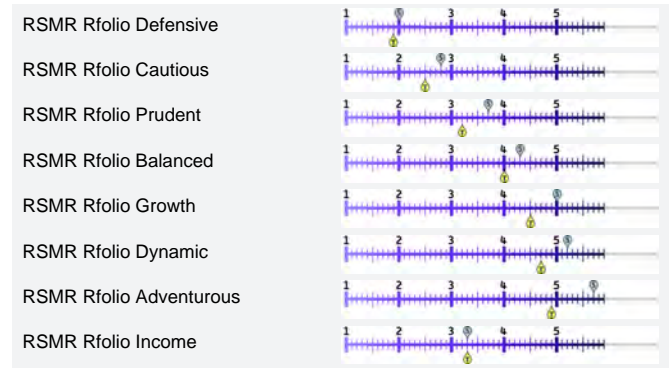
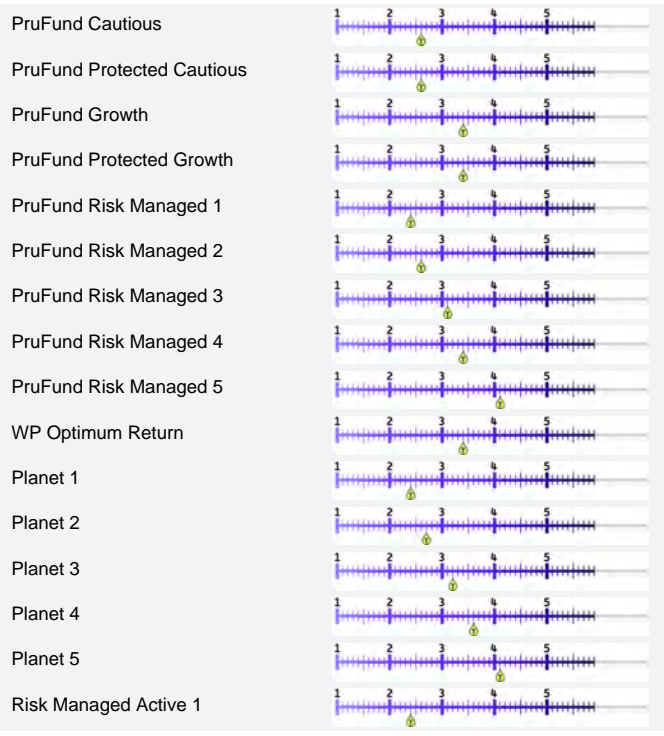
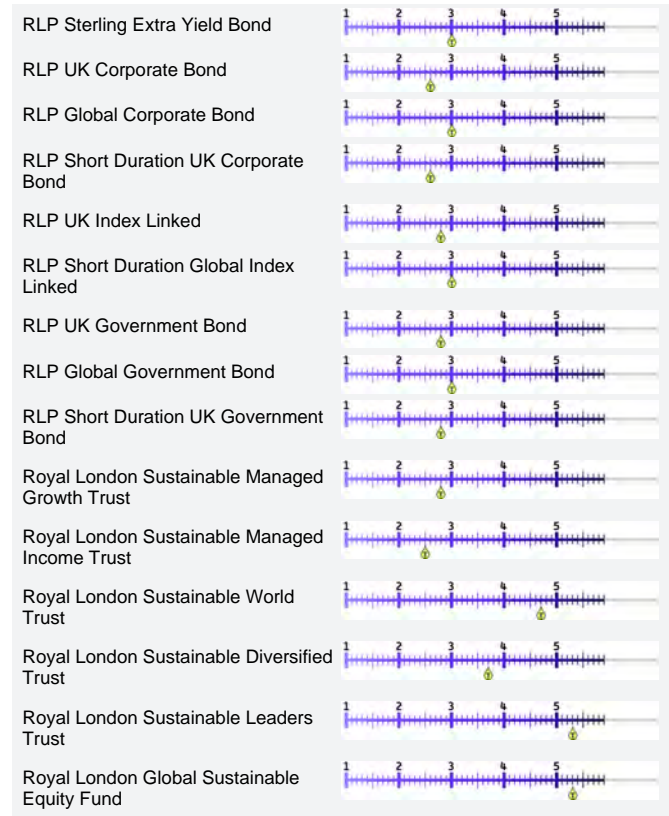


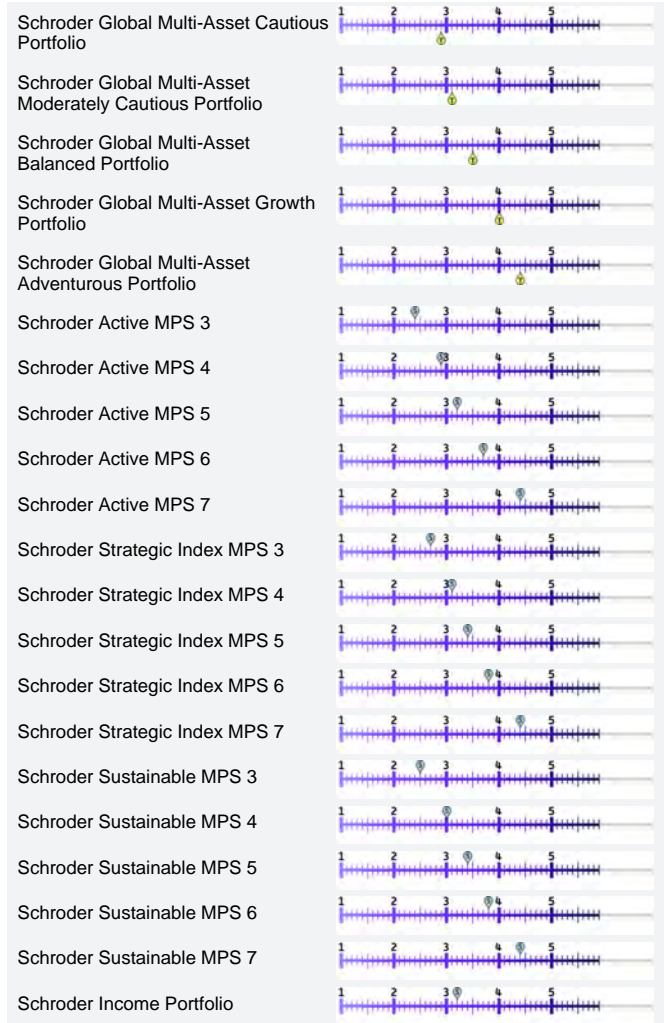
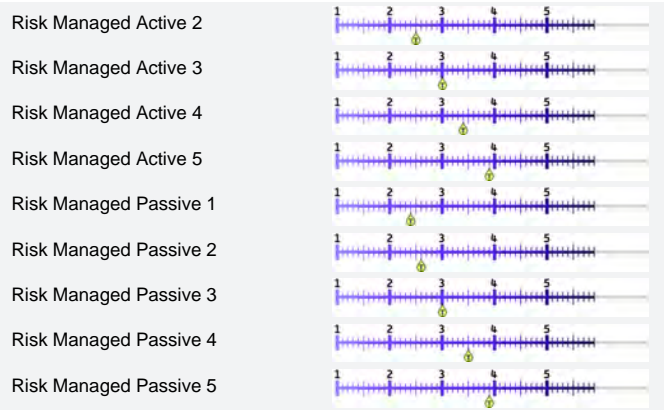
# Parmenion



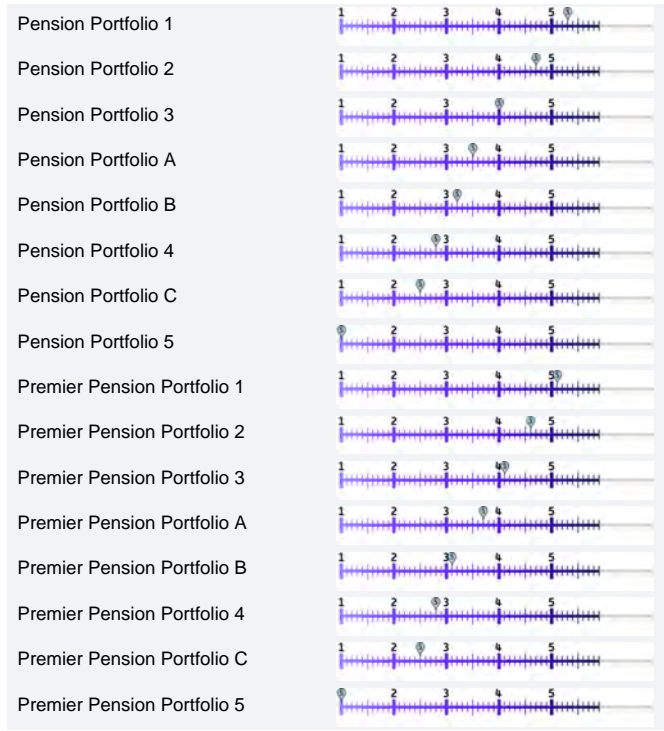
# RATHBONES







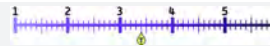
# Quilter

# RATHBONES



RGMAP Strategic Growth



RGMAP Dynamic Growth



RL GMAP Conservative



RL GMAP Defensive



RL GMAP Balanced



RL GMAP Growth



RL GMAP Adventurous



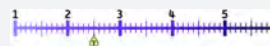
RL GMAP Dynamic



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



RSMR Responsible Cautious



RSMR Responsible Balanced



RSMR Responsible Growth



RSMR Responsible Dynamic



Russell Investments Classic Plus Secure Model Portfolio



Russell Investments Classic Plus Cautious Model Portfolio



Russell Invt Classic Plus Conservative Model Portfolio



Russell Investments Classic Plus Moderate Model Portfolio



Russell Investments Classic Plus Balanced Model Portfolio



Russell Invt Classic Plus Progressive Model Portfolio



Russell Invt Classic Plus Adventurous Model Portfolio



Russell Investments Classic Plus Growth Model Portfolio



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



abrdn MyFolio Market I



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

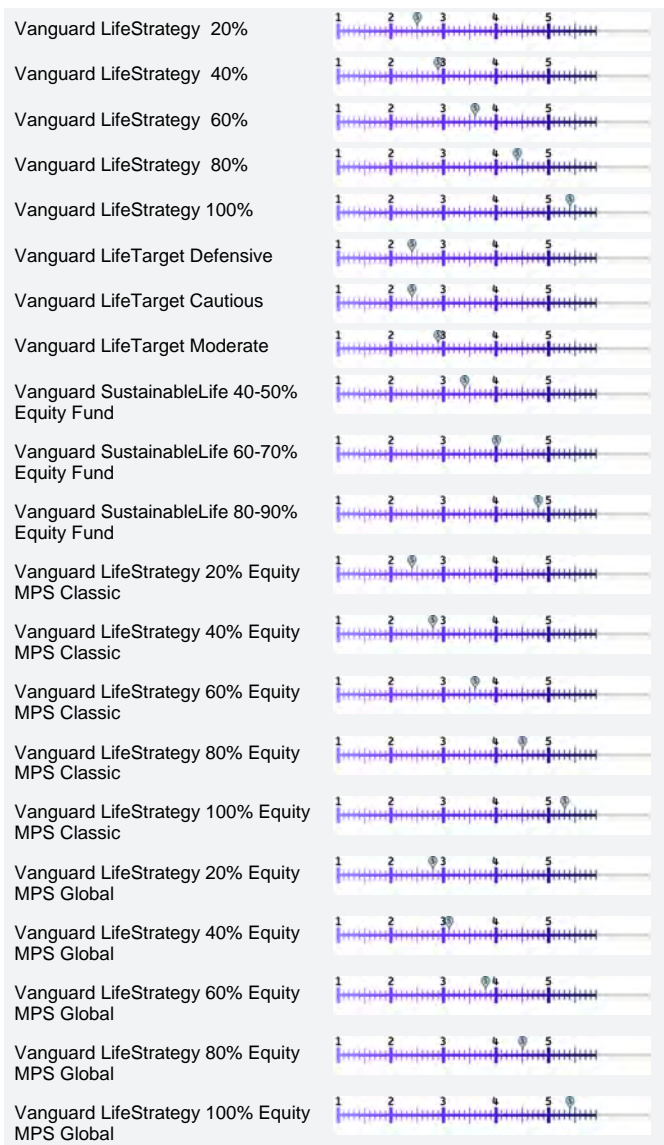
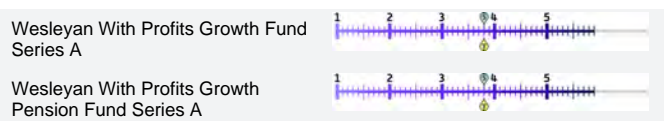
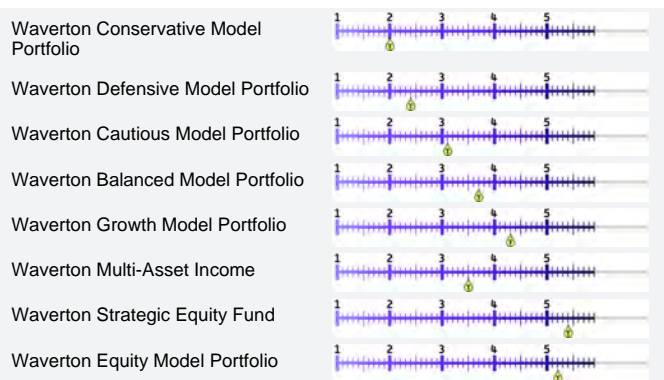
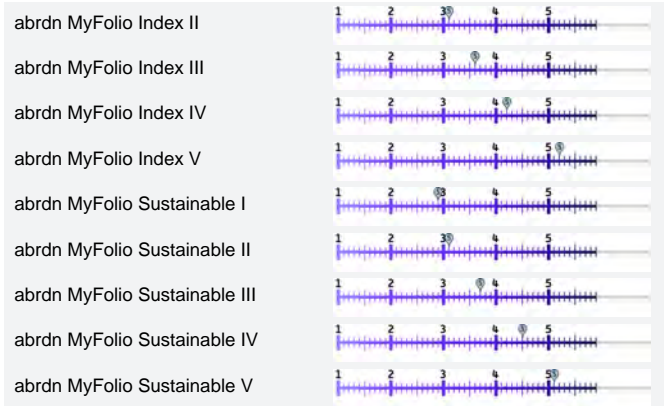
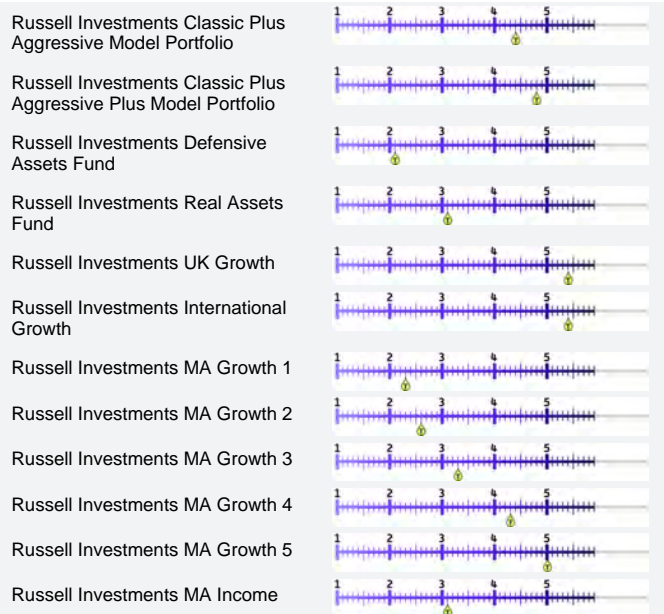


abrdn MyFolio Multi-Manager V



abrdn MyFolio Index I

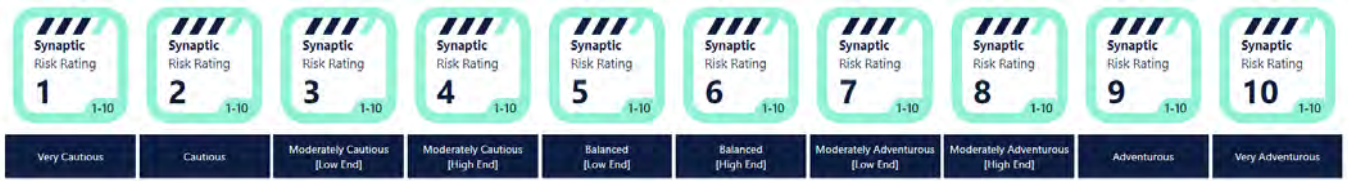




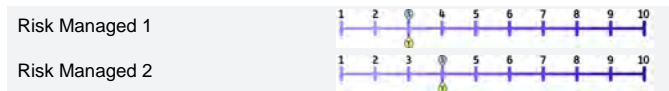
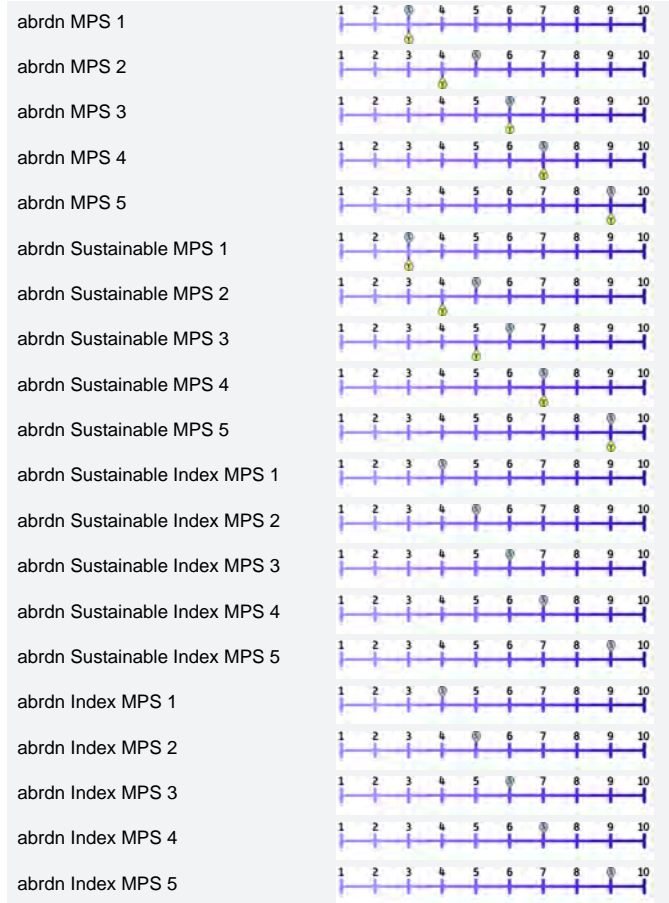
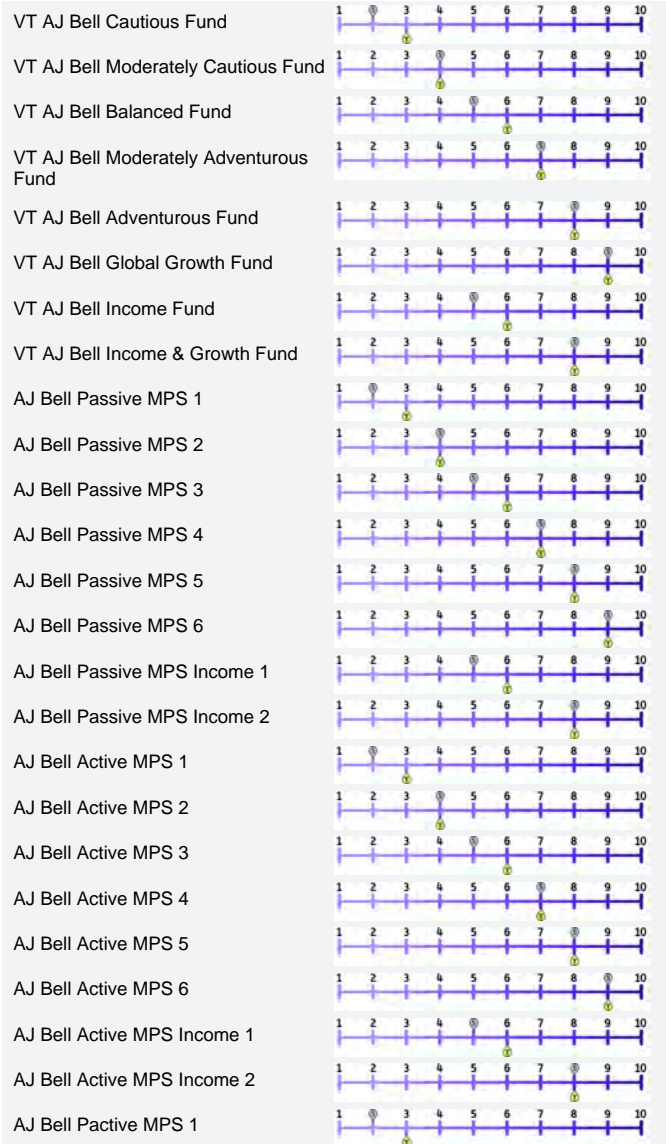
(s) These portfolios were constructed with short investment timelines (5 year) in mind.

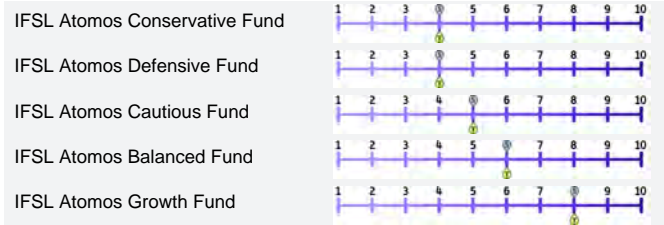
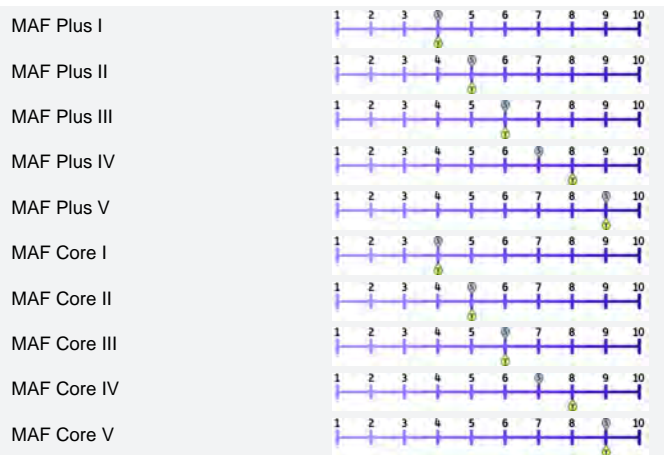
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

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.

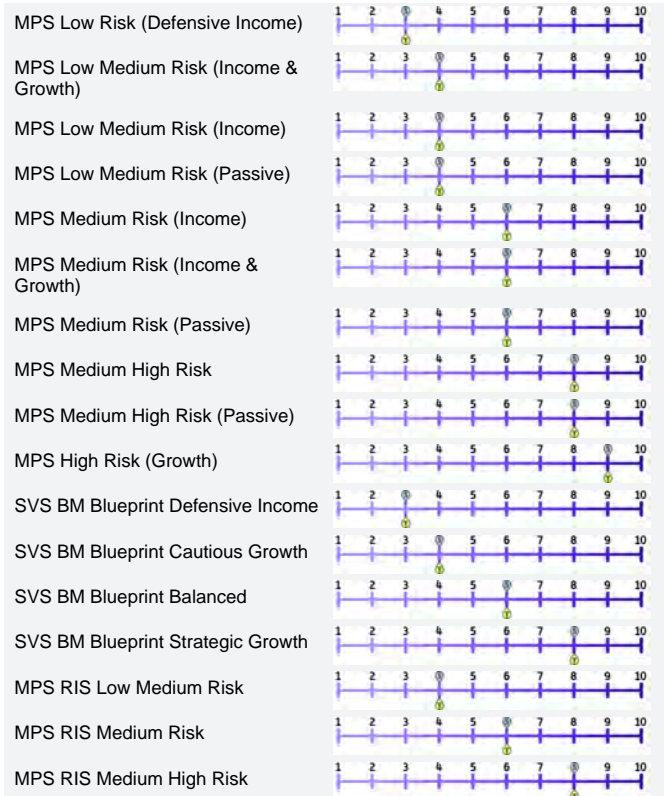
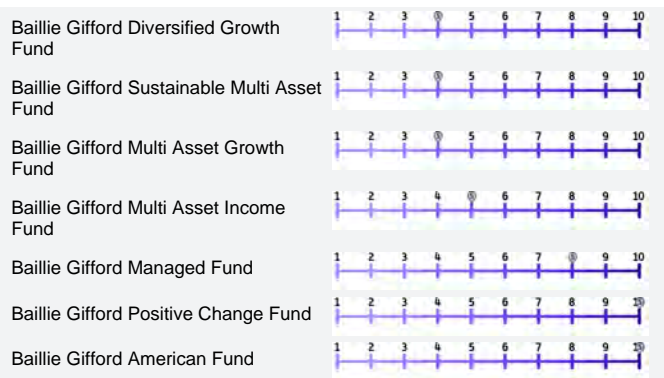


Synaptic Risk rating based on Strategic Asset Allocation Tactical Asset Allocation

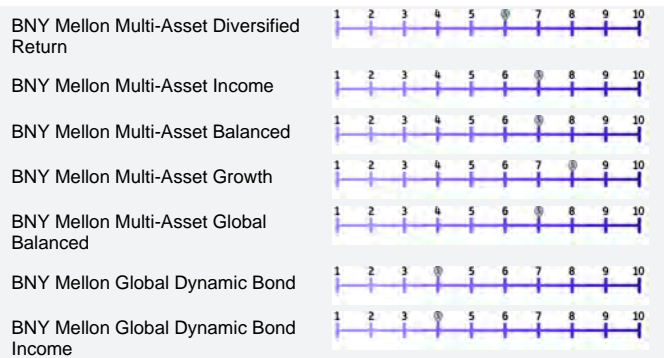




## Baillie Gifford™



## BNY MELLON INVESTMENT MANAGEMENT





|  |  |
|--|--|
| 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 FutureLegacy 3                              |  |
| BNY Mellon FutureLegacy 4                              |  |
| BNY Mellon FutureLegacy 5                              |  |
| BNY Mellon FutureLegacy 6                              |  |
| BNY Mellon FutureLegacy 7                              |  |
| BNY Mellon Multi-Asset Moderate                        |  |
| BNY Mellon Responsible Horizons Strategic Bond Fund    |  |
| BNY Mellon Responsible Horizons UK Corporate 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        |  |



|                          |  |
|--------------------------|--|
| WS Canlife Portfolio III |  |
|--------------------------|--|



|                                    |  |
|------------------------------------|--|
| Canlife Portfolio 3 TRA            |  |
| Canlife Portfolio 4 TRA            |  |
| Canlife Portfolio 5 TRA            |  |
| Canlife Portfolio 6 TRA            |  |
| Canlife Portfolio 7 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      |  |
| Canlife Diversified Risk Managed 3 |  |
| Canlife Diversified Risk Managed 4 |  |
| Canlife Diversified Risk Managed 5 |  |
| Canlife Diversified Risk Managed 6 |  |
| Canlife Diversified Monthly Income |  |

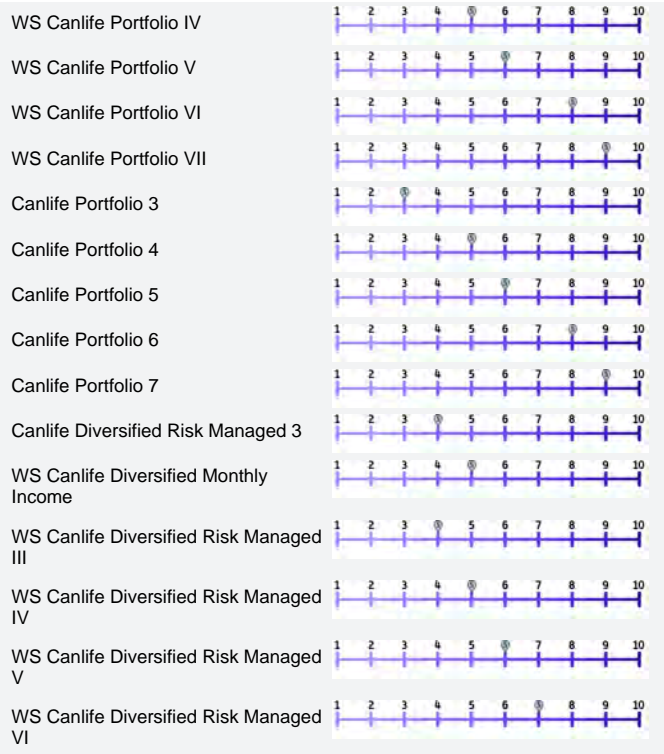


|                   |  |
|-------------------|--|
| Dynamic Passive 1 |  |
| Dynamic Passive 2 |  |
| Dynamic Passive 3 |  |
| Dynamic Passive 4 |  |
| Dynamic Passive 5 |  |

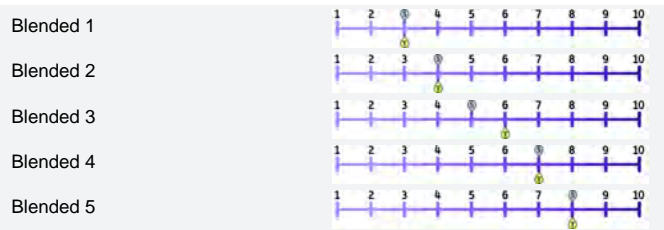


|                              |  |
|------------------------------|--|
| Multi Manager Income 1       |  |
| Multi Manager Income 2       |  |
| Multi Manager Income 3       |  |
| Multi Manager Income 4       |  |
| Multi Manager Income 5       |  |
| Multi Manager Total Return 1 |  |
| Multi Manager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

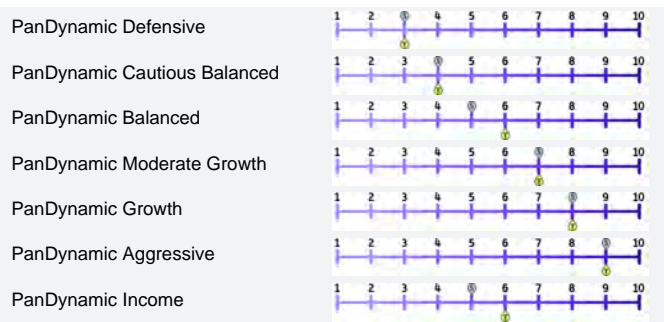




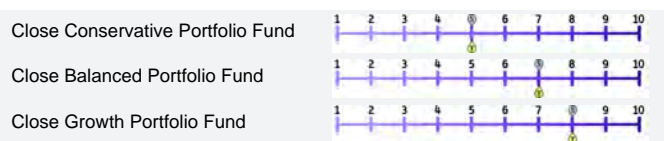
# CHARLES STANLEY



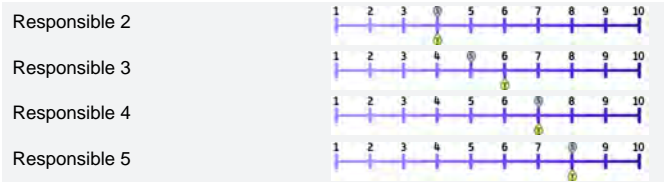
# CHARLES STANLEY



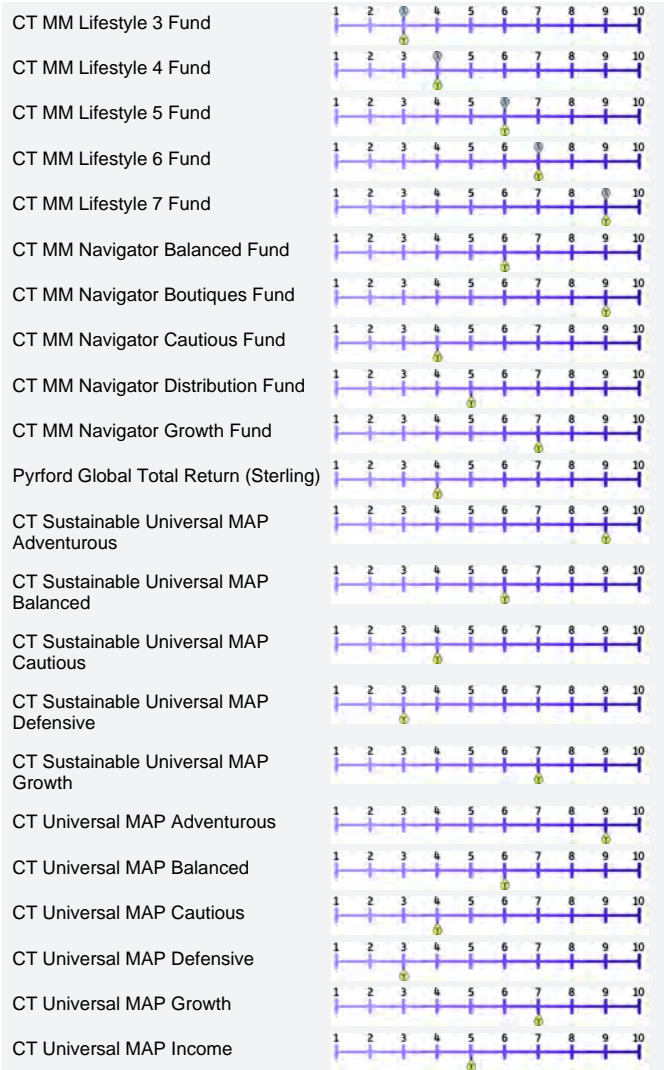
## Close Brothers Asset Management



# CHARLES STANLEY

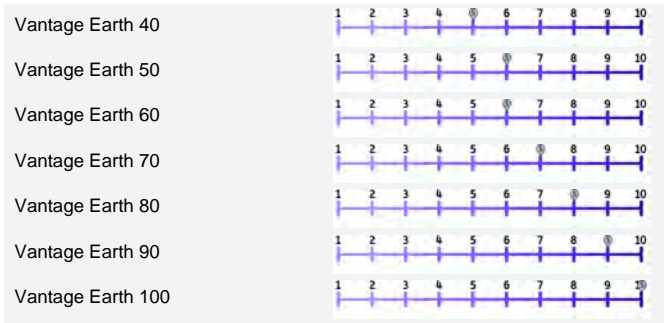
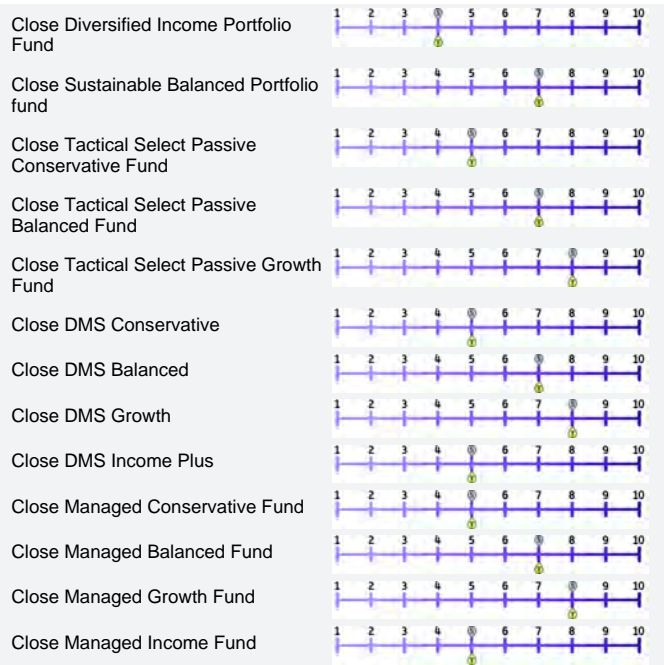


## COLUMBIA THREADNEEDLE INVESTMENTS



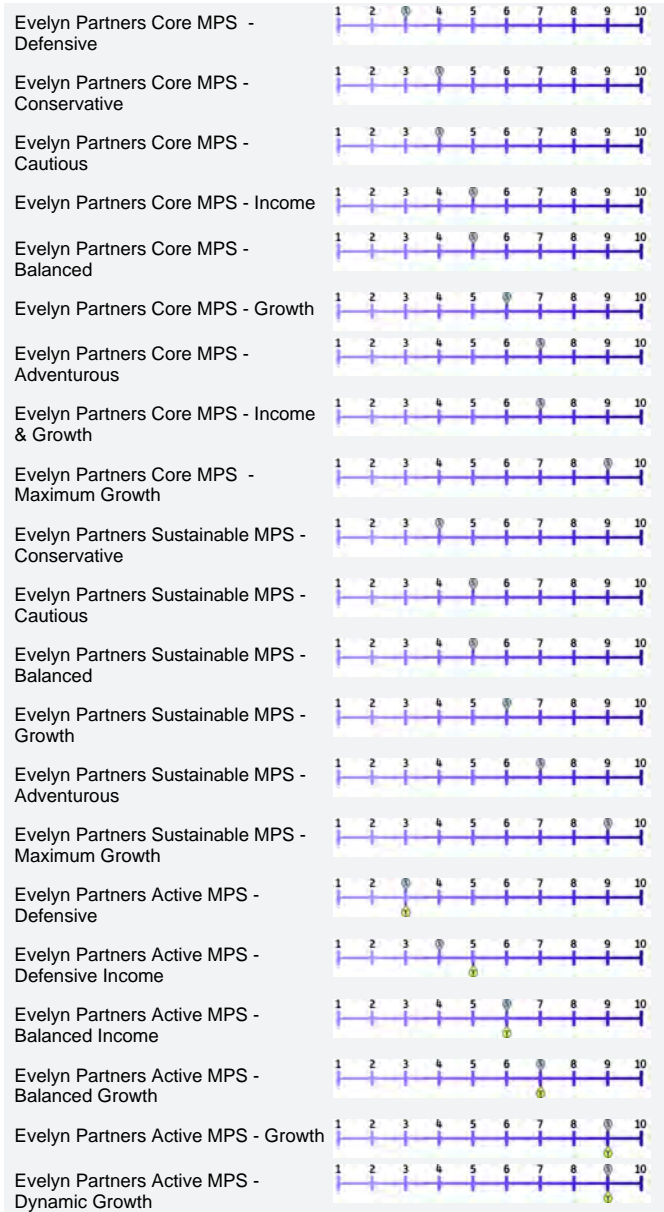
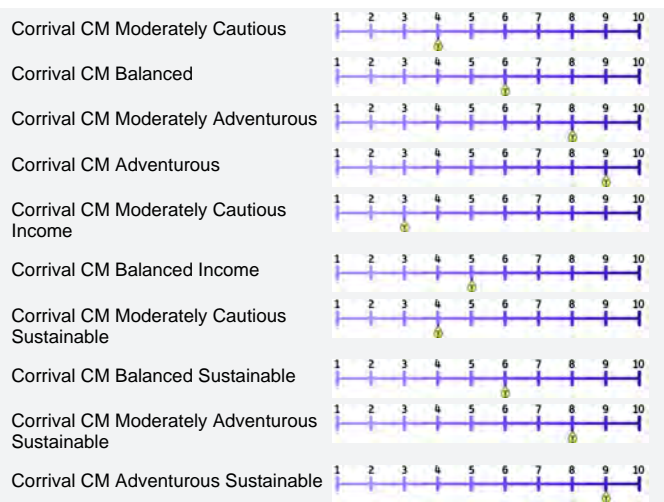
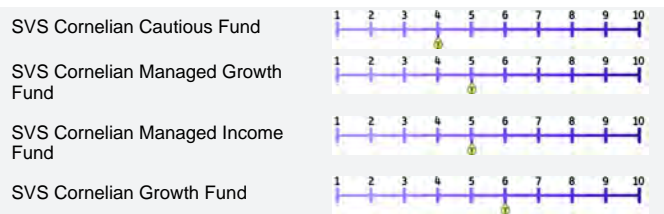
## evidence based investing





# Cornelian

Part of the Brooks Macdonald Group



|   |  |
|---|--|
| Dimensional World Allocation 20/80 Fund |  |
| Dimensional World Allocation 40/60 Fund |  |
| Dimensional World Allocation 60/40 Fund |  |
| Dimensional World Equity Fund           |  |

|   |  |
|---|--|
| 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 |  |



|  |  |
|--|--|
| 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              |  |



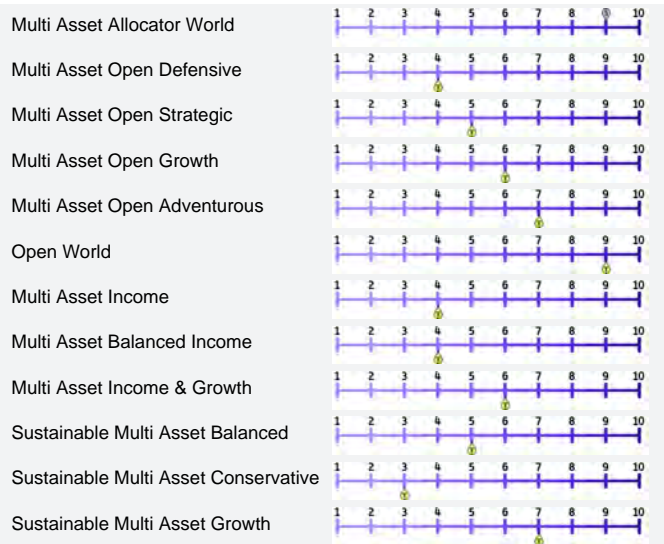
|                               |  |
|-------------------------------|--|
| MPS - Defensive               |  |
| MPS - Cautious                |  |
| MPS - Balanced                |  |
| MPS - Growth                  |  |
| MPS - Adventurous             |  |
| MPS - Strategic Income        |  |
| Volare 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 |  |



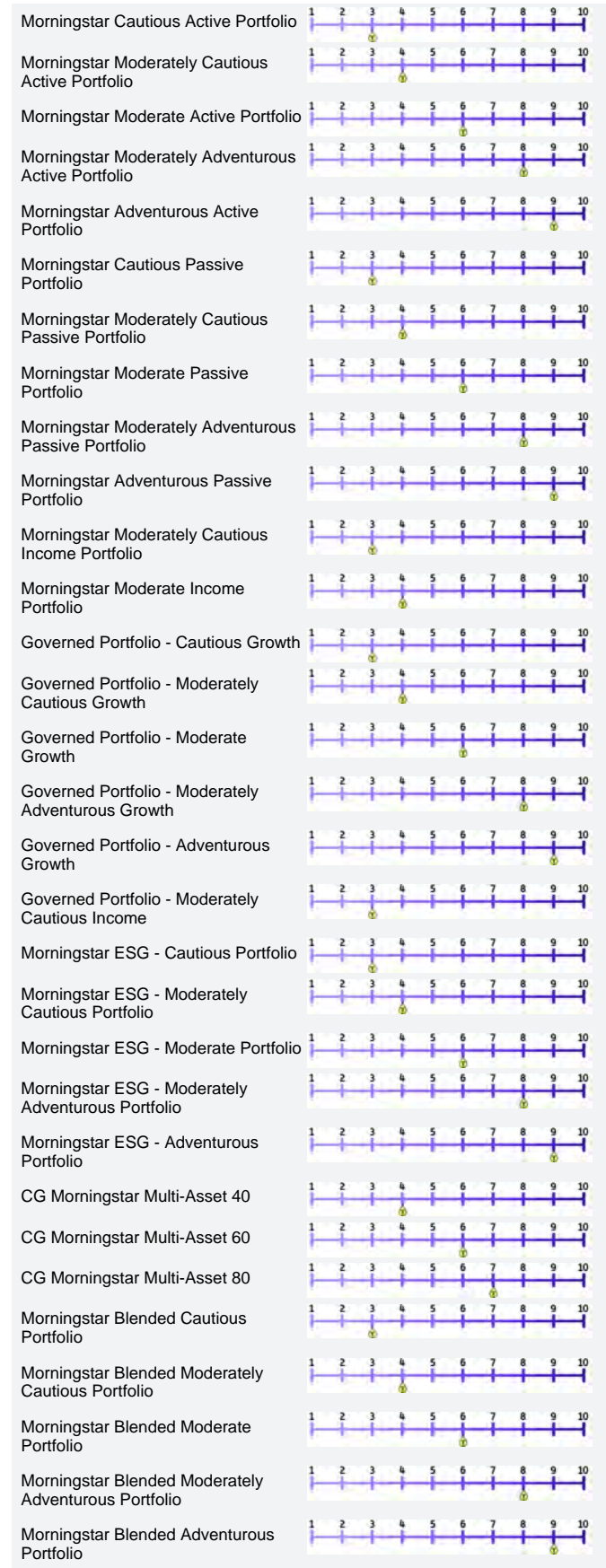
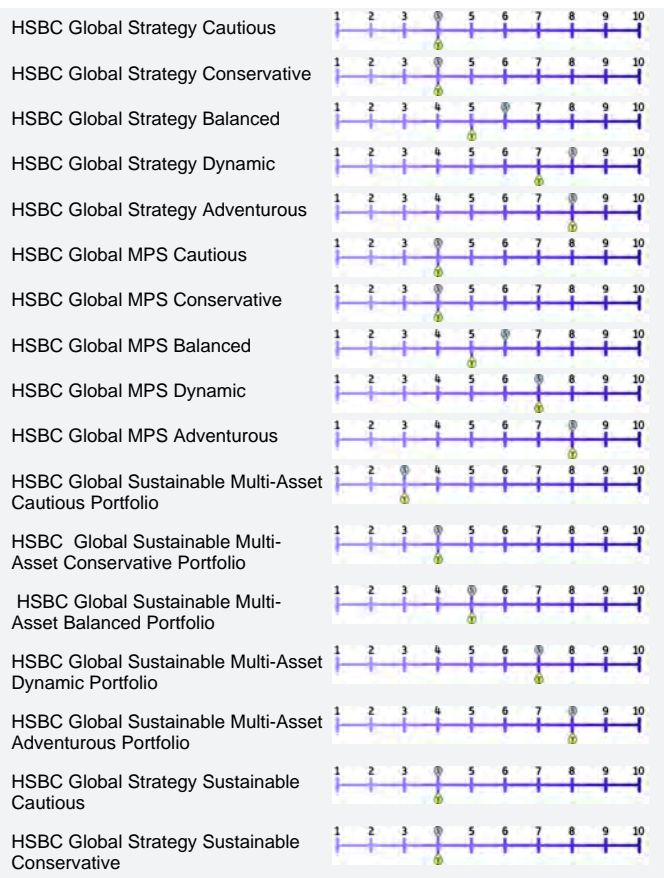
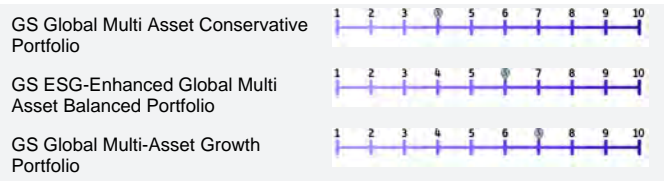
|                                   |  |
|-----------------------------------|--|
| Multi Asset Allocator Defensive   |  |
| Multi Asset Allocator Strategic   |  |
| Multi Asset Allocator Growth      |  |
| Multi Asset Allocator Adventurous |  |

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





## Asset Management



|  |  |
|--|--|
| HSBC Global Strategy Sustainable Balanced    |  |
| HSBC Global Strategy Sustainable Dynamic     |  |
| HSBC Global Strategy Sustainable Adventurous |  |



|   |  |
|---|--|
| 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 4 Income  |  |
| MPS 5 Income  |  |
| MPS 6 Income  |  |
| MPS 2 Growth  |  |

# 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 |  |

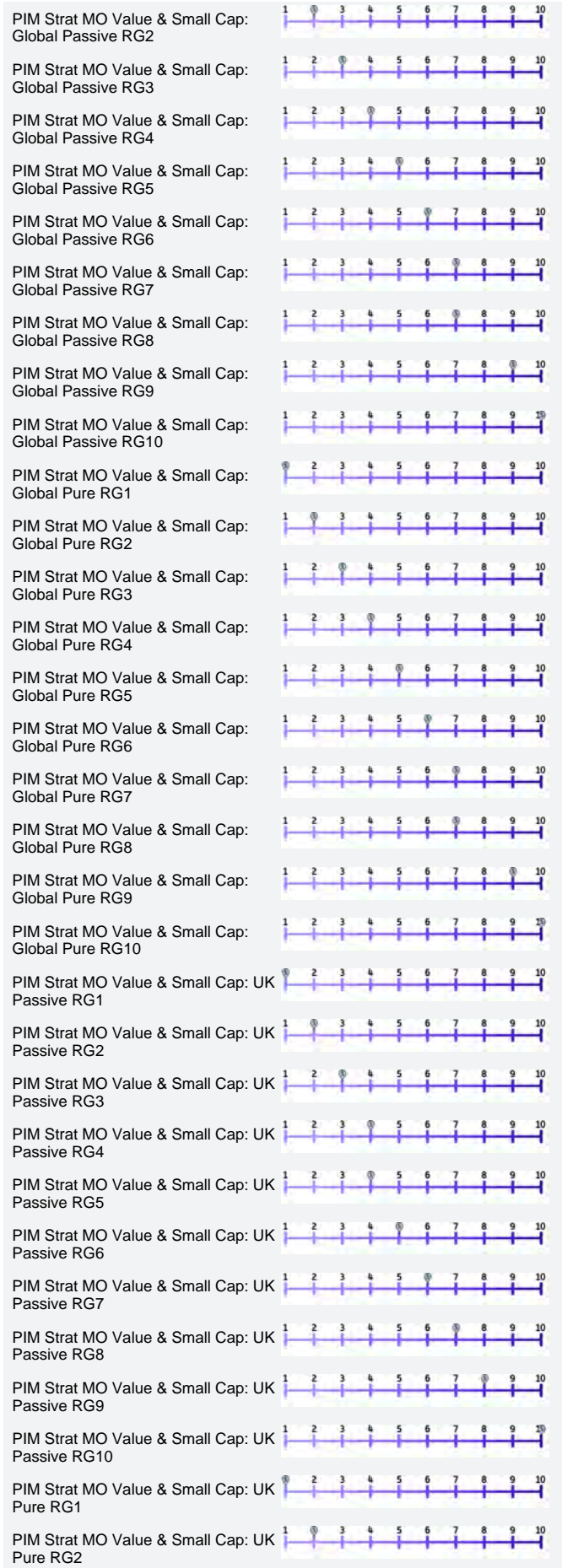
# Parmenion

|                                     |  |
|-------------------------------------|--|
| 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

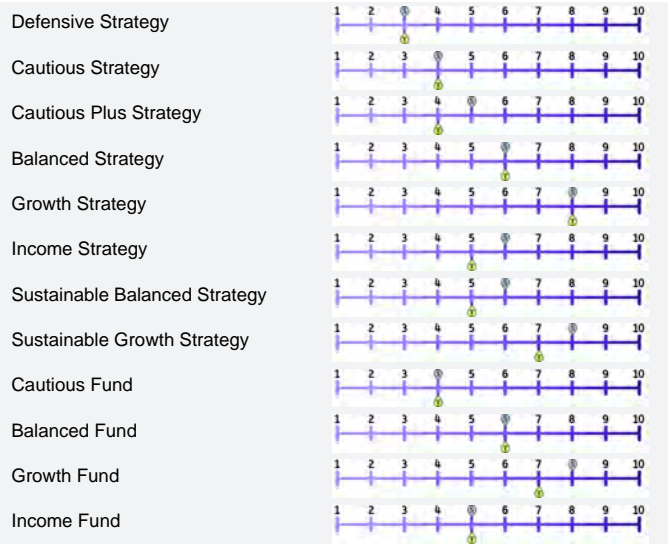
|  |  |
|--|--|
| PIM Strat MO Value & Small Cap: Global Passive RG1 |  |
|--|--|



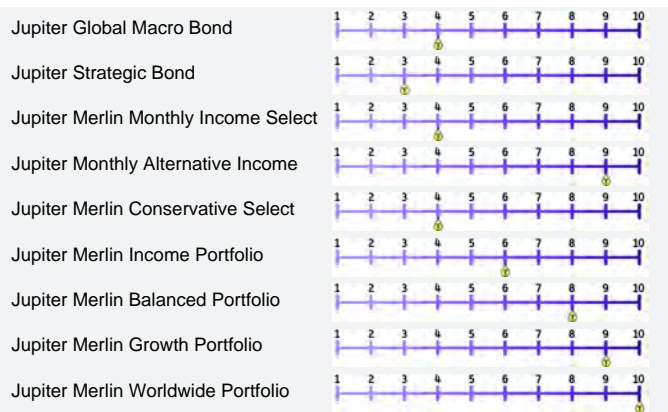


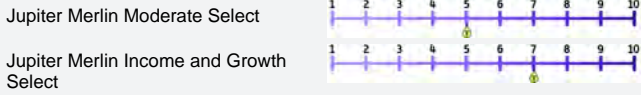
# RATHBONES

Incorporating  
Investec Wealth &  
Investment (UK)

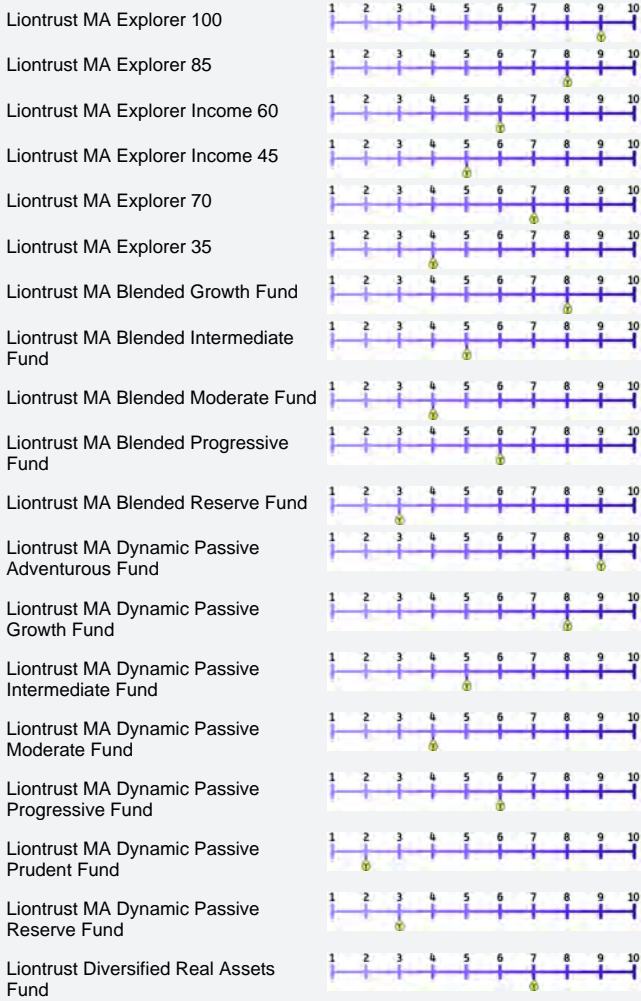


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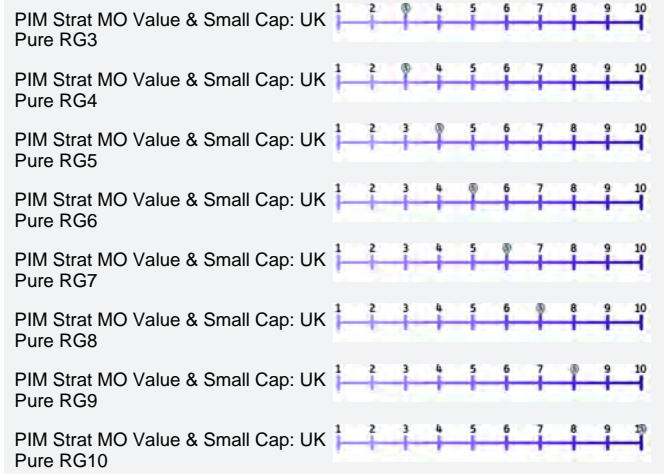
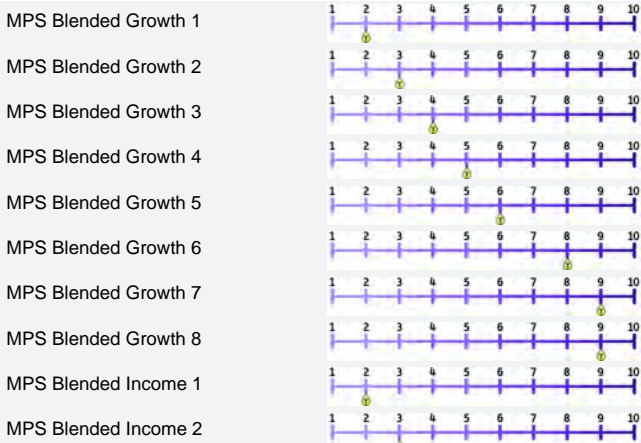




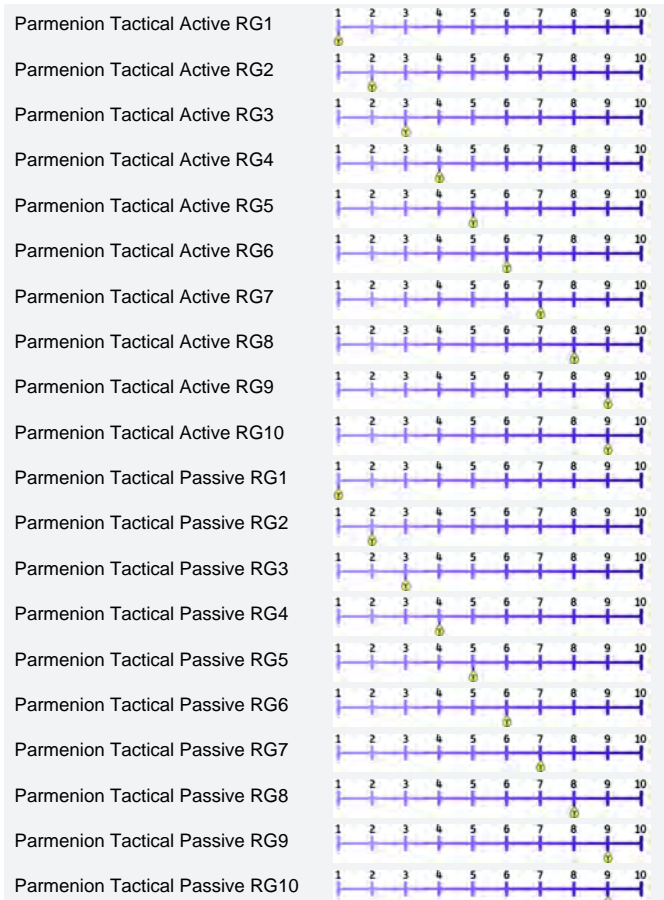
# LIONTRUST



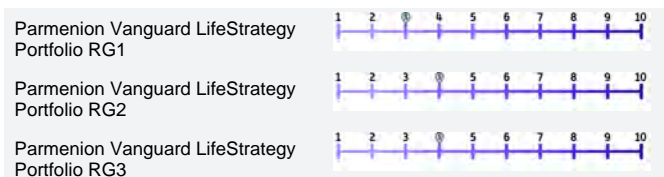
# LIONTRUST



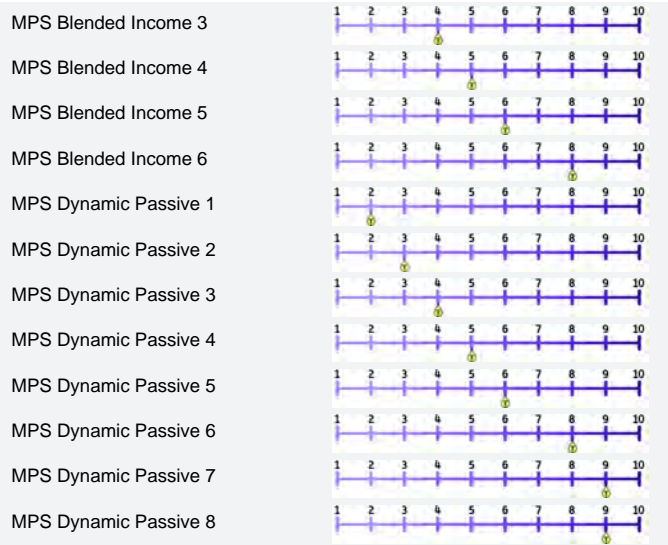
# Parmenion



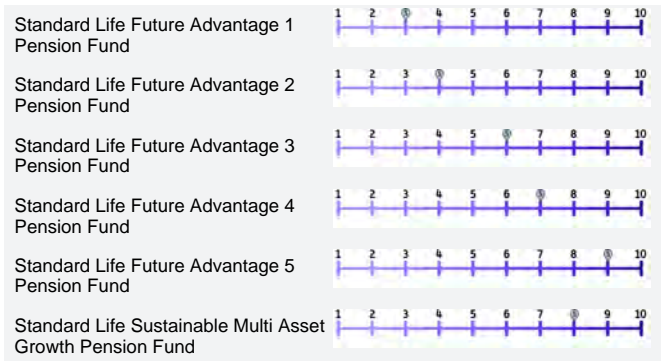
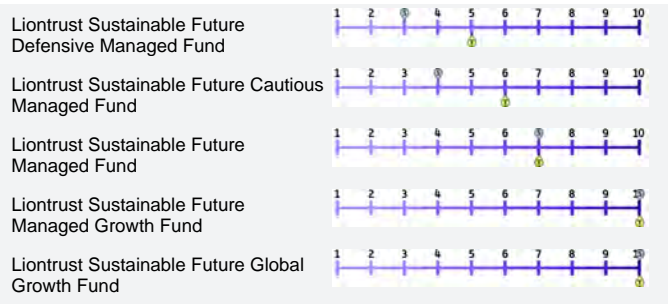
# Parmenion





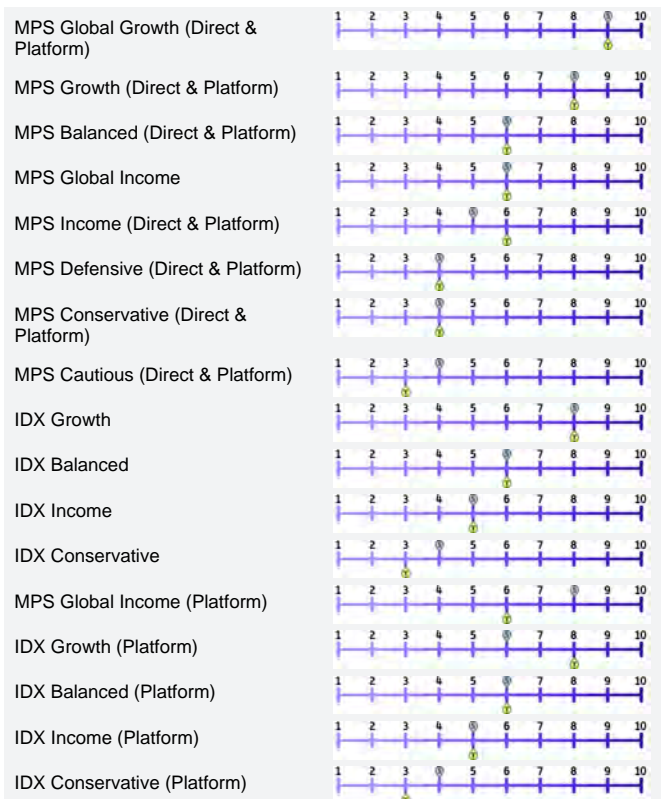
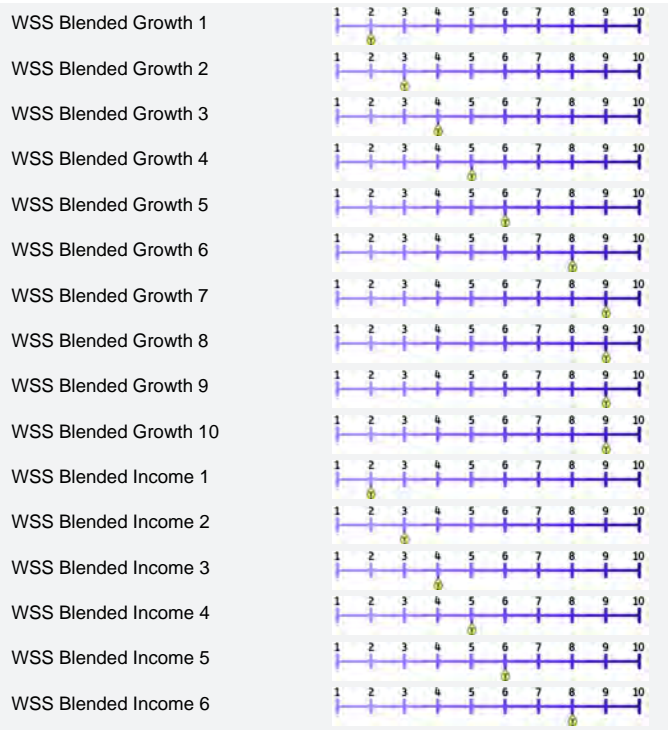


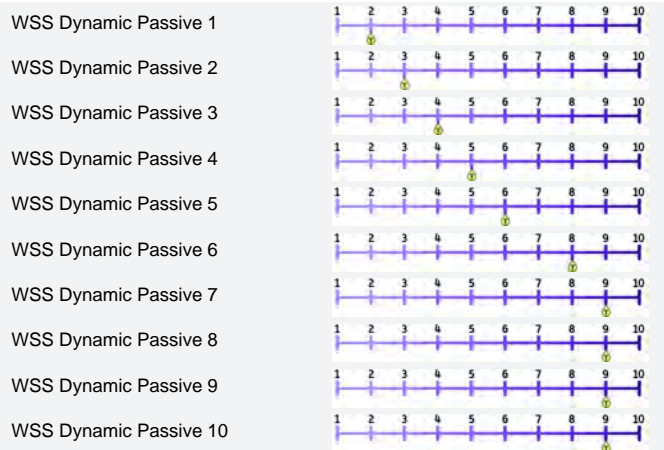
# LIONTRUST



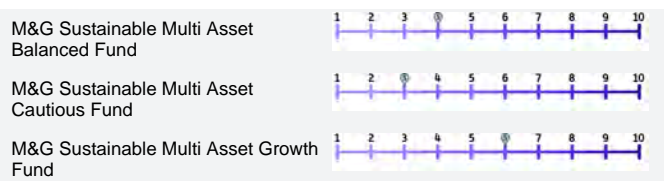
## QUILTER CHEVIOT INVESTMENT MANAGEMENT

# LIONTRUST

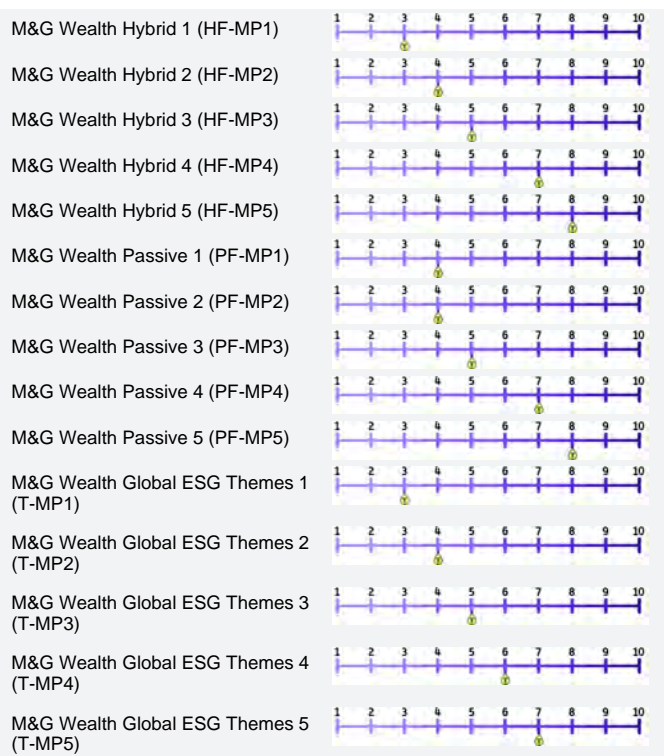




## M&G Investments



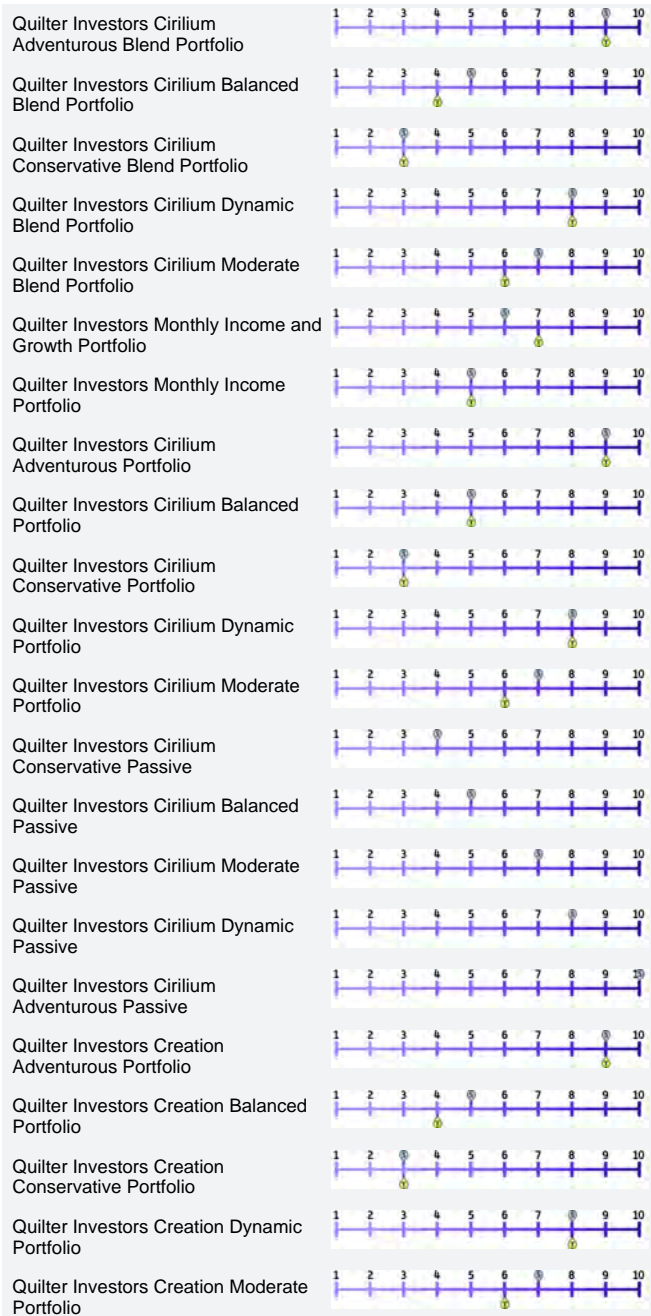
## M&G wealth



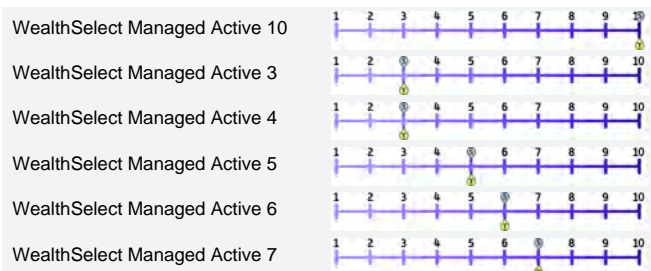
## Ninety One



## Quilter Investors



## Quilter



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

|                                 |  |
|---------------------------------|--|
| 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  |  |

# Parmenion

|                          |  |
|--------------------------|--|
| 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  |  |

# 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

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

|                          |  |
|--------------------------|--|
| 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 |  |

# RATHBONES

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

# Parmenion

|                         |  |
|-------------------------|--|
| 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 |  |

# RATHBONES

|                            |  |
|----------------------------|--|
| Select Strategy 2          |  |
| Select Strategy 3          |  |
| Select Strategy 4 - Income |  |
| Select Strategy 4          |  |
| Select Strategy 5          |  |
| Select Strategy 6          |  |

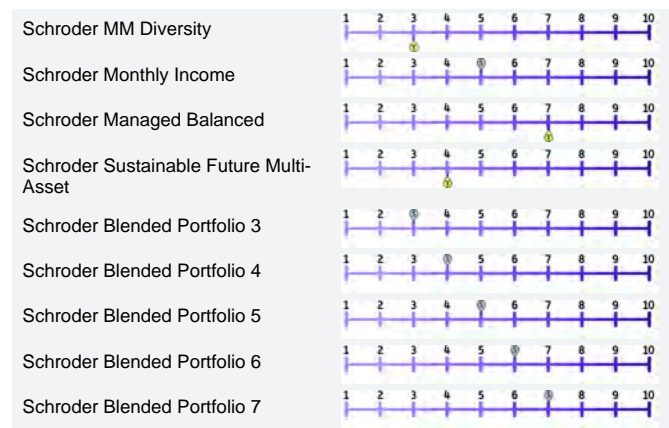
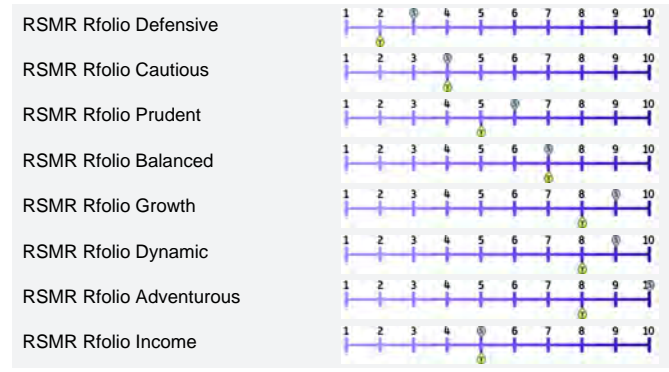
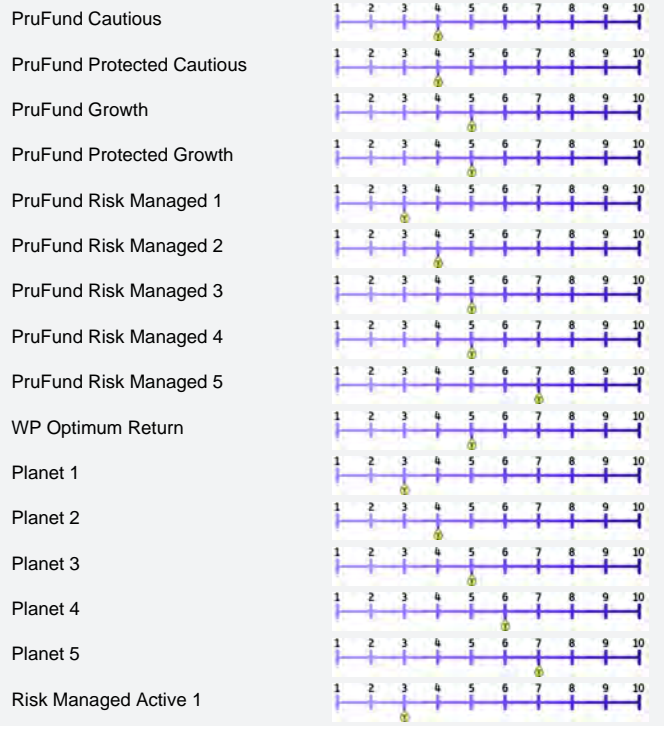
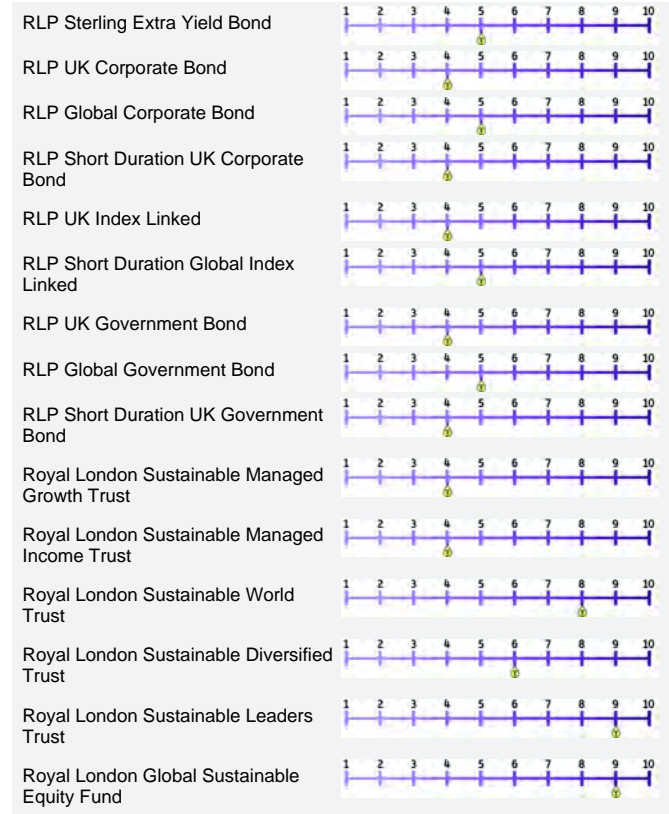
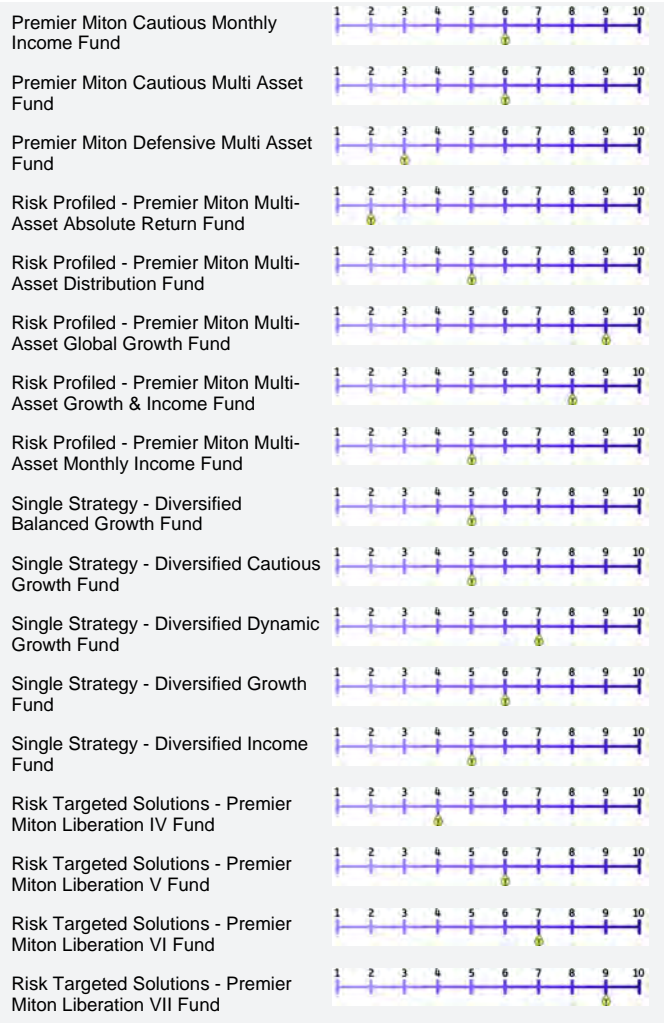


|  |  |
|--|--|
| Premier Managed Portfolio Service Capital Builder Portfolio      |  |
| Premier Managed Portfolio Service Capital Builder Plus Portfolio |  |
| Premier Managed Portfolio Service Conservative Portfolio         |  |
| Premier Managed Portfolio Service Balanced Portfolio             |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



|                                      |  |
|--------------------------------------|--|
| RL Governed Portfolio 1 (l)          |  |
| RL Governed Portfolio 2              |  |
| RL Governed Portfolio 3 (s)          |  |
| RL Governed Portfolio 4 (l)          |  |
| RL Governed Portfolio 5              |  |
| RL Governed Portfolio 6 (s)          |  |
| RL Governed Portfolio 7 (l)          |  |
| RL Governed Portfolio 8              |  |
| RL Governed Portfolio 9 (s)          |  |
| RL GRIP 1                            |  |
| RL GRIP 2                            |  |
| RL GRIP 3                            |  |
| RL GRIP 4                            |  |
| RL GRIP 5                            |  |
| RLP Deposit                          |  |
| RLP Global High Yield Bond           |  |
| RLP Global Managed                   |  |
| RLP Property                         |  |
| RLP Short Duration Global High Yield |  |





|                        |  |
|------------------------|--|
| 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 |  |

|   |  |
|---|--|
| Schroder Global Multi-Asset Cautious Portfolio            |  |
| Schroder Global Multi-Asset Moderately Cautious Portfolio |  |
| Schroder Global Multi-Asset Balanced Portfolio            |  |
| Schroder Global Multi-Asset Growth Portfolio              |  |
| Schroder Global Multi-Asset Adventurous Portfolio         |  |
| 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                                 |  |

# 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  |  |

|                             |  |
|-----------------------------|--|
| 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 |  |

# RATHBONES

|                        |  |
|------------------------|--|
| RGMAP Total Return     |  |
| RGMAP Defensive Growth |  |



RGMAP Strategic Growth



RGMAP Dynamic Growth



RL GMAP Conservative



RL GMAP Defensive



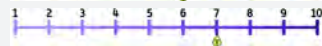
RL GMAP Balanced



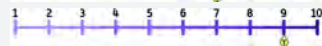
RL GMAP Growth



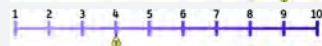
RL GMAP Adventurous



RL GMAP Dynamic



Royal London Sustainable Managed Growth Trust



Royal London Sustainable Managed Income Trust



Royal London Sustainable World Trust



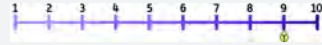
Royal London Sustainable Diversified Trust



Royal London Sustainable Leaders Trust



Royal London Global Sustainable Equity Fund



Royal London Sustainable Growth Fund



Adventurous



Balanced



Moderately Adventurous



Moderately Cautious



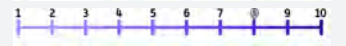
Cautious



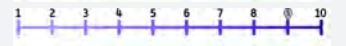
Income



Passive Adventurous



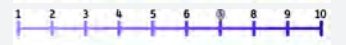
Passive Adventurous Plus



Passive Balanced



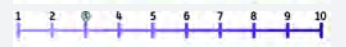
Passive Moderately Adventurous



Passive Moderately Cautious



Personal Injury



Sustainable Balance



Responsible Choice Cautious



Responsible Choice Moderately Cautious



Responsible Choice Balanced



Responsible Choice Moderately Adventurous



Responsible Choice Adventurous



RSMR Responsible Cautious



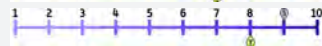
RSMR Responsible Balanced



RSMR Responsible Growth



RSMR Responsible Dynamic



Russell Investments Classic Plus Secure Model Portfolio



Russell Investments Classic Plus Cautious Model Portfolio



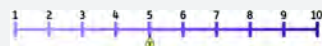
Russell Invt Classic Plus Conservative Model Portfolio



Russell Investments Classic Plus Moderate Model Portfolio



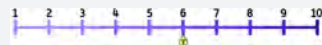
Russell Investments Classic Plus Balanced Model Portfolio



Russell Invt Classic Plus Progressive Model Portfolio



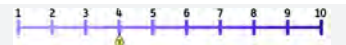
Russell Invt Classic Plus Adventurous Model Portfolio



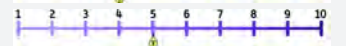
Russell Investments Classic Plus Growth Model Portfolio



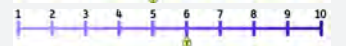
abrdn MyFolio Market I



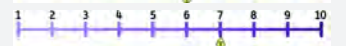
abrdn MyFolio Market II



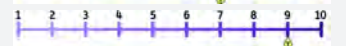
abrdn MyFolio Market III



abrdn MyFolio Market IV



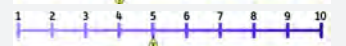
abrdn MyFolio Market V



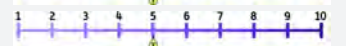
abrdn MyFolio Managed I



abrdn MyFolio Managed II



abrdn MyFolio Managed III



abrdn MyFolio Managed IV



abrdn MyFolio Managed V



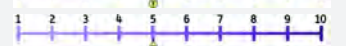
abrdn MyFolio Multi-Manager I



abrdn MyFolio Multi-Manager II



abrdn MyFolio Multi-Manager III



abrdn MyFolio Multi-Manager IV



abrdn MyFolio Multi-Manager V



abrdn MyFolio Index I



|  |  |
|--|--|
| 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                                    |  |

|                               |  |
|-------------------------------|--|
| 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   |  |



|                                       |  |
|---------------------------------------|--|
| 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        |  |
| Waverton Equity Model Portfolio       |  |



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



|   |  |
|---|--|
| 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  |  |



(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.



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