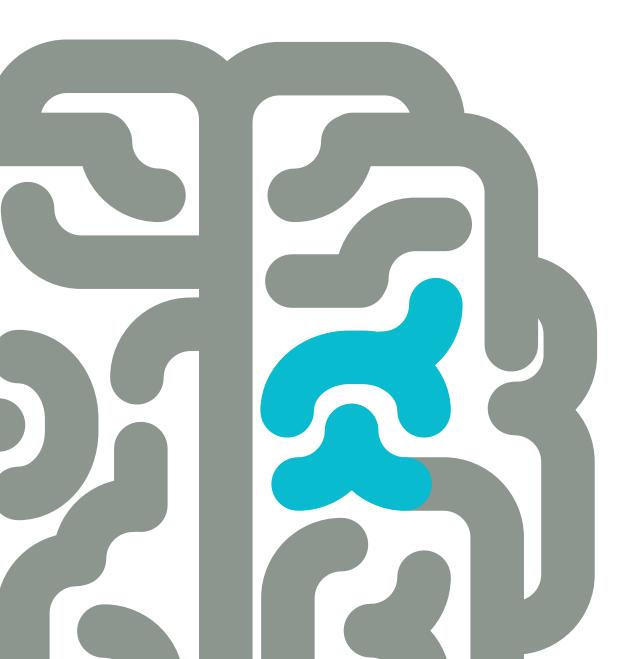


Q4 2021

Synaptic Risk Rating Tables

Email hello@synaptic.co.uk or call 0800 783 4477 for immediate access



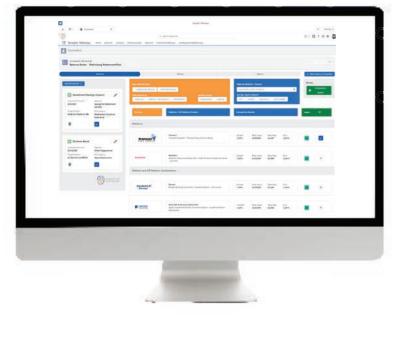
SYNAPTIC PATHWAYS



Financial planning software

Enables professional advisers to demonstrate suitability to MiFID II standard

- Streamline advice and reduce administration through automation
- Full CIP management either at firm or network level - platform, product, portfolio and fund governance
- Industry-leading risk profiling provided by integration with Moody's Analytics
- Costs and charges analysis provided by the Synaptic proprietary engine and proprietary platform, product and portfolio data
- Easy-to-use MiFID II compliant pre and post-sales reporting meeting the highest bar of research, due diligence and disclosure.





For more information call 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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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
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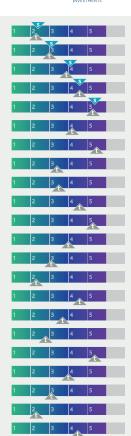


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Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/research-tools/synaptic-risk



BNY MELLON

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BROOKS MACDONALD

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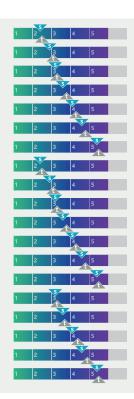


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- FP Carmignac Emerging Patrimoine
- FP Carmignac European Leaders
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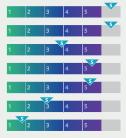
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LF Canlife Portfolio VII
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LF Canlife Managed 0%-35%
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CHARLES STANLEY

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CHARLES STANLEY

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CHARLES STANLEY

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Cornelian

Part of the Brooks Macdonald Group

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



FE Investments

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 5 Medium Term FEI Mosaic Risk Level 5 Medium Term FEI Responsibly Managed Risk Level 1 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

Goldman Sachs

Asset Management

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



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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

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Vantage Earth Bond

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Vantage Earth 40

Vantage Earth 50

Vantage Earth 60

Vantage Earth 70

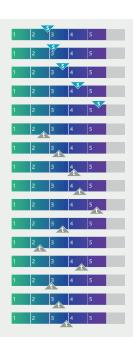
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Vantage Earth 100

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MPS

AInvesco

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 Latin American 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)

Funds

Janus Henderson INVESTORS

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





Jupiter Absolute Return Jupiter Strategic Bond Jupiter Multi Asset Income Jupiter Monthly Alternative Income Jupiter Merlin Conservative Portfolio Jupiter Merlin Income Portfolio Jupiter Merlin Balanced Portfolio Jupiter Merlin Growth Portfolio Jupiter Merlin Worldwide Portfolio

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

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Sustainable

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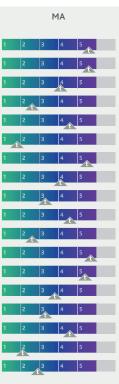
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LIONTRUST

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





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Smoothed Managed Cautious
Smoothed Managed Balanced
Smoothed Managed Growth
Balanced Index

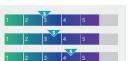
M&G Sustainable Multi Asset Conservative Fund

M&G Sustainable Multi Asset Balanced Fund

M&G Sustainable Multi Asset Growth Fund

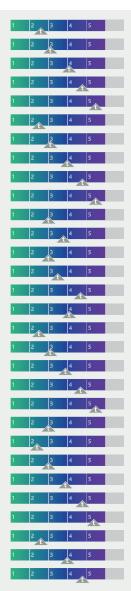
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Morningstar Cautious Active Portfolio Morningstar Moderately Cautious Active Portfolio Morningstar Moderate Active Portfolio Morningstar Moderately Adventurous Active Portfolio Morningstar Adventurous Active Portfolio Morningstar Cautious Passive Portfolio 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





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

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Pa	rm	nen	ion

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

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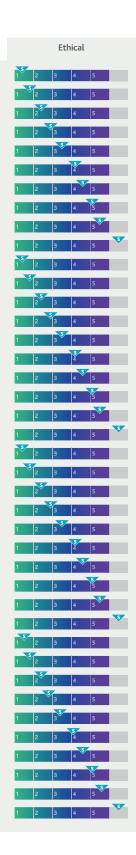
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Parmenion

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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 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

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

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Tactical Active – Passive

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

Strategic Value and Small Cap



Parmenion

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

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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
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Planet 5
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Risk Managed Active 2
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Premier Miton INVESTORS

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Premier Miton Cautious Monthly Income Fund	1
Premier Miton Cautious Multi Asset Fund	1
Premier Miton Defensive Multi Asset Fund	1
Risk Profiled - Premier Miton Multi-Asset Absolute Return Fund	1
Risk Profiled - Premier Miton Multi-Asset Distribution	1
Risk Profiled - Premier Miton Multi-Asset Global Growth	1
Risk Profiled - Premier Miton Multi-Asset Growth & Income Fund	1
Risk Profiled - Premier Miton Multi-Asset Monthly Income Fund	1
Growth Fund	1
Single Strategy - Premier Miton Diversified Cautious Growth Fund	1
Single Strategy - Premier Miton Diversified Dynamic Growth Fund	1
Single Strategy - Premier Miton Diversified Growth Fund	1
Single Strategy - Premier Miton Diversified Income Fund	1
Risk Targeted Solutions - Premier Miton Liberation IV Fund	1
Risk Targeted Solutions - Premier Miton Liberation V Fund	1
Risk Targeted Solutions - Premier Miton Liberation VI	1
Risk Targeted Solutions - Premier Miton Liberation VII Fund	1

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Premier Miton INVESTORS

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

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MPS Global Growth
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MPS Balanced
MPS Global Income
MPS Income
MPS Conservative
MPS Cautious
IDX Growth
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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)
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Bespoke

Managed Portfolios

Rathbones Look forward

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Rathbones

Cautious	1 2 3 4 5
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Balanced Plus	1 2 3 4 5
Equity	1 2 3 4 5
Equity Plus	1 2 3 4 5

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 Creation Adventurous Portfolio Quilter Investors Creation Balanced Portfolio Quilter Investors Creation Conservative Portfolio Quilter Investors Creation Dynamic Portfolio Quilter Investors Creation Moderate Portfolio Quilter Investors Monthly Income and Growth Portfolio Quilter Investors Monthly Income Portfolio WealthSelect Active Managed Portfolio 10 WealthSelect Active Managed Portfolio 3 WealthSelect Active Managed Portfolio 4 WealthSelect Active Managed Portfolio 5 WealthSelect Active Managed Portfolio 6 WealthSelect Active Managed Portfolio 7 WealthSelect Active Managed Portfolio 8 WealthSelect Active Managed Portfolio 9 WealthSelect Blend Managed Portfolio 10 WealthSelect Blend Managed Portfolio 3 WealthSelect Blend Managed Portfolio 4 WealthSelect Blend Managed Portfolio 5 WealthSelect Blend Managed Portfolio 6 WealthSelect Blend Managed Portfolio 7 WealthSelect Blend Managed Portfolio 8 WealthSelect Blend Managed Portfolio 9 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

Rathbones Look forward

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

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ROYAL

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

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RSNR Portfolio Services

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RSMR Portfolio Services

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

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Synaptic Risk Rating based on following analysis: S Strategic Asset Allocation 👔 Tactical Asset Allocation



Russell Investments

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

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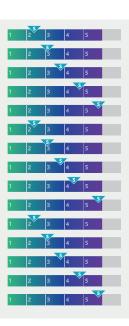
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Sanlam Conservative Fund	
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SARASIN & PARTNERS

4PS 20
MPS 40
MPS 60
MPS 80
MPS 100
Garasin IE Multi Asset – Defensive
Sarasin Multi Asset – Strategic
Sarasin IE Multi Asset – Dynamic
Garasin Global Equity Real Return
Garasin Thematic Global Equity
Garasin Responsible Defensive
Garasin Responsible Cautious
Garasin Responsible Balanced
Garasin Responsible Growth
Garasin Responsible Equity



Schroders

Schroder MM Diversity Schroder MM Diversity Balanced Schroder MM Diversity Tactical Schroder MM International Schroder Monthly Income Fund Schroder Dynamic Multi Asset Schroder Managed Balanced

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



SCOTTISH WIDOWS

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

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Adventurous	1 2 3 4 5
Balanced	1 2 3 4 5
Moderately Adventurous	1 2 3 4 5
Moderately Cautious	1 2 3 4 5
Cautious	1 2 3 4 5
Income	1 2 3 4 5
Passive Adventurous	1 2 3 4 5
Passive Adventurous Plus	1 2 3 4 5
Passive Balanced	1 2 3 4 5
Passive Moderately Adventurous	1 2 3 4 5
Passive Moderately Cautious	1 2 3 4 5
Personal Injury	1 2 3 4 5
Sustainable Balance	1 2 3 4 5

Smith & Williamson

S&W Defensive Portfolio – 3	
S&W Defensive Income Portfolio – 4	
S&W Balanced Income Portfolio – 5	
S&W Balanced Growth Portfolio – 6	
S&W Growth Portfolio – 7	
S&W Dynamic Growth Portfolio – 8	

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Synaptic Risk Rating based on following analysis: S Strategic Asset Allocation Tactical Asset Allocation



TILNEY

Tilney Strategy 1 (MPS Defensive) Tilney Strategy 2 (MPS Conservative) Tilney Strategy 3 (MPS Cautious) Tilney Strategy 3 (MPS Income) Tilney Strategy 4 (MPS Balanced) Tilney Strategy 5 (MPS Growth) Tilney Strategy 6 (MPS Adventurous) Tilney Strategy 7 (MPS Maximum Growth) Tilney SMPS Conservative Tilney SMPS Cautious Tilney SMPS Balanced Tilney SMPS Growth Tilney SMPS Adventurous Tilney SMPS Maximum Growth Tilney Platform Model Defensive Tilney Platform Model Conservative Tilney Platform Model Cautious Tilney Platform Model Balanced Tilney Platform Model Growth Tilney Platform Model Adventurous Tilney Platform Model Maximum Growth Tilney Platform Model Strategic Income Tilney Platform Model Income & Growth

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Vanguard®

Vanguard LifeStrategy 20%
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Vanguard LifeStrategy 80%
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Waverton Conservative Model Portfolio Waverton Defensive Model Portfolio Waverton Cautious Model Portfolio Waverton Balanced Model Portfolio Waverton Growth Model Portfolio Waverton Multi-Asset Income Waverton Strategic Equity Fund

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

(1) 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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