



Q1 2022

Synaptic Risk Rating Tables

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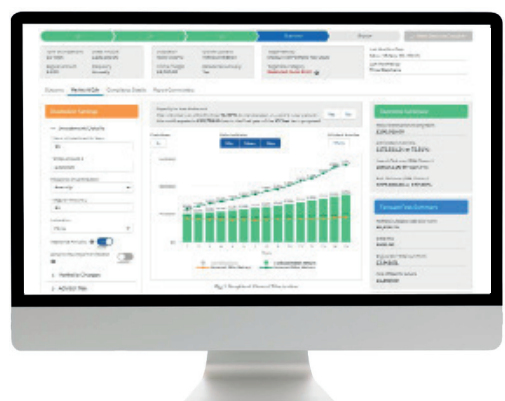
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Risk and suitability

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

The Synaptic Risk Ratings proposition consists of:

1. The Attitude to Risk Questionnaire from market leaders A2R

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

2. Investment strategy provided by Moody's Analytics

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

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

1-5 boundaries are fixed;

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

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

3. Risk Ratings

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

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

Strategic vs Tactical Asset Allocation

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

How are the ratings calculated?

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

Accuracy and independence of ratings

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

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

How to access the Synaptic Risk ratings.

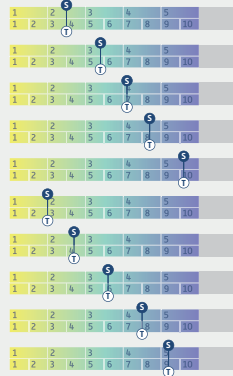
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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

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

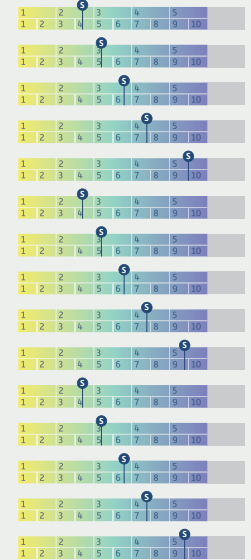
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Capital



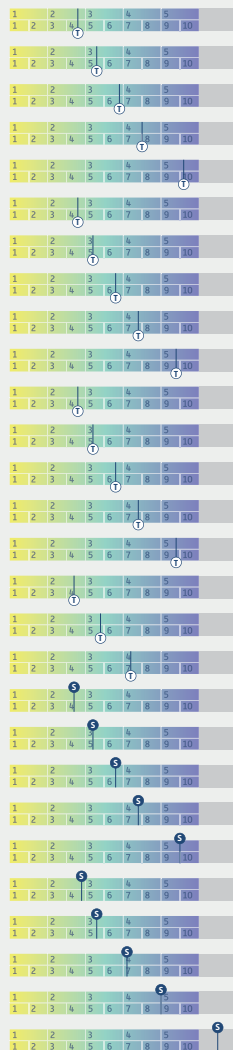
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Investments

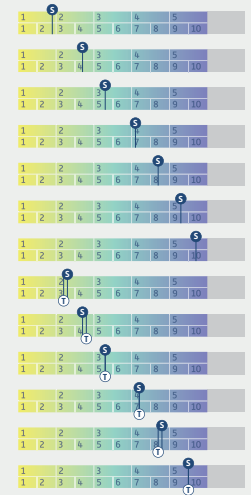


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ASI MyFolio Managed II
ASI MyFolio Managed III
ASI MyFolio Managed IV
ASI MyFolio Managed V
ASI MyFolio Multi-Manager I
ASI MyFolio Multi-Manager II
ASI MyFolio Multi-Manager III
ASI MyFolio Multi-Manager IV
ASI MyFolio Multi-Manager V
ASI MyFolio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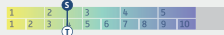
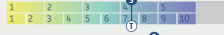
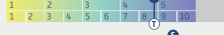
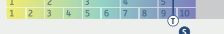
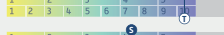
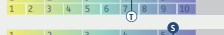
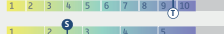
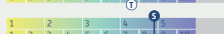
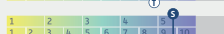
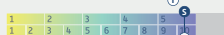
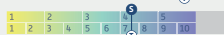
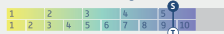
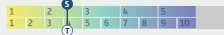
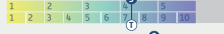
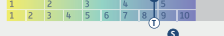
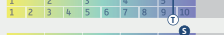
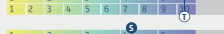
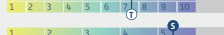
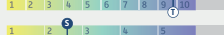
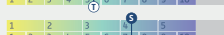
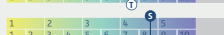
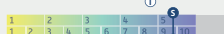
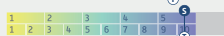
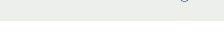
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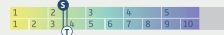
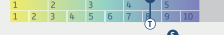
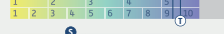
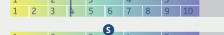
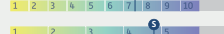
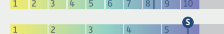
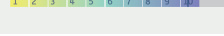


Aegon Conservative Core Portfolio
Aegon Cautious Core Portfolio
Aegon Balanced Core Portfolio
Aegon Balanced Plus Core Portfolio
Aegon Growth Core Portfolio
Aegon Growth Plus Core Portfolio
Aegon Adventurous Core Portfolio
Risk Managed 1
Risk Managed 2
Risk Managed 3
Risk Managed 4
Risk Managed 5
Risk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

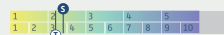
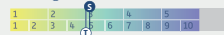
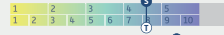
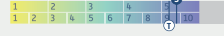
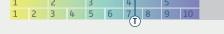
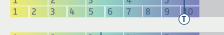
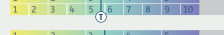
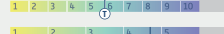
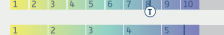
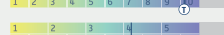
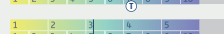
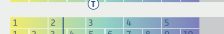
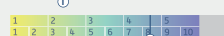
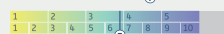
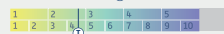
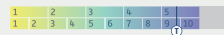
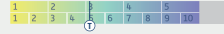
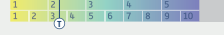
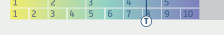




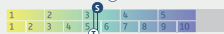
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VT AJ Bell Moderately Cautious fund	
VT AJ Bell Balanced fund	
VT AJ Bell Moderately Adventurous fund	
VT AJ Bell Adventurous fund	
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VT AJ Bell Income fund	
VT AJ Bell Income & Growth fund	
AJ Bell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

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

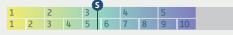
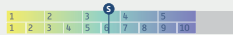
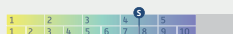
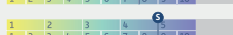
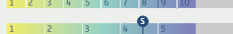
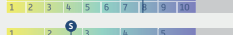
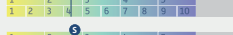
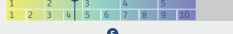
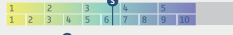
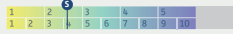
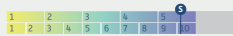
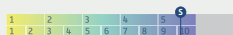
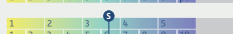


BMO MM Lifestyle 3 Fund	
BMO MM Lifestyle 4 Fund	
BMO MM Lifestyle 5 Fund	
BMO MM Lifestyle 6 Fund	
BMO MM Lifestyle 7 Fund	
BMO MM Navigator Balanced Fund	
BMO MM Navigator Boutiques Fund	
BMO MM Navigator Cautious Fund	
BMO MM Navigator Distribution Fund	
BMO MM Navigator Growth Fund	
BMO Universal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

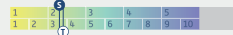
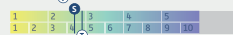
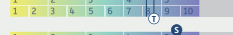
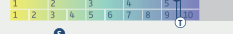
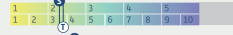
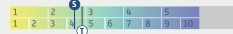
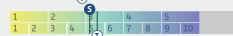
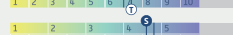
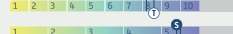
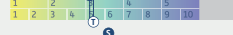


Smooth Managed Fund	
Smooth Managed 2 Fund	

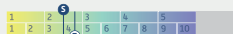
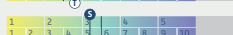
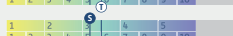
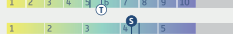
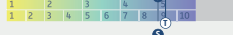
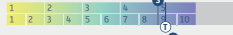
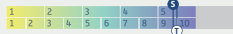
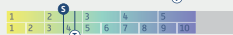
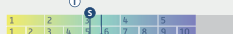
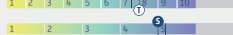
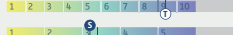
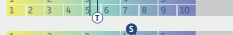


BNY Mellon Multi-Asset Diversified Return	
BNY Mellon Multi-Asset Income	
BNY Mellon Multi-Asset Balanced	
BNY Mellon Multi-Asset Growth	
BNY Mellon Multi-Asset Global Balanced	
BNY Mellon Global Dynamic Bond	
BNY Mellon Global Dynamic Bond Income	
BNY Mellon Real Return	
BNY Mellon Sustainable Global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

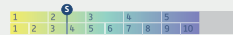
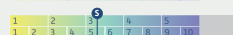
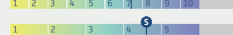
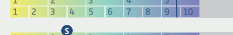
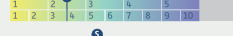
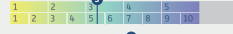
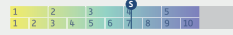
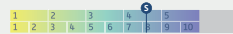
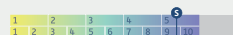
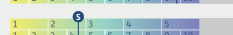
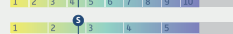


Cautious	
Cautious Higher Equity	
Income	
Income Higher Equity	
Balanced MPS	
Growth MPS	
Global Equity MPS	
Cautious Passive+	
Cautious Higher Equity Passive+	
Income Passive+	
Income Higher Equity Passive+	
Balanced Passive+	
Growth Passive+	
Global Equity Passive+	
Sustainable MPS Income	
Sustainable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

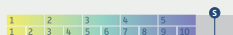
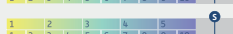
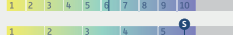
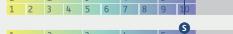
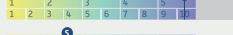
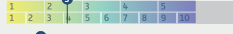


MPS Low Risk (Defensive Income)	
MPS Low Medium Risk (Income & Growth)	
MPS Low Medium Risk (Passive)	
MPS Medium Risk (Income & Growth)	
MPS Medium Risk (Passive)	
MPS Medium High Risk	
MPS Medium High Risk (Passive)	
MPS High Risk (Growth)	
SVS BM Blueprint Defensive Income	
SVS BM Blueprint Cautious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



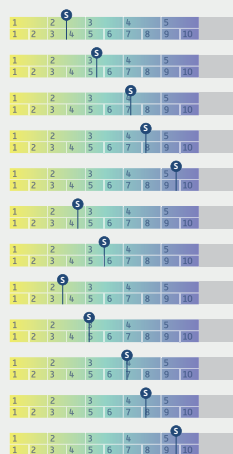
LF Canlife Portfolio III	
LF Canlife Portfolio IV	
LF Canlife Portfolio V	
LF Canlife Portfolio VI	
LF Canlife Portfolio VII	
Canlife Portfolio 3	
Canlife Portfolio 4	
Canlife Portfolio 5	
Canlife Portfolio 6	
Canlife Portfolio 7	
LF Canlife Managed 0%-35%	
Canlife Managed 0%-35%	
LF Canlife Managed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



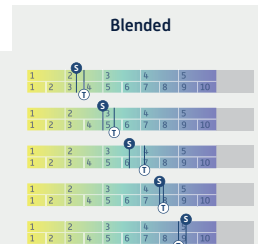
FP Carmignac Emerging Markets	
FP Carmignac Emerging Discovery	
FP Carmignac Emerging Patrimoine	
FP Carmignac European Leaders	
FP Carmignac Global Equity Compounders	
FP Carmignac Patrimoine	
FP Carmignac Unconstrained Global Bond	



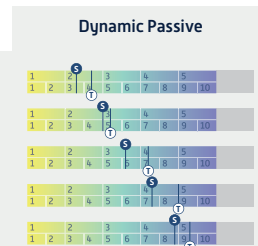
Canlife Portfolio 3 TRA
Canlife Portfolio 4 TRA
Canlife Portfolio 5 TRA
Canlife Portfolio 6 TRA
Canlife Portfolio 7 TRA
Canlife Managed 0%-35% TRA
Canlife Managed 20%-60% TRA
Canlife Index Portfolio 3 TRA
Canlife Index Portfolio 4 TRA
Canlife Index Portfolio 5 TRA
Canlife Index Portfolio 6 TRA
Canlife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



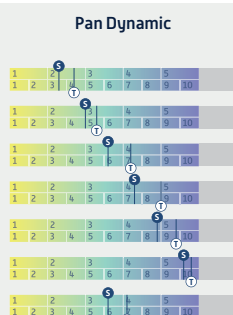
Blended 1
Blended 2
Blended 3
Blended 4
Blended 5



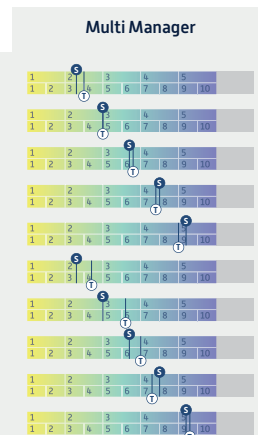
Dynamic Passive 1
Dynamic Passive 2
Dynamic Passive 3
Dynamic Passive 4
Dynamic Passive 5



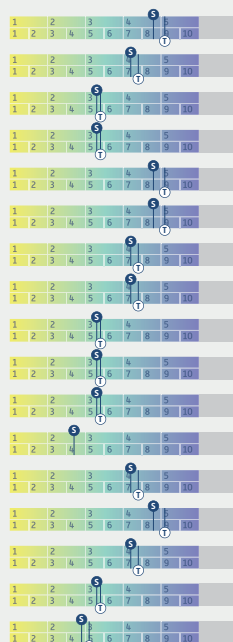
PanDynamic Defensive
PanDynamic Cautious Balanced
PanDynamic Balanced
PanDynamic Moderate Growth
PanDynamic Growth
PanDynamic Aggressive
PanDynamic Income



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



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



Responsible 2
Responsible 3
Responsible 4
Responsible 5



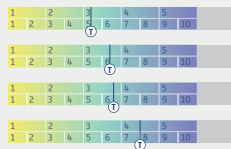
8AM Clever MPS 3
8AM Clever MPS 4
8AM Clever MPS 5
8AM Clever MPS 6
8AM Clever MPS 7



Cornelian

Part of the Brooks Macdonald Group

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



Dimensional

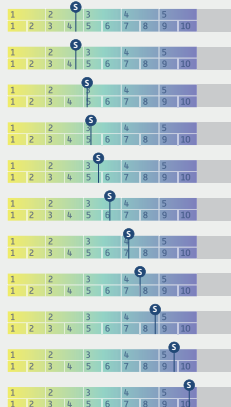
Dimensional World Allocation 80/20 Fund
Dimensional World Allocation 20/80 Fund
Dimensional World Allocation 40/60 Fund
Dimensional World Allocation 60/40 Fund
Dimensional World Equity Fund



ebi

evidence
based
investing

Vantage Earth Bond
Vantage Earth 10
Vantage Earth 20
Vantage Earth 30
Vantage Earth 40
Vantage Earth 50
Vantage Earth 60
Vantage Earth 70
Vantage Earth 80
Vantage Earth 90
Vantage Earth 100



embark

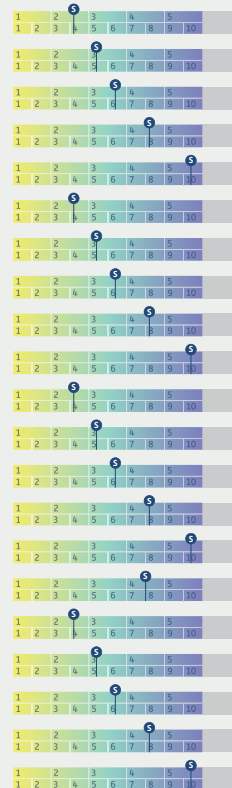
investments

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



FE Investments

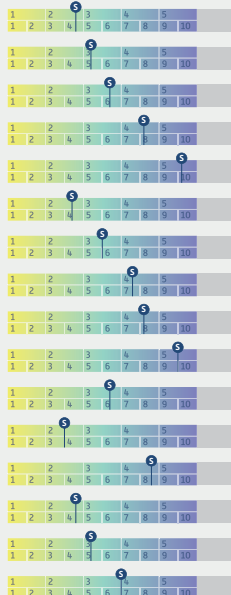
FEI Hybrid Risk Level 1 Medium Term
FEI Hybrid Risk Level 2 Medium Term
FEI Hybrid Risk Level 3 Medium Term
FEI Hybrid Risk Level 4 Medium Term
FEI Hybrid Risk Level 5 Medium Term
FEI Mosaic Risk Level 1 Medium Term
FEI Mosaic Risk Level 2 Medium Term
FEI Mosaic Risk Level 3 Medium Term
FEI Mosaic Risk Level 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



Fidelity

INTERNATIONAL

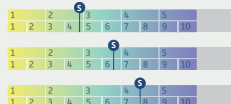
Multi Asset Allocator Defensive
Multi Asset Allocator Strategic
Multi Asset Allocator Growth
Multi Asset Allocator Adventurous
Multi Asset Allocator World
Multi Asset Open Defensive
Multi Asset Open Strategic
Multi Asset Open Growth
Multi Asset Open Adventurous
Open World
Sustainable Multi Asset Balanced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



Goldman Sachs

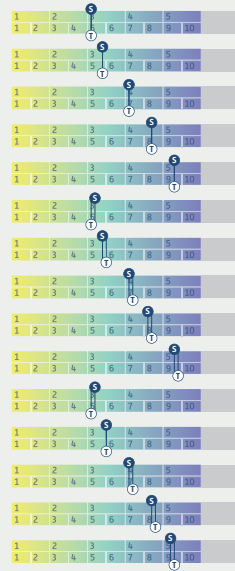
Asset Management

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





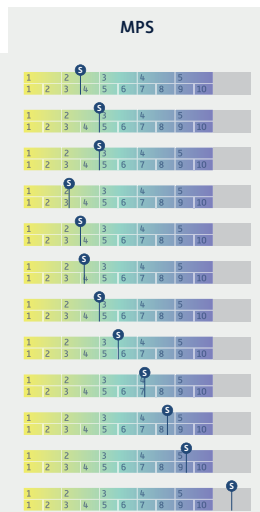
HSBC Global Strategy Cautious
 HSBC Global Strategy Conservative
 HSBC Global Strategy Balanced
 HSBC Global Strategy Dynamic
 HSBC Global Strategy Adventurous
 HSBC Global MPS Cautious
 HSBC Global MPS Conservative
 HSBC Global MPS Balanced
 HSBC Global MPS Dynamic
 HSBC Global MPS Adventurous
 HSBC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



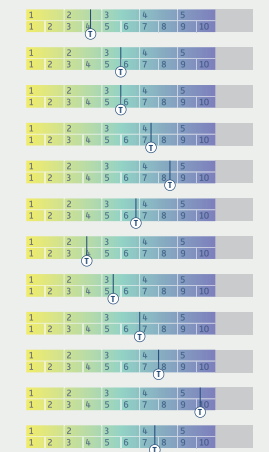
Invesco Asian Fund (UK)
 Invesco Corporate Bond Fund (UK)
 Invesco Distribution Fund (UK)
 Invesco Global Bond Fund (UK)
 Invesco Global Smaller Companies Fund (UK)
 Invesco Global Targeted Returns Fund (UK)
 Invesco UK Equity High Income Fund (UK)
 Invesco High Yield Fund (UK)
 Invesco China Equity 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)



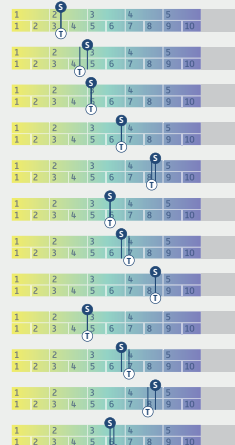
MPS 4 Income
 MPS 5 Income
 MPS 6 Income
 MPS 2 Growth
 MPS 3 Growth
 MPS 4 Growth
 MPS 5 Growth
 MPS 6 Growth
 MPS 7 Growth
 MPS 8 Growth
 MPS 9 Growth
 MPS 10 Growth



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

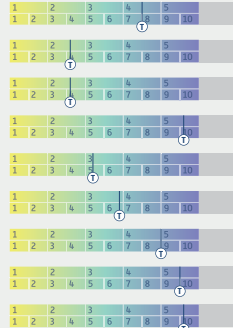


Defensive Strategy
 Cautious Strategy
 Cautious Plus Strategy
 Balanced Strategy
 Growth Strategy
 Income Strategy
 Sustainable Balanced Strategy
 Sustainable Growth Strategy
 Cautious Fund
 Balanced Fund
 Growth Fund
 Income Fund

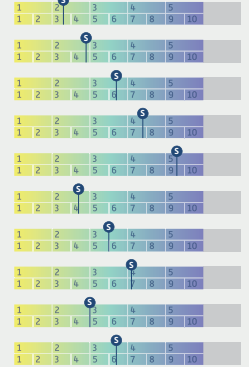




Jupiter Absolute Return
Jupiter Strategic Bond
Jupiter Multi Asset Income
Jupiter Monthly Alternative Income
Jupiter Merlin Conservative Portfolio
Jupiter Merlin Income Portfolio
Jupiter Merlin Balanced Portfolio
Jupiter Merlin Growth Portfolio
Jupiter Merlin Worldwide Portfolio



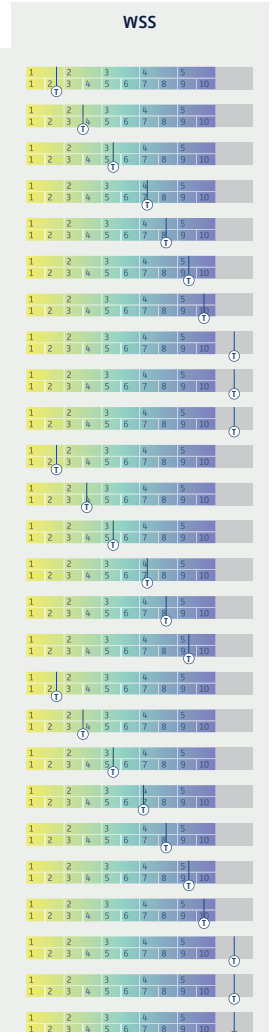
Multi-Index 3
Multi-Index 4
Multi-Index 5
Multi-Index 6
Multi-Index 7
Multi-Index Income 4
Multi-Index Income 5
Multi-Index Income 6
Legal & General Future World Multi-Index 4 Fund
Legal & General Future World Multi-Index 5 Fund



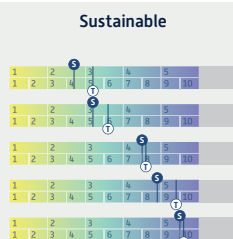
MPS - Defensive
MPS - Cautious
MPS - Balanced
MPS - Growth
MPS - Adventurous
MPS - Strategic Income
Volare Defensive Fund
Volare Cautious Fund
Volare Balanced Fund
Volare Growth Fund
Volare Strategic Income Fund
Sustainable MPS - Defensive
Sustainable MPS - Cautious
Sustainable MPS - Balanced
Sustainable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



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



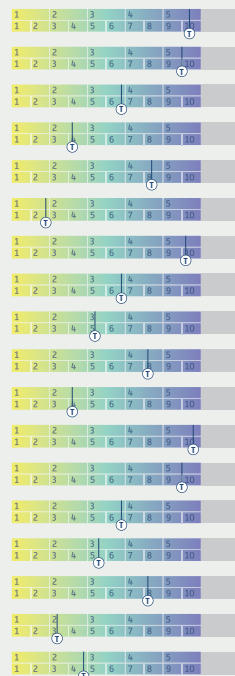
Liontrust Sustainable Future Defensive Managed Fund
Liontrust Sustainable Future Cautious Managed Fund
Liontrust Sustainable Future Managed Fund
Liontrust Sustainable Future Managed Growth Fund
Liontrust Sustainable Future Global Growth Fund



LIONTRUST

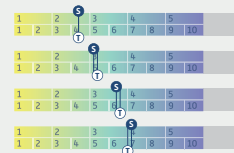
MA

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



LVE

Smoothed Managed Cautious
Smoothed Managed Balanced
Smoothed Managed Growth
Balanced Index



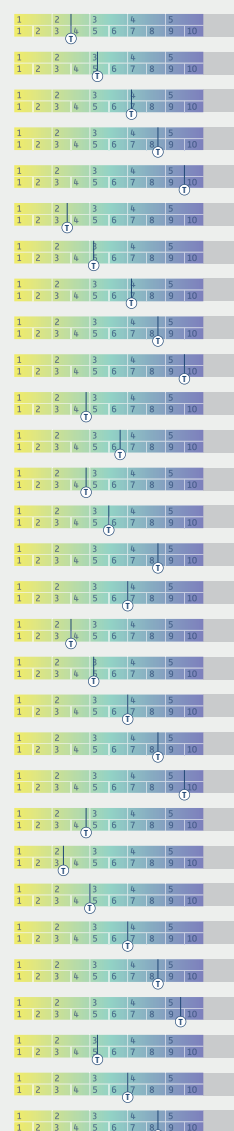
M&G Investments

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



MORNINGSTAR

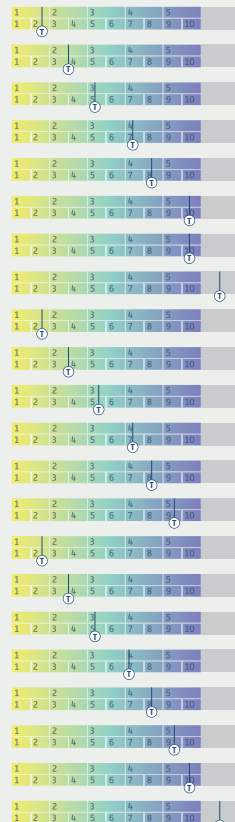
Morningstar Cautious Active Portfolio
Morningstar Moderately Cautious Active Portfolio
Morningstar Moderate Active Portfolio
Morningstar Moderately Adventurous Active Portfolio
Morningstar Adventurous Active Portfolio
Morningstar Cautious Passive Portfolio
Morningstar Moderately Cautious Passive Portfolio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



LIONTRUST

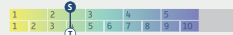
MPS

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





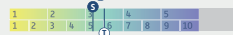
Diversified Income Fund



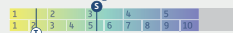
Global Multi Asset Sustainable Growth Fund



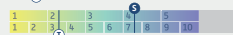
Global Income Opportunities Fund



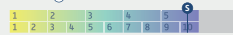
MAP



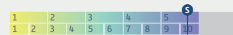
Global Macro Allocation Fund



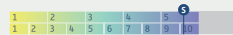
UK Special Situations



UK Alpha



Global Strategic Equity



Parmenion

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

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Parmenion Ethical D RG4

Parmenion Ethical D RG5

Parmenion Ethical D RG6

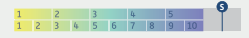
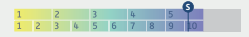
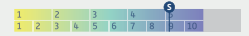
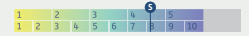
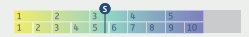
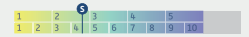
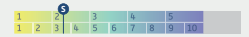
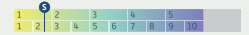
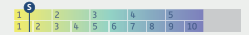
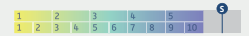
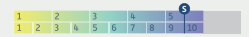
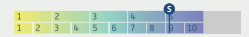
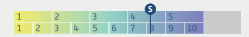
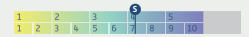
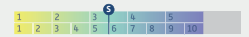
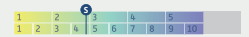
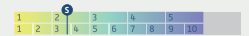
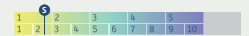
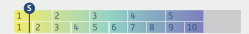
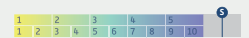
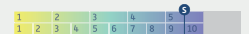
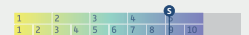
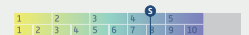
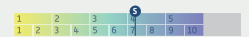
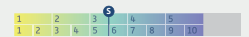
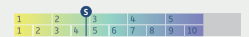
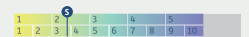
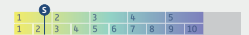
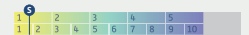
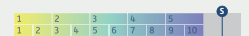
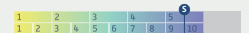
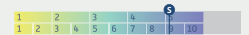
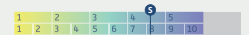
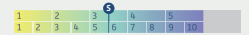
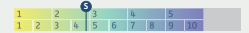
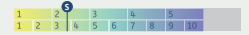
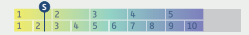
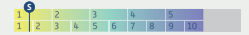
Parmenion Ethical D RG7

Parmenion Ethical D RG8

Parmenion Ethical D RG9

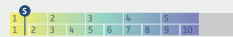
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Ethical

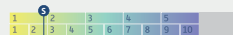


Parmenion

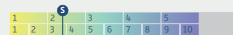
Parmenion Conviction RG1



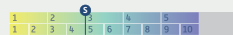
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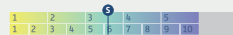
Parmenion Conviction RG3



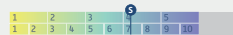
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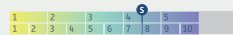
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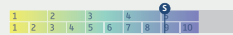
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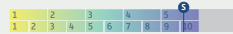
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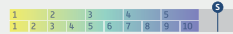
Parmenion Conviction RG8



Parmenion Conviction RG9



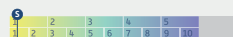
Parmenion Conviction RG10



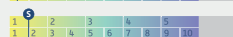
Conviction

Parmenion

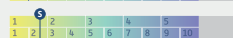
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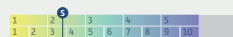
Parmenion Guardian RG2



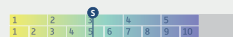
Parmenion Guardian RG3



Parmenion Guardian RG4



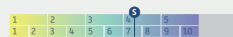
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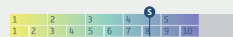
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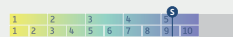
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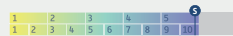
Parmenion Guardian RG8



Parmenion Guardian RG9



Parmenion Guardian RG10



Guardian

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
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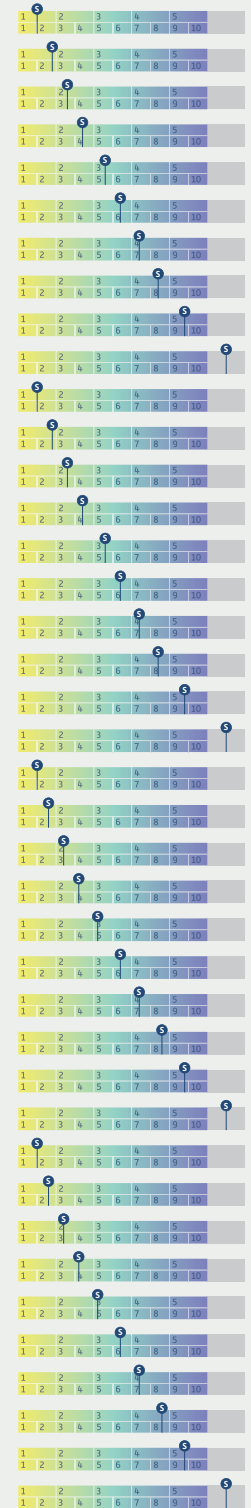
Multi Option Active Passive



Parmenion

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
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 PIM Strat MO Value & Small Cap: UK Pure RG10

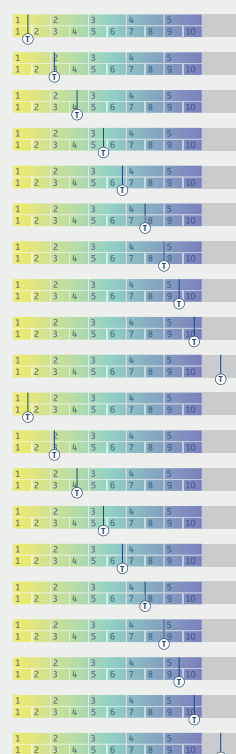
Strategic Value and Small Cap



Parmenion

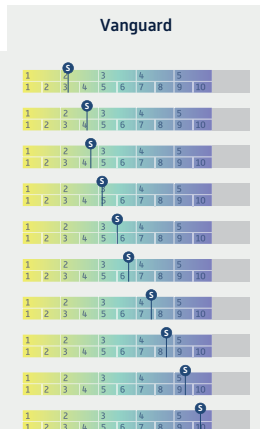
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 Parmenion Tactical Active RG7
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 Parmenion Tactical Active RG10
 Parmenion Tactical Passive RG1
 Parmenion Tactical Passive RG2
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 Parmenion Tactical Passive RG4
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Tactical Active – Passive



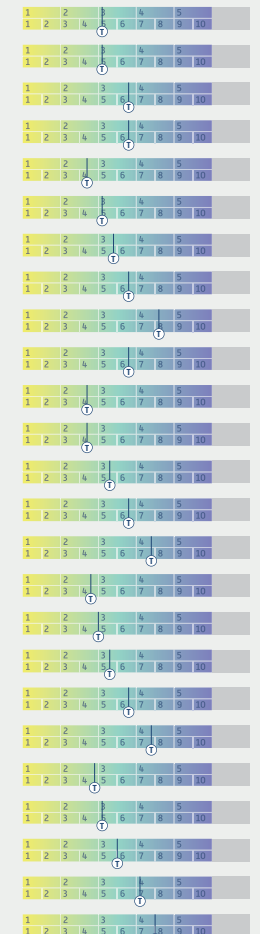
Parmenion

Parmenion Vanguard LifeStrategy Portfolio RG1
 Parmenion Vanguard LifeStrategy Portfolio RG2
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 Parmenion Vanguard LifeStrategy Portfolio RG5
 Parmenion Vanguard LifeStrategy Portfolio RG6
 Parmenion Vanguard LifeStrategy Portfolio RG7
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 Parmenion Vanguard LifeStrategy Portfolio RG10



part of M&G plc

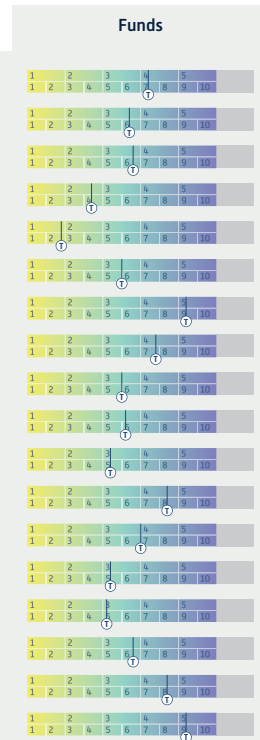
PruFund Cautious
 PruFund Protected Cautious
 PruFund Growth
 PruFund Protected Growth
 PruFund Risk Managed 1
 PruFund Risk Managed 2
 PruFund Risk Managed 3
 PruFund Risk Managed 4
 PruFund Risk Managed 5
 WP Optimum Return
 Planet 1
 Planet 2
 Planet 3
 Planet 4
 Planet 5
 Risk Managed Active 1
 Risk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



Premier Miton

INVESTORS

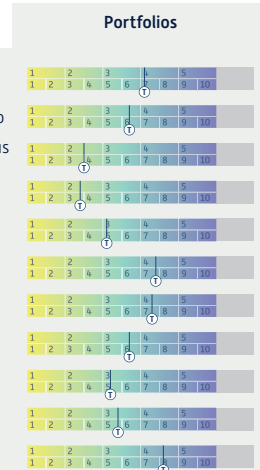
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 Premier Miton Cautious Monthly Income Fund
 Premier Miton Cautious Multi Asset Fund
 Premier Miton Defensive Multi Asset Fund
 Risk Profiled - Premier Miton Multi-Asset Absolute Return Fund
 Risk Profiled - Premier Miton Multi-Asset Distribution Fund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



Premier Miton

INVESTORS

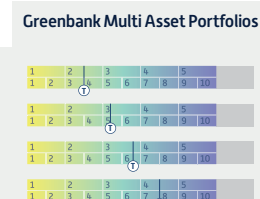
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 Premier Managed Portfolio Service Capital Builder Plus Portfolio
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 Premier Managed Portfolio Service Growth Plus Portfolio
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 Premier Managed Portfolio Service High Income Portfolio
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 Premier Managed Portfolio Service Income Portfolio
 Premier Managed Portfolio Svs Dynamic Growth Portfolio



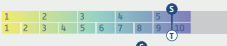
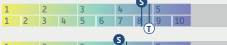
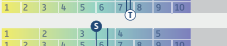
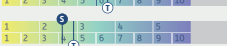
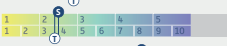
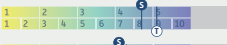
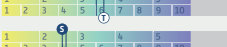
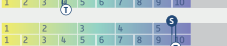
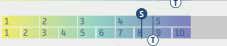
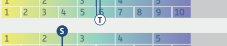
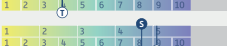
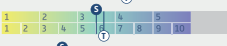
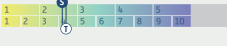
Rathbones

Look forward

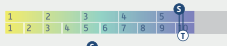
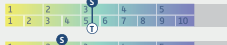
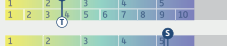
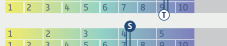
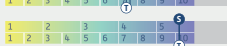
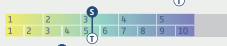
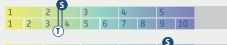
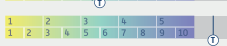
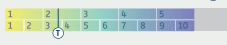
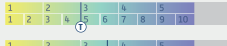
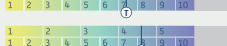
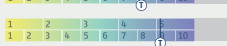
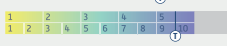
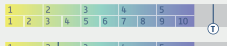
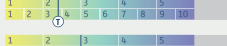
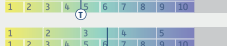
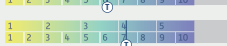
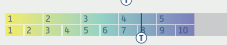
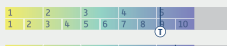
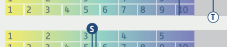
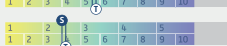
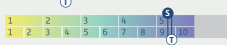
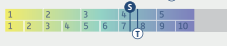
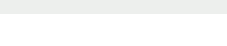
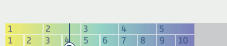
Rathbone Greenbank Total Return Portfolio
 Rathbone Greenbank Defensive Growth Portfolio
 Rathbone Greenbank Strategic Growth Portfolio
 Rathbone Greenbank Dynamic Growth Portfolio



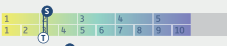
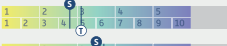
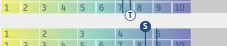
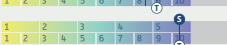
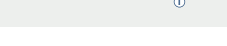


MPS Global Growth	
MPS Growth	
MPS Balanced	
MPS Global Income	
MPS Income	
MPS Conservative	
MPS Cautious	
IDX Growth	
IDX Balanced	
IDX Income	
IDX Conservative	
MPS Global Growth (Platform)	
MPS Growth (Platform)	
MPS Balanced (Platform)	
MPS Global Income (Platform)	
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IDX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

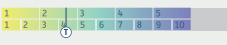
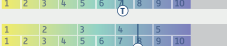
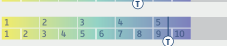
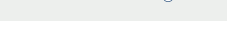


Quilter Investors Cirilium Adventurous Blend Portfolio	
Quilter Investors Cirilium Balanced Blend Portfolio	
Quilter Investors Cirilium Conservative Blend Portfolio	
Quilter Investors Cirilium Dynamic Blend Portfolio	
Quilter Investors Cirilium Moderate Blend Portfolio	
Quilter Investors Creation Adventurous 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	
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Quilter Investors Cirilium Adventurous Portfolio	
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Quilter Investors Cirilium Moderate Portfolio	

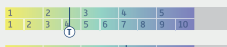
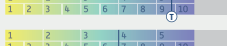
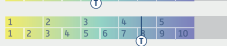
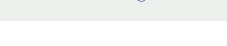


Bespoke	
Strategy 1	
Strategy 2	
Strategy 3	
Strategy 4	
Strategy 5	
Strategy 6	



Managed Portfolios	
Cautious	
Balanced	
Income	
Balanced Plus	
Equity	
Equity Plus	

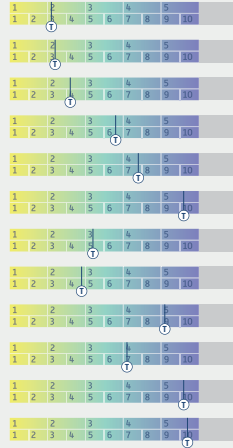


Multi Asset	
RMAP Total Return	
RMAP Strategic Growth	
RMAP Enhanced Growth	
RMAP Strategic Income	
RMAP Defensive Growth	
RMAP Dynamic Growth	



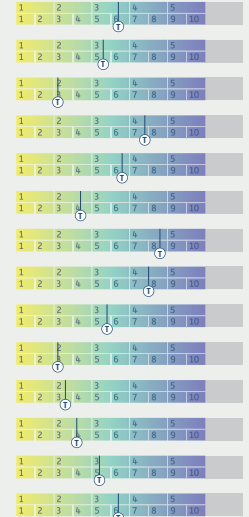
Global Multi Asset Portfolios

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



Governed Portfolios

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



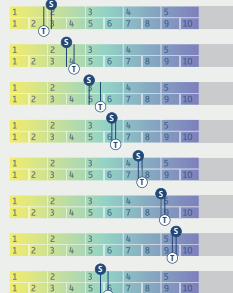
Responsible

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



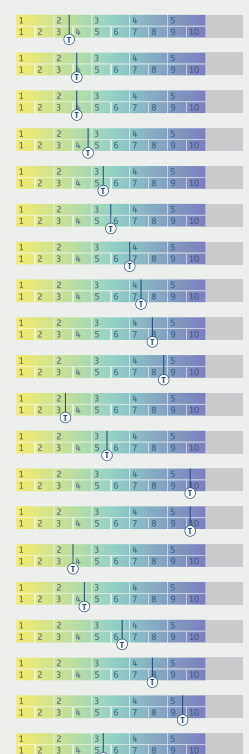
Rfolio

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

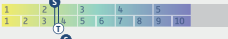
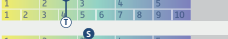
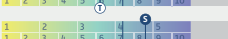
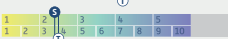
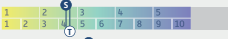
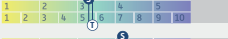
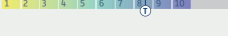


Russell Investments

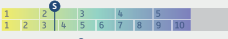
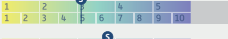
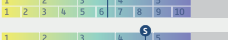
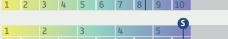
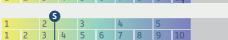
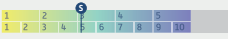
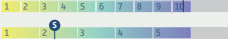
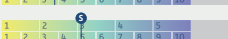
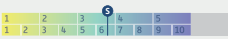
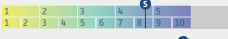
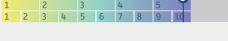
Russell Investments Classic Plus Secure Model Portfolio
 Russell Investments Classic Plus Cautious Model Portfolio
 Russell Investments Classic Plus Conservative Model Portfolio
 Russell Investments Classic Plus Moderate Model Portfolio
 Russell Investments Classic Plus Balanced Model Portfolio
 Russell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



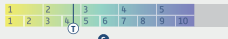
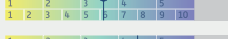
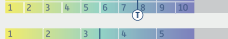
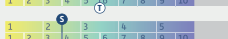
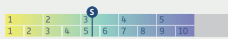
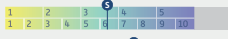
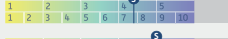
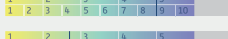
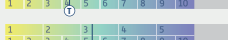
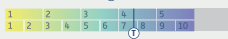
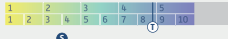
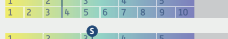
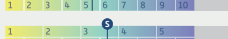
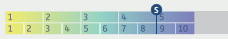
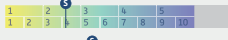
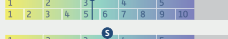
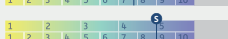
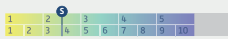
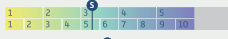
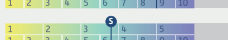
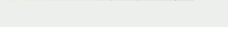
 Sanlam

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

SARASIN
& PARTNERS

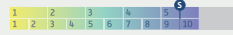
MPS 20	
MPS 40	
MPS 60	
MPS 80	
MPS 100	
Sarasin IE Multi Asset – Defensive	
Sarasin Multi Asset – Strategic	
Sarasin IE Multi Asset – Dynamic	
Sarasin Global Equity Real Return	
Sarasin Thematic Global Equity	
Sarasin Responsible Defensive	
Sarasin Responsible Cautious	
Sarasin Responsible Balanced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

Schroders

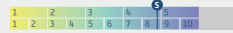
Schroder MM Diversity	
Schroder Monthly Income	
Schroder Managed Balanced	
Schroder Dynamic Multi-Asset	
Schroder Blended Portfolio 3	
Schroder Blended Portfolio 4	
Schroder Blended Portfolio 5	
Schroder Blended Portfolio 6	
Schroder Blended Portfolio 7	
Schroder Tactical Portfolio 3	
Schroder Tactical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

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

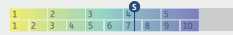
Pension Portfolio 1



Pension Portfolio 2



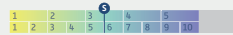
Pension Portfolio 3



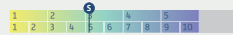
Pension Portfolio A



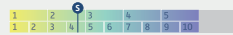
Pension Portfolio B



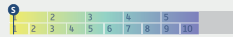
Pension Portfolio 4



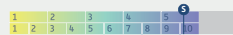
Pension Portfolio C



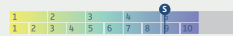
Pension Portfolio 5



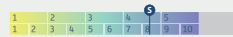
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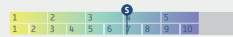
Premier Pension Portfolio 2



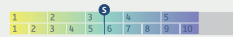
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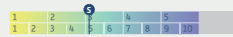
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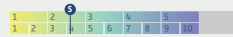
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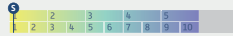
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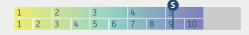
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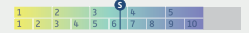
Premier Pension Portfolio 5



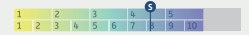
Adventurous



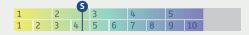
Balanced



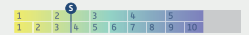
Moderately Adventurous



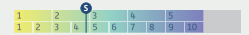
Moderately Cautious



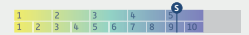
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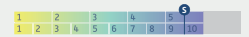
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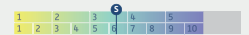
Passive Adventurous



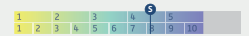
Passive Adventurous Plus



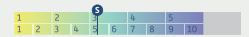
Passive Balanced



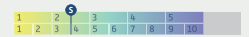
Passive Moderately Adventurous



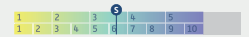
Passive Moderately Cautious



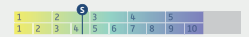
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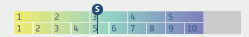
Sustainable Balance



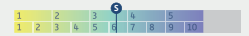
Responsible Choice Cautious



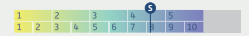
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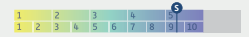
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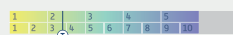
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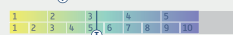
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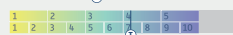
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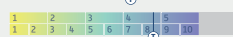
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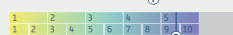
PF-MP5



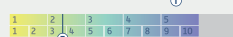
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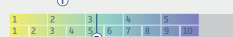
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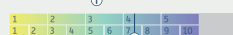
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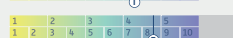
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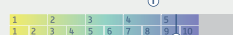
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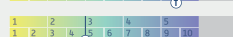
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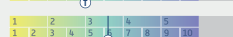
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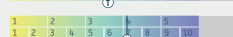
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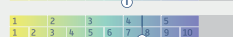
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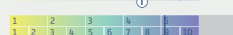
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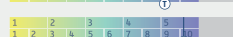
PQF-MP6



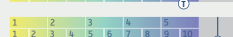
PQF-MP7



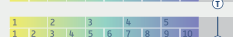
PQF-MP8



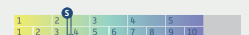
PQF-MP9



PQF-MP10



S&W Defensive Portfolio – 3



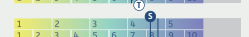
S&W Defensive Income Portfolio – 4



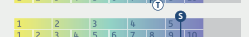
S&W Balanced Income Portfolio – 5



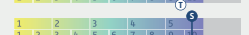
S&W Balanced Growth Portfolio – 6



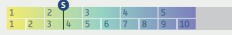
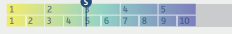
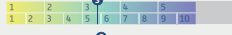
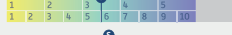
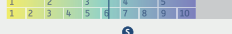
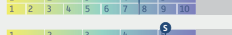
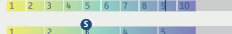
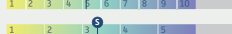
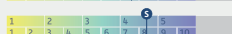
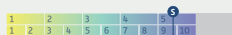
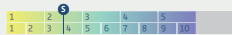
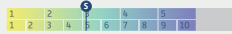
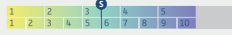
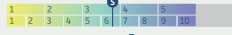
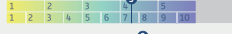
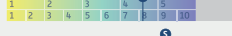
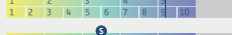
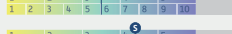
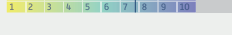
S&W Growth Portfolio – 7



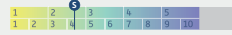
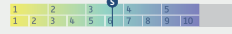
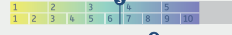
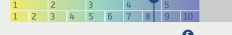
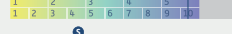
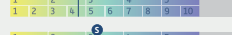
S&W Dynamic Growth Portfolio – 8



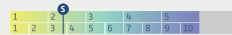
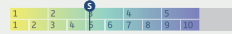
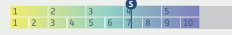
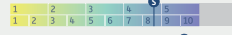
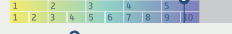
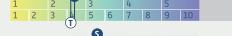
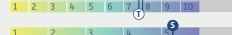
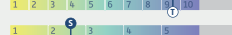
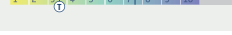


Tilney Strategy 1 (MPS Defensive)	
Tilney Strategy 2 (MPS Conservative)	
Tilney Strategy 3 (MPS Cautious)	
Tilney Strategy 3 (MPS Income)	
Tilney Strategy 4 (MPS Balanced)	
Tilney Strategy 5 (MPS Growth)	
Tilney Strategy 6 (MPS Adventurous)	
Tilney Strategy 7 (MPS Maximum Growth)	
Tilney SMPS Conservative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



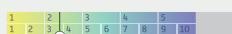
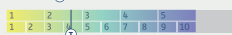
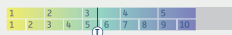
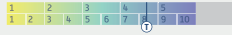
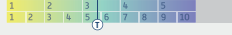
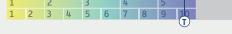
Vanguard LifeStrategy 20%	
Vanguard LifeStrategy 40%	
Vanguard LifeStrategy 60%	
Vanguard LifeStrategy 80%	
Vanguard LifeStrategy 100%	
Vanguard LifeTarget Defensive	
Vanguard LifeTarget Cautious	
Vanguard LifeTarget Moderate	



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



WAVERTON
INVESTMENT MANAGEMENT

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

[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.

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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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