



Q3 2022

# Synaptic Risk Rating Tables

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- › Provide 'value for money' calculations including 'total solution cost' comparisons based on Reduction in Yield calculations for various platform and/or off platform options
- › Provide a range of stochastic forecasts detailing all viable investment outcomes presented as probability-based graphs, so that you can file for compliance and proof of suitability, and also share with clients to secure informed consent
- › Move seamlessly at anytime into a draw down illustration with a cashflow projection including a stochastic calculation for the maximum sustainable income
- › Bring all your research under one roof - from building your knowledge of clients, profiling risk, compliant research and suitability journeys through Comparison with Ex-ante, Ex-post reviews and Switching. Synaptic Pathways does it all in one place.

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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](mailto:hello@synaptic.co.uk) or contact us on **0800 783 4477** and we can arrange immediate access.

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

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

|                                  | Investments |
|----------------------------------|-------------|
| abrdn Index MPS I                |             |
| abrdn Index MPS II               |             |
| abrdn Index MPS III              |             |
| abrdn Index MPS IV               |             |
| abrdn Index MPS V                |             |
| abrdn myportfolio Index Plus I   |             |
| abrdn myportfolio Index Plus II  |             |
| abrdn myportfolio Index Plus III |             |
| abrdn myportfolio Index Plus IV  |             |
| abrdn myportfolio Index Plus V   |             |
| abrdn myportfolio Select I       |             |
| abrdn myportfolio Select II      |             |
| abrdn myportfolio Select III     |             |
| abrdn myportfolio Select IV      |             |
| abrdn myportfolio Select V       |             |

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



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



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



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

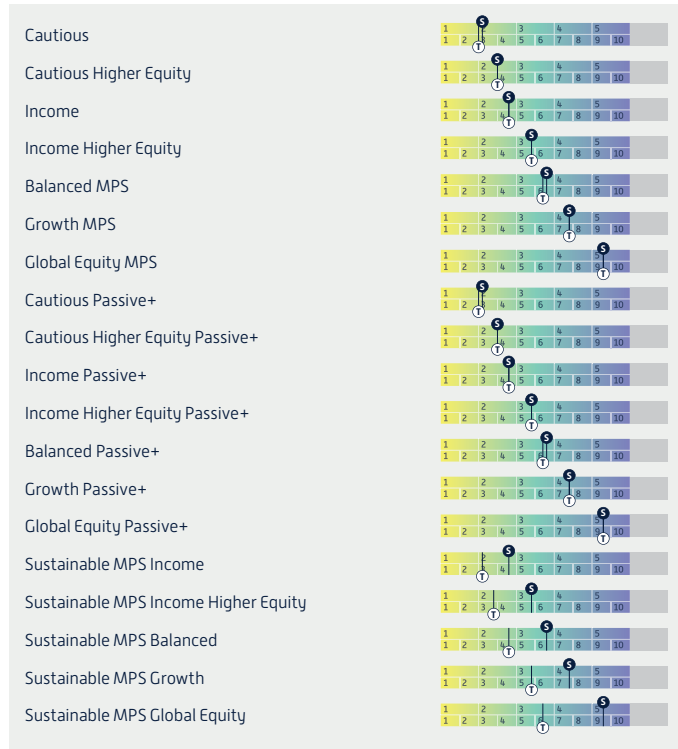


|                       |  |
|-----------------------|--|
| Smooth Managed Fund   |  |
| Smooth Managed 2 Fund |  |

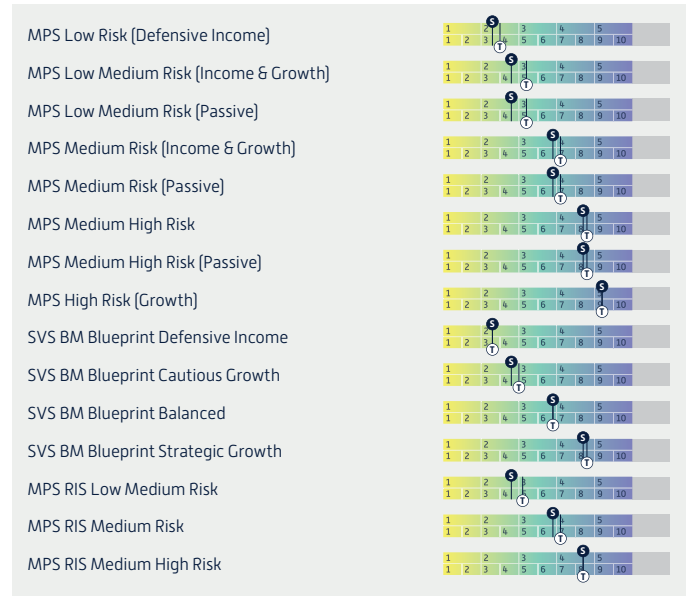


|  |  |
|--|--|
| BNY Mellon Multi-Asset Diversified Return        |  |
| BNY Mellon Multi-Asset Income                    |  |
| BNY Mellon Multi-Asset Balanced                  |  |
| BNY Mellon Multi-Asset Growth                    |  |
| BNY Mellon Multi-Asset Global Balanced           |  |
| BNY 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        |  |

BREWIN DOLPHIN

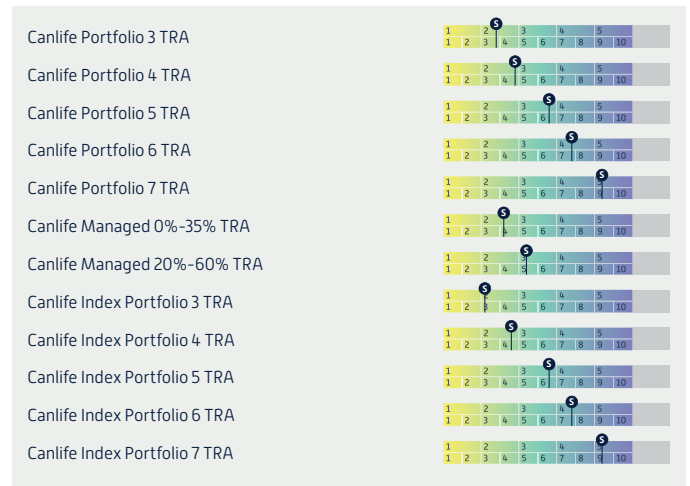
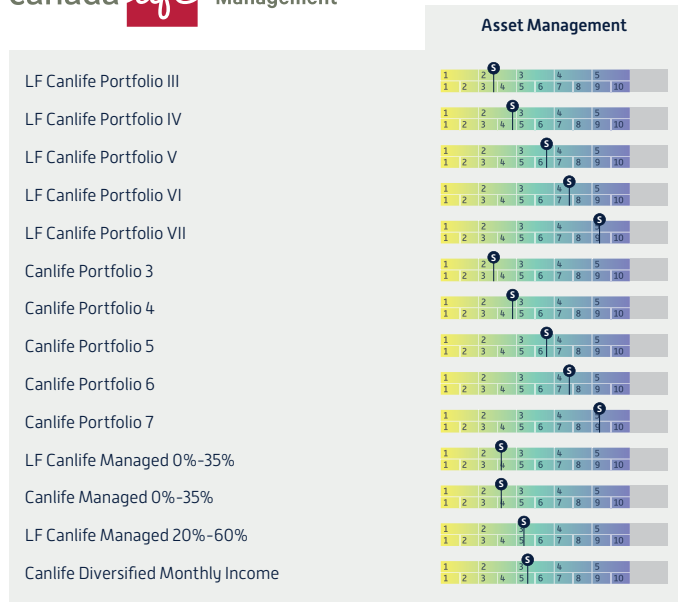


**BM**  
BROOKS MACDONALD

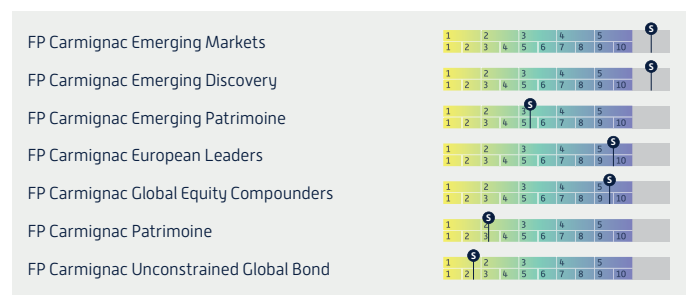


canada

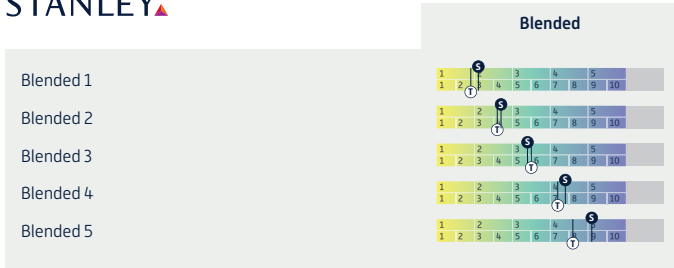
canada Asset Management



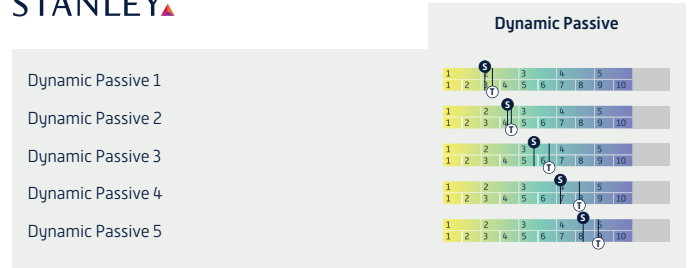
CARMIGNAC  
RISK MANAGERS



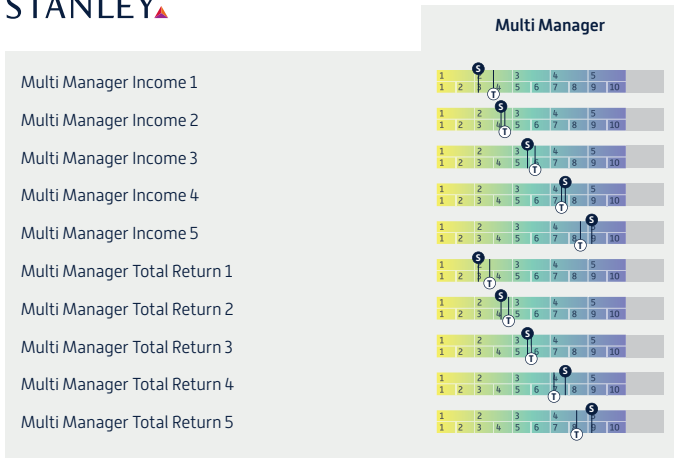
### CHARLES STANLEY



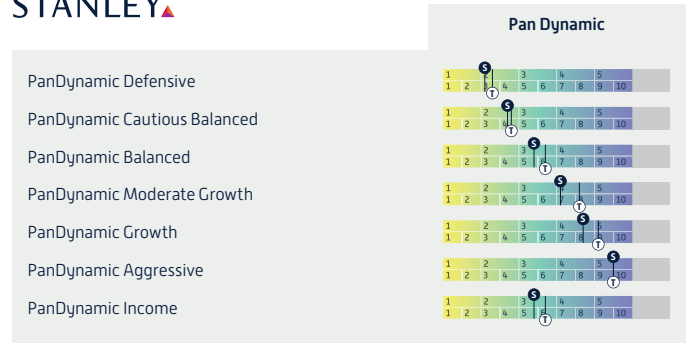
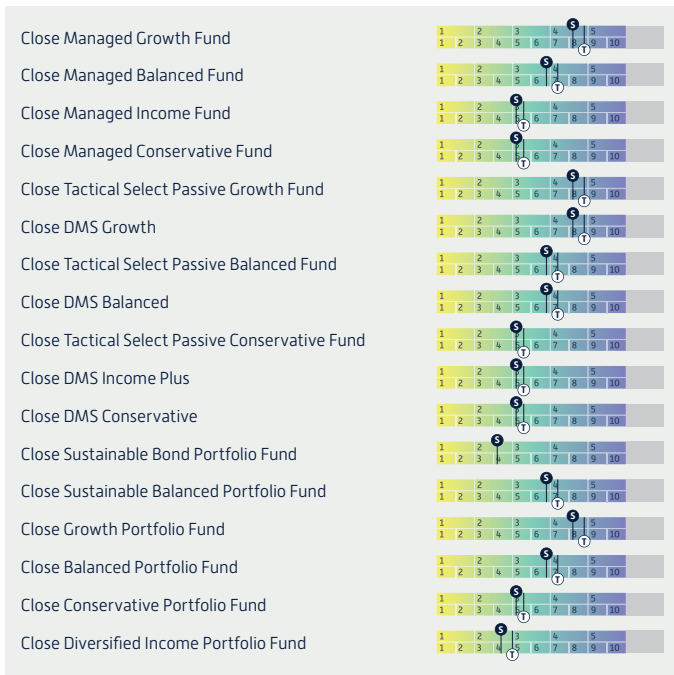
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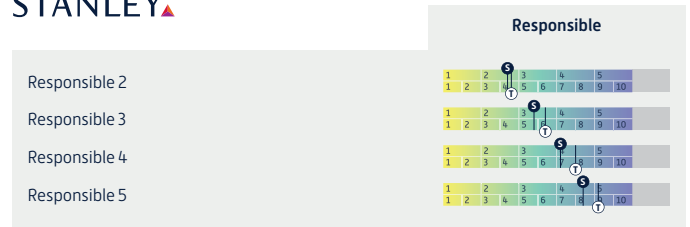
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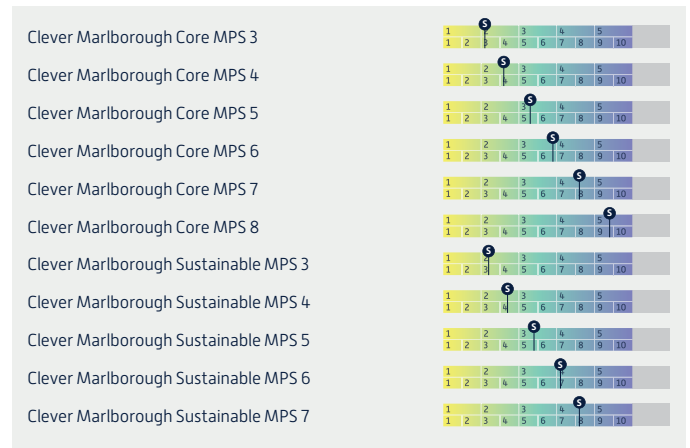
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### CHARLES STANLEY



### CleverMPS.



Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting [www.synaptic.co.uk/solutions/risk](http://www.synaptic.co.uk/solutions/risk)

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

|                                   |  |
|-----------------------------------|--|
| SVS Cornelian Cautious Fund       |  |
| SVS Cornelian Managed Growth Fund |  |
| SVS Cornelian Managed Income Fund |  |
| SVS Cornelian Growth Fund         |  |

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

|   |  |
|---|--|
| Evelyn Partners Core MPS Direct - Defensive         |  |
| Evelyn Partners Core MPS Direct - Conservative      |  |
| Evelyn Partners Core MPS Direct - Cautious          |  |
| Evelyn Partners Core MPS Direct - Income            |  |
| Evelyn Partners Core MPS Direct - Balanced          |  |
| Evelyn Partners Core MPS Direct - Growth            |  |
| Evelyn Partners Core MPS Direct - Adventurous       |  |
| Evelyn Partners Core MPS Direct - Maximum Growth    |  |
| Evelyn Partners Sustainable MPS - Conservative      |  |
| Evelyn Partners Sustainable MPS - Cautious          |  |
| Evelyn Partners Sustainable MPS - Balanced          |  |
| Evelyn Partners Sustainable MPS - Growth            |  |
| Evelyn Partners Sustainable MPS - Adventurous       |  |
| Evelyn Partners Sustainable MPS - Maximum Growth    |  |
| Evelyn Partners Core MPS Platform - Defensive       |  |
| Evelyn Partners Core MPS Platform - Conservative    |  |
| Evelyn Partners Core MPS Platform - Cautious        |  |
| Evelyn Partners Core MPS Platform - Balanced        |  |
| Evelyn Partners Core MPS Platform - Growth          |  |
| Evelyn Partners Core MPS Platform - Adventurous     |  |
| Evelyn Partners Core MPS Platform - Maximum Growth  |  |
| Evelyn Partners Core MPS Platform - Income          |  |
| Evelyn Partners Core MPS Platform - Income & Growth |  |
| Evelyn Partners Active MPS - Defensive              |  |
| Evelyn Partners Active MPS - Defensive Income       |  |
| Evelyn Partners Active MPS - Balanced Income        |  |
| Evelyn Partners Active MPS - Balanced Growth        |  |
| Evelyn Partners Active MPS - Growth                 |  |
| Evelyn Partners Active MPS - Dynamic Growth         |  |

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

|                                     |  |
|-------------------------------------|--|
| Embark Horizon Multi-Asset Fund I   |  |
| Embark Horizon Multi-Asset Fund II  |  |
| Embark Horizon Multi-Asset Fund III |  |
| Embark Horizon Multi-Asset Fund IV  |  |
| Embark Horizon Multi-Asset Fund V   |  |



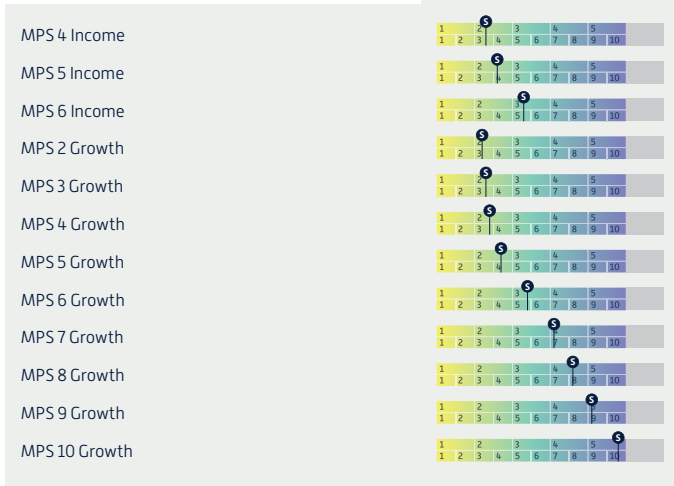
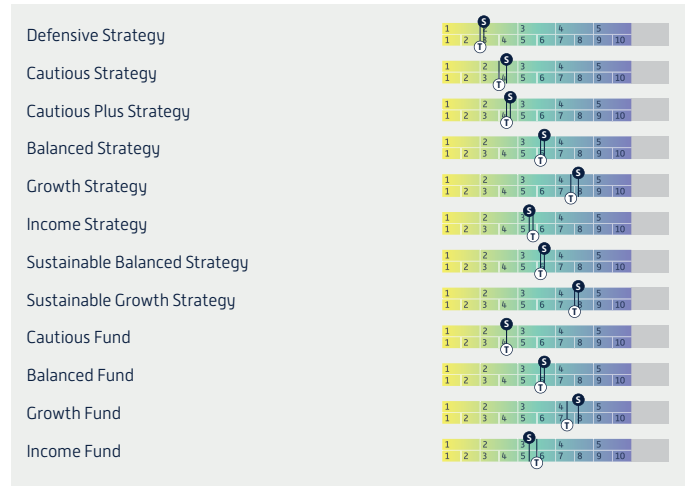
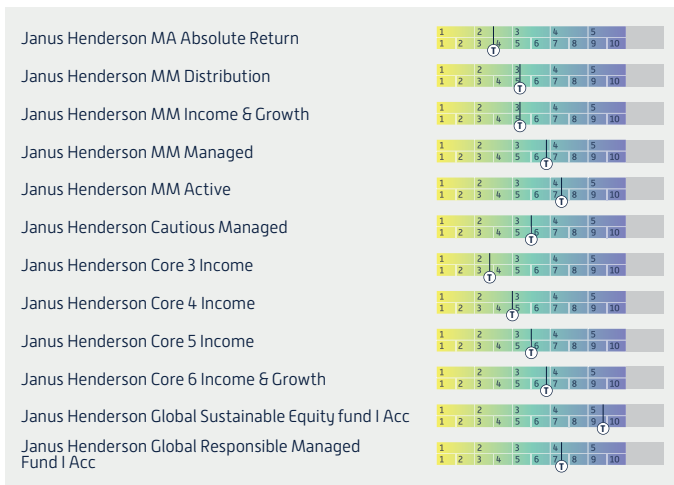
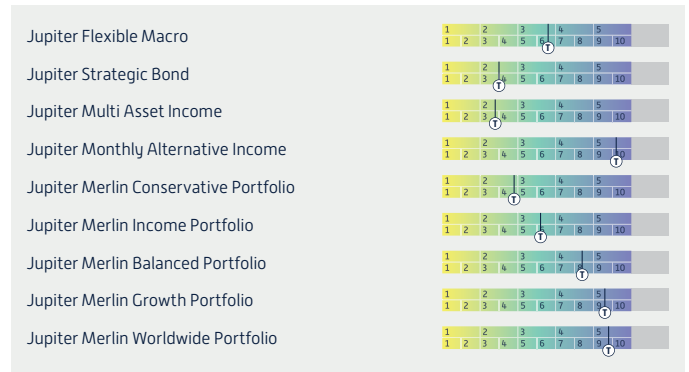
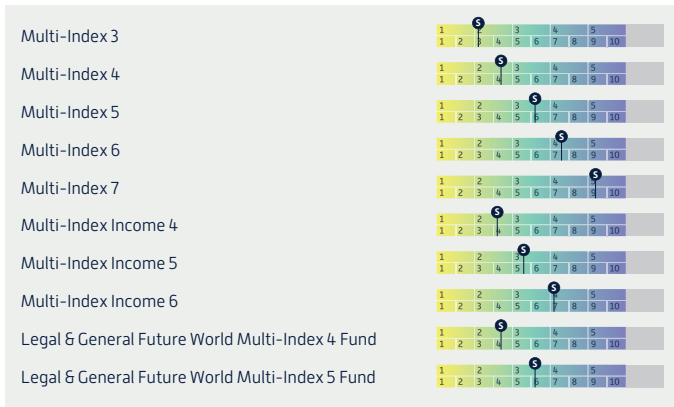
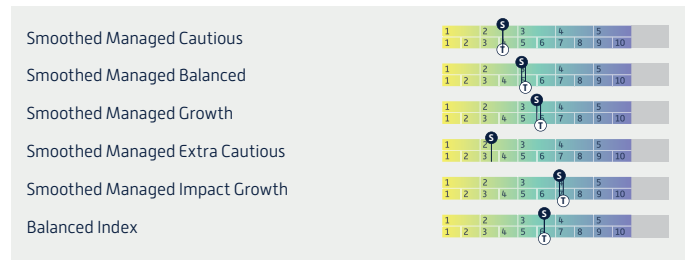
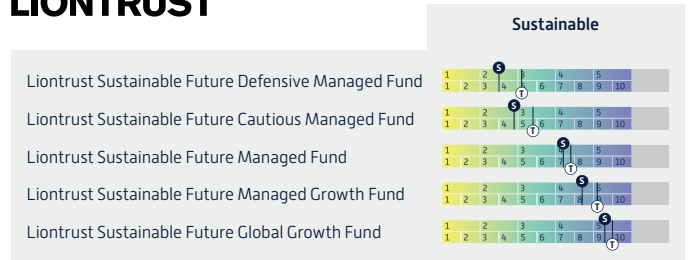
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| FEI Hybrid Risk Level 1 Medium Term              |  |
| FEI Hybrid Risk Level 2 Medium Term              |  |
| FEI Hybrid Risk Level 3 Medium Term              |  |
| FEI Hybrid Risk Level 4 Medium Term              |  |
| FEI Hybrid Risk Level 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              |  |

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

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

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

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



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



|  |  |
|--|--|
| Liontrust 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            |  |



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



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

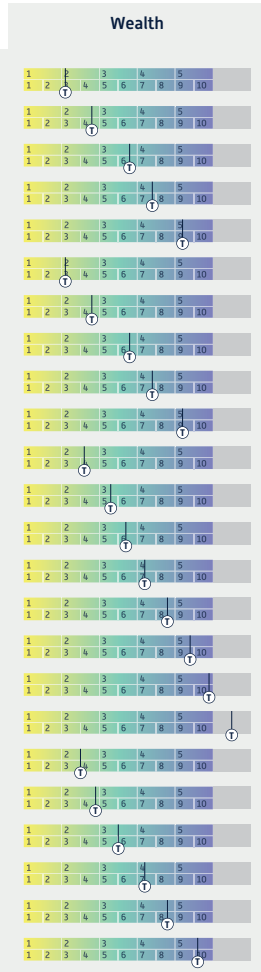
**M&G Investments**

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



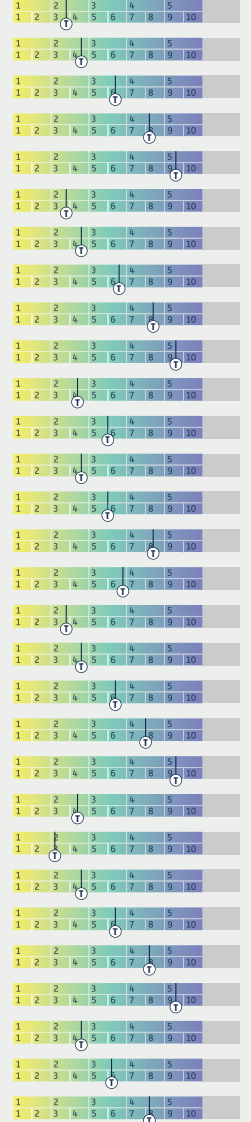
**M&G wealth**

- PF-MP3
- PF-MP4
- PF-MP5
- PF-MP6
- PF-MP7
- HF-MP3
- HF-MP4
- HF-MP5
- HF-MP6
- HF-MP7
- PQF-MP3
- PQF-MP4
- PQF-MP5
- PQF-MP6
- PQF-MP7
- PQF-MP8
- PQF-MP9
- PQF-MP10
- T-MP1
- T-MP2
- T-MP3
- T-MP4
- T-MP5
- T-MP6



**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



**Ninety One**

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



**Parmenion**

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



## Parmenion

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

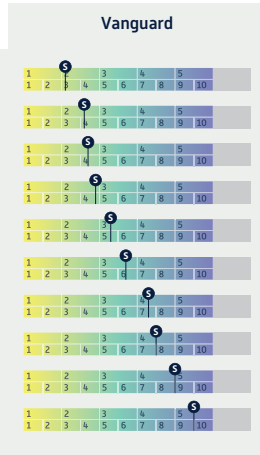
## Parmenion

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

Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting [www.synaptic.co.uk/solutions/risk](http://www.synaptic.co.uk/solutions/risk)

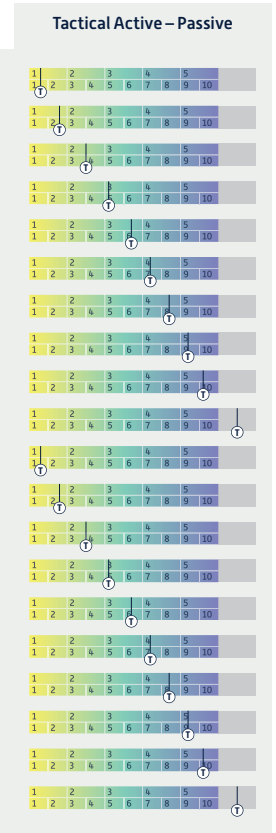
## Parmenion

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



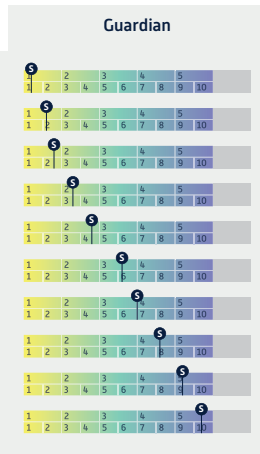
## Parmenion

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



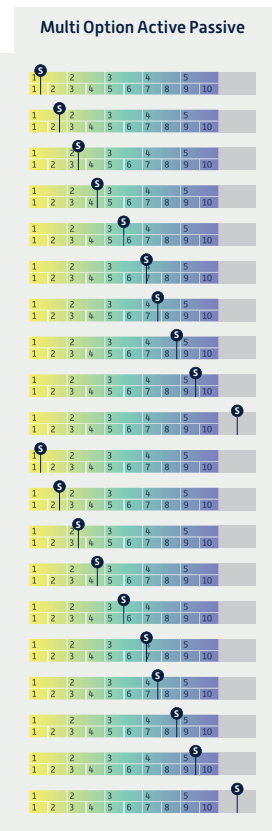
## Parmenion

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

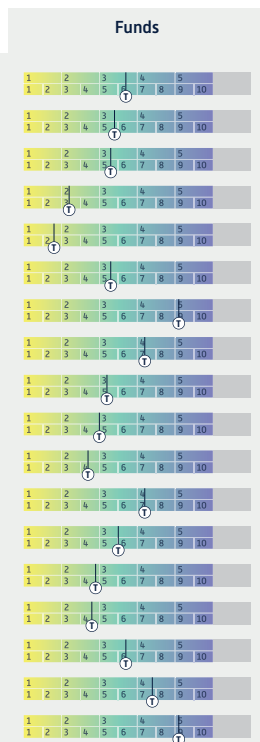


## Parmenion

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



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



**Premier Miton**  
INVESTORS

Portfolios

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

**Pru**  
part of M&G plc

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

QUILTER CHEVIOT  
INVESTMENT MANAGEMENT

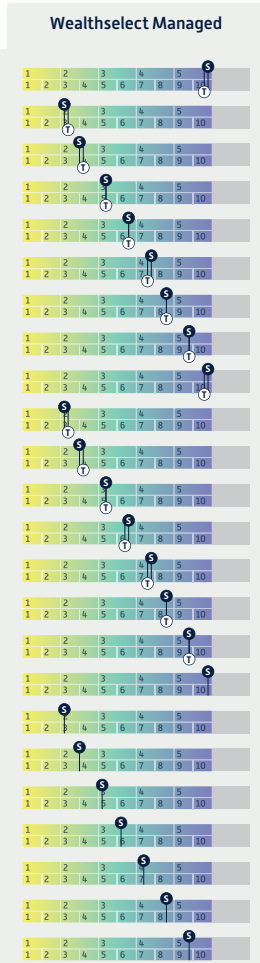
|                              |  |
|------------------------------|--|
| MPS Global Growth            |  |
| MPS Growth                   |  |
| MPS Balanced                 |  |
| MPS Global Income            |  |
| MPS Income                   |  |
| MPS Conservative             |  |
| MPS Cautious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

**Quilter Investors**

|   |  |
|---|--|
| Quilter Investors Cirilium Adventurous Blend Portfolio  |  |
| Quilter Investors Cirilium Balanced Blend Portfolio     |  |
| Quilter Investors Cirilium Conservative Blend Portfolio |  |
| Quilter Investors Cirilium Dynamic Blend Portfolio      |  |
| Quilter Investors Cirilium Moderate Blend Portfolio     |  |
| Quilter Investors 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              |  |
| Quilter Investors Cirilium Adventurous Portfolio        |  |
| Quilter Investors Cirilium Balanced Portfolio           |  |
| Quilter Investors Cirilium Conservative Portfolio       |  |
| Quilter Investors Cirilium Dynamic Portfolio            |  |
| Quilter Investors Cirilium Moderate Portfolio           |  |
| Quilter Investors Cirilium Conservative Passive         |  |
| Quilter Investors Cirilium Balanced Passive             |  |
| Quilter Investors Cirilium Moderate Passive             |  |
| Quilter Investors Cirilium Dynamic Passive              |  |
| Quilter Investors Cirilium Adventurous Passive          |  |

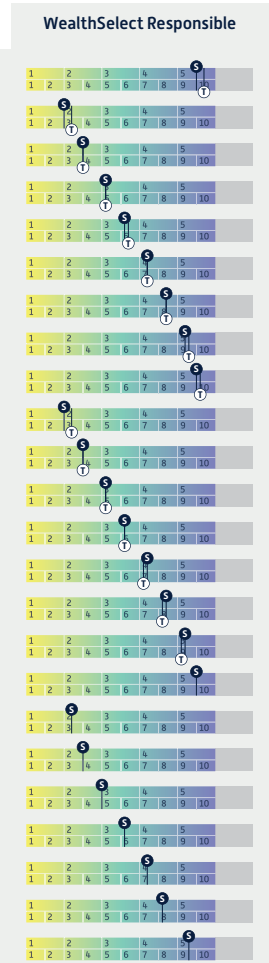
# Quilter

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



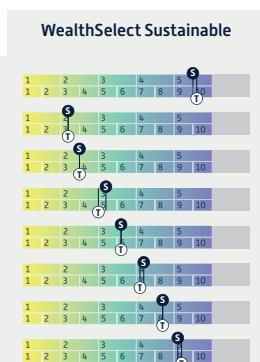
# Quilter

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



# Quilter

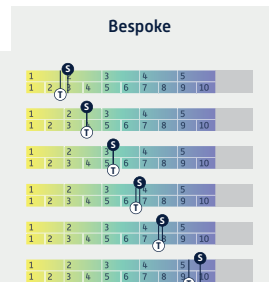
- WealthSelect Sustainable Active 10
- WealthSelect Sustainable Active 3
- WealthSelect Sustainable Active 4
- WealthSelect Sustainable Active 5
- WealthSelect Sustainable Active 6
- WealthSelect Sustainable Active 7
- WealthSelect Sustainable Active 8
- WealthSelect Sustainable Active 9



# Rathbones

Look forward

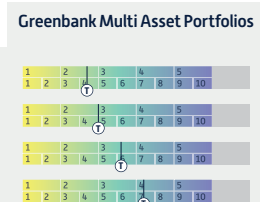
- Strategy 1
- Strategy 2
- Strategy 3
- Strategy 4
- Strategy 5
- Strategy 6



# Rathbones

Look forward

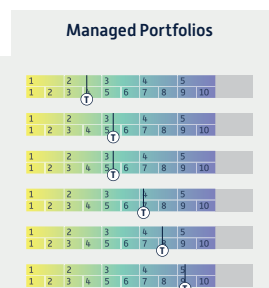
- Rathbone Greenbank Total Return Portfolio
- Rathbone Greenbank Defensive Growth Portfolio
- Rathbone Greenbank Strategic Growth Portfolio
- Rathbone Greenbank Dynamic Growth Portfolio



# Rathbones

Look forward

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





**Rathbones**  
Look forward

|                       | 1 | 2 | 3 | 4 | 5 |
|-----------------------|---|---|---|---|---|
| RMAP Total Return     | 1 | 2 | 3 | 4 | 5 |
| RMAP Strategic Growth | 1 | 2 | 3 | 4 | 5 |
| RMAP Enhanced Growth  | 1 | 2 | 3 | 4 | 5 |
| RMAP Strategic Income | 1 | 2 | 3 | 4 | 5 |
| RMAP Defensive Growth | 1 | 2 | 3 | 4 | 5 |
| RMAP Dynamic Growth   | 1 | 2 | 3 | 4 | 5 |

|   | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| RL GMAP Conservative                          | 1 | 2 | 3 | 4 | 5 |
| RL GMAP Defensive                             | 1 | 2 | 3 | 4 | 5 |
| RL GMAP Balanced                              | 1 | 2 | 3 | 4 | 5 |
| RL GMAP Growth                                | 1 | 2 | 3 | 4 | 5 |
| RL GMAP Adventurous                           | 1 | 2 | 3 | 4 | 5 |
| RL GMAP Dynamic                               | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable Managed Growth Trust | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable Managed Income Trust | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable World Trust          | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable Diversified Trust    | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable Leaders Trust        | 1 | 2 | 3 | 4 | 5 |
| Royal London Global Sustainable Equity Fund   | 1 | 2 | 3 | 4 | 5 |
| Royal London Sustainable Growth Fund          | 1 | 2 | 3 | 4 | 5 |

|                           | 1 | 2 | 3 | 4 | 5 |
|---------------------------|---|---|---|---|---|
| RSMR Responsible Cautious | 1 | 2 | 3 | 4 | 5 |
| RSMR Responsible Balanced | 1 | 2 | 3 | 4 | 5 |
| RSMR Responsible Growth   | 1 | 2 | 3 | 4 | 5 |
| RSMR Responsible Dynamic  | 1 | 2 | 3 | 4 | 5 |

|                         | 1 | 2 | 3 | 4 | 5 |
|-------------------------|---|---|---|---|---|
| RSMR Rfolio Defensive   | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Cautious    | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Prudent     | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Balanced    | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Growth      | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Dynamic     | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Adventurous | 1 | 2 | 3 | 4 | 5 |
| RSMR Rfolio Income      | 1 | 2 | 3 | 4 | 5 |

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

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

## SARASIN & PARTNERS

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

## Schroders

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

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

# 7IM

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

# Vanguard®

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



# WAVERTON

INVESTMENT MANAGEMENT


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

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

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

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

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