



Q4 2023

## Synaptic Risk Rating Tables

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







# **NEW Switching analysis**

### Improving the switching journey for your customers

#### Part of Synaptic Pathways, Switching Analysis allows users to:

- Reduce the need for various standalone systems
- Work in conjunction with Synaptic Pathways holdings and automatic valuations
- Create a proposal for the receiving scheme that includes all the research elements required for MiFID II compliance
- Choose to work in 'whole-of-market' or in alignment with your 'Central Investment Proposition', matching PROD compliant investment solutions with target market
- Provide 'value for money' calculations including 'total solution cost' comparisons based on Reduction in Yield calculations for various platform and/or off platform options

- Provide a range of stochastic forecasts detailing all viable investment outcomes presented as probabilitybased graphs, so that you can file for compliance and proof of suitability, and also share with clients to secure informed consent
- Move seamlessly at anytime into a draw down illustration with a cashflow projection including a stochastic calculation for the maximum sustainable income
- Bring all your research under one roof from building your knowledge of clients, profiling risk, compliant research and suitability journeys through Comparison with Ex-ante, Ex-post reviews and Switching. Synaptic Pathways does it all in one place.

For a free 30-day trial visit synaptic.co.uk/trial

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



### Risk and suitability

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

#### The Synaptic Risk Ratings proposition consists of:

#### 1. The Attitude to Risk Questionnaire from market leaders A2R

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

#### 2. Investment strategy provided by Moody's Analytics

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

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

#### 1-5 boundaries are fixed;

Risk Category	Min Gain (Loss)
Cautious	-7.50
Moderately Cautious	-12.50
Balanced	-17.50
Moderately Adventurous	-22.50
Adventurous	-27.50

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

#### 3. Risk Ratings

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

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

#### **Strategic vs Tactical Asset Allocation**

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

#### How are the ratings calculated?

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

#### Accuracy and independence of ratings

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

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

#### How to access the Synaptic Risk ratings.

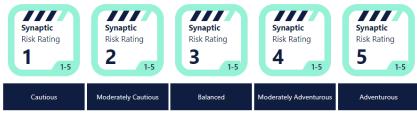
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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

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

# S Risk

### **Synaptic Risk Rating Service**

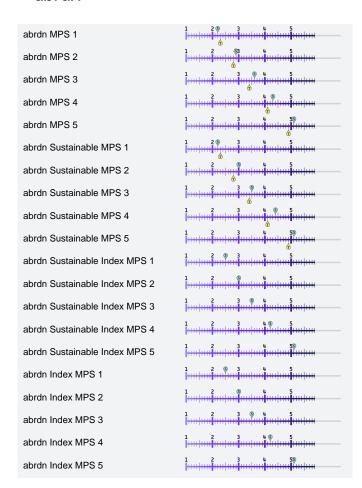


Synaptic Risk rating based on





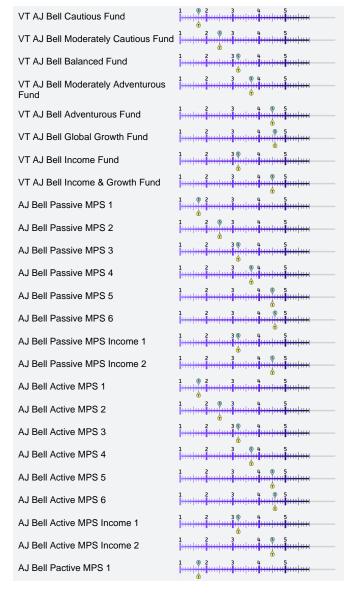
### abrdn













Risk Managed 3

Risk Managed 4

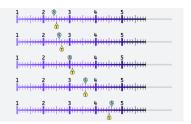
Risk Managed 5

Risk Managed 6

#### atomos wealth & financial wellbeing

IFSL Atomos Conservative Fund
IFSL Atomos Defensive Fund
IFSL Atomos Cautious Fund
IFSL Atomos Balanced Fund

IFSL Atomos Growth Fund



# RBC

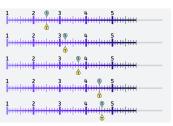
## Brewin Dolphin

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



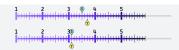


AJ Bell Pactive MPS 2
AJ Bell Pactive MPS 3
AJ Bell Pactive MPS 4
AJ Bell Pactive MPS 5
AJ Bell Pactive MPS 6

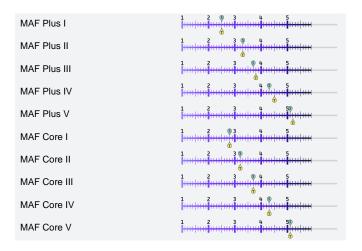




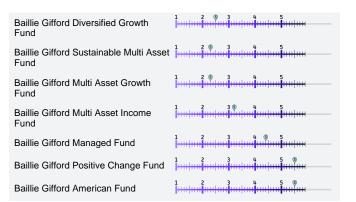
Smooth Managed Fund
Smooth Managed 2 Fund







### Baillie Gifford®





#### **BNY MELLON**

INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified Return

BNY Mellon Multi-Asset Income





Canlife Portfolio 6 TRA

Canlife Portfolio 7 TRA

Canlife Index Portfolio 3 TRA

Canlife Index Portfolio 4 TRA

Canlife Index Portfolio 5 TRA

Canlife Index Portfolio 6 TRA

Canlife Index Portfolio 7 TRA

Canlife Index Portfolio 7 TRA

Canlife Index Portfolio 7 TRA

Canlife Diversified Risk Managed 3

Canlife Diversified Risk Managed 4

Canlife Diversified Risk Managed 5

Canlife Diversified Risk Managed 6

Canlife Diversified Risk Managed 6

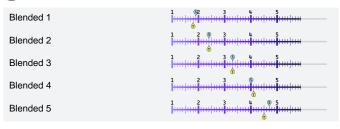
Canlife Diversified Monthly Income



#### Asset Management

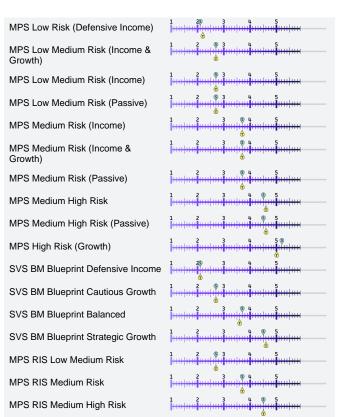
WS Canlife Portfolio III WS Canlife Portfolio IV WS Canlife Portfolio V WS Canlife Portfolio VI WS Canlife Portfolio VII Canlife Portfolio 3 Canlife Portfolio 4 Canlife Portfolio 5 Canlife Portfolio 6 Canlife Portfolio 7 Canlife Diversified Risk Managed 3 WS Canlife Diversified Monthly Income WS Canlife Diversified Risk Managed WS Canlife Diversified Risk Managed WS Canlife Diversified Risk Managed WS Canlife Diversified Risk Managed

### CHARLES STANLEY



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







# CHARLES STANLEY.

Multi Manager Income 1

Multi Manager Income 2

Multi Manager Income 3

Multi Manager Income 4

Multi Manager Income 5

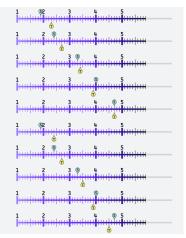
Multi Manager Total Return 1

Multi Manager Total Return 2

Multi Manager Total Return 3

Multi Manager Total Return 4

Multi Manager Total Return 5



# CHARLES STANLEY

PanDynamic Defensive
PanDynamic Cautious Balanced
PanDynamic Balanced

PanDynamic Moderate Growth

PanDynamic Growth

PanDynamic Aggressive

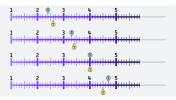
PanDynamic Income



# CHARLES STANLEY

Responsible 2
Responsible 3

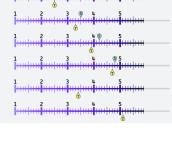
Responsible 4
Responsible 5







CT MM Navigator Balanced Fund
CT MM Navigator Boutiques Fund



# CHARLES STANLEY.

Dynamic Passive 1

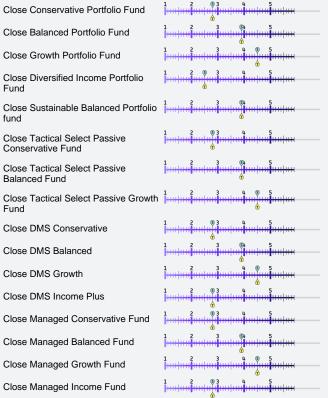
Dynamic Passive 2

Dynamic Passive 3

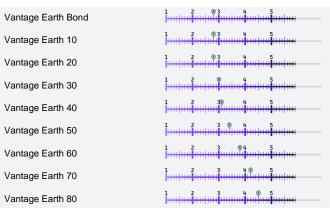
Dynamic Passive 4

Dynamic Passive 5











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 CT Universal MAP Adventurous CT Universal MAP Balanced CT Universal MAP Cautious CT Universal MAP Defensive CT Universal MAP Growth CT Universal MAP Income

## Cornelian

#### Part of the Brooks Macdonald Group

SVS Cornelian Cautious Fund

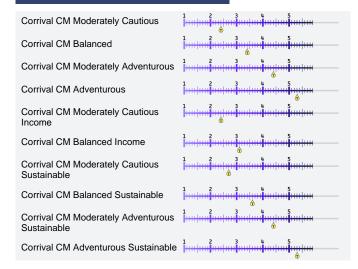
SVS Cornelian Managed Growth
Fund

SVS Cornelian Managed Income
Fund

SVS Cornelian Growth Fund

SVS Cornelian Growth Fund

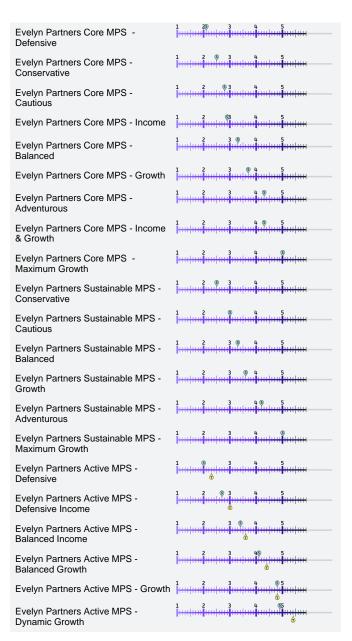




 Vantage Earth 90
 1
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 4
 58

 Vantage Earth 100
 1
 2
 3
 4
 5
 8

### evelyn

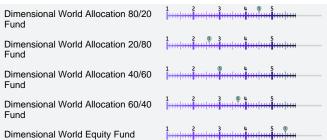




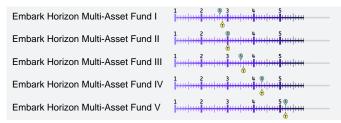




# Dimensional

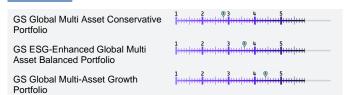


# embark<sup>3</sup>

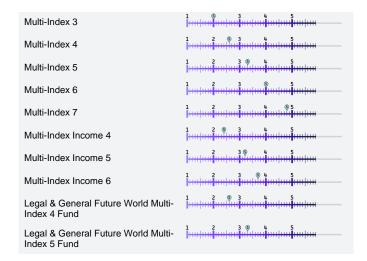


### Goldman Sachs

#### Asset Management

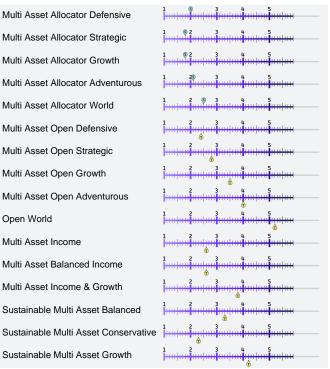


### L&G



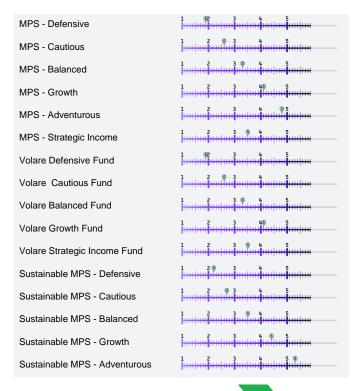




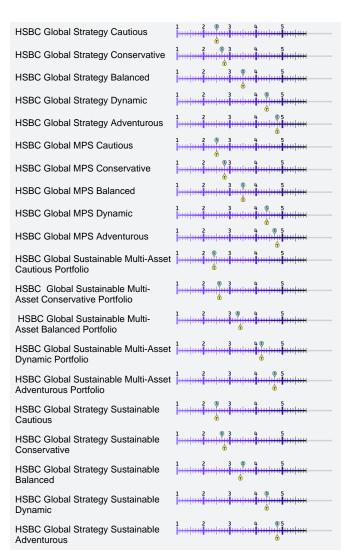




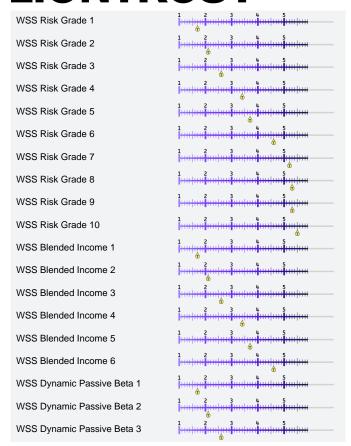




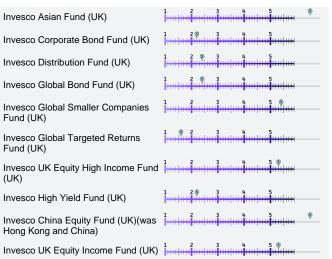
#### HSBC Asset Management



## LIONTRUST









WSS Dynamic Passive Beta 4

WSS Dynamic Passive Beta 5

WSS Dynamic Passive Beta 6

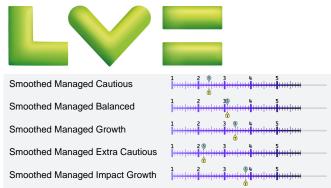
WSS Dynamic Passive Beta 7

WSS Dynamic Passive Beta 8

WSS Dynamic Passive Beta 8

WSS Dynamic Passive Beta 9

WSS Dynamic Passive Beta 10



## **Parmenion**

Balanced Index

Parmenion Conviction RG1

Parmenion Conviction RG2

Parmenion Conviction RG3

Parmenion Conviction RG4

Parmenion Conviction RG5

Parmenion Conviction RG6

Parmenion Conviction RG6

Parmenion Conviction RG7

Parmenion Conviction RG7

Parmenion Conviction RG8

Parmenion Conviction RG8

Parmenion Conviction RG8

Parmenion Conviction RG9

Parmenion Conviction RG9

Parmenion Conviction RG9

## **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

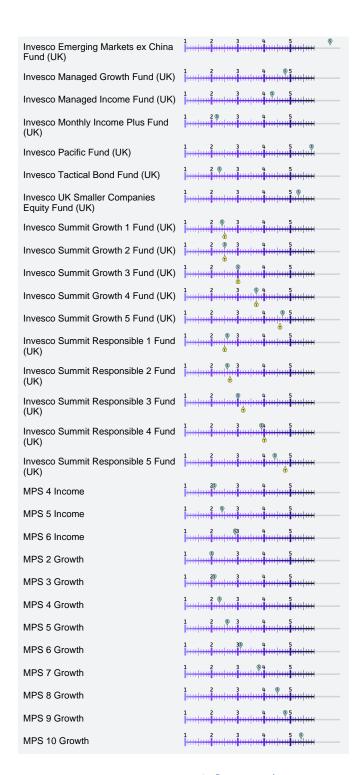
Parmenion Multi Option Active RG5

Parmenion Multi Option Active RG6

Parmenion Multi Option Active RG7

Parmenion Multi Option Active RG7

Parmenion Multi Option Active RG7



### **RATHBONES**

Incorporating
Investec Wealth &
Investment (UK)

Defensive Strategy

Cautious Strategy

Cautious Plus Strategy

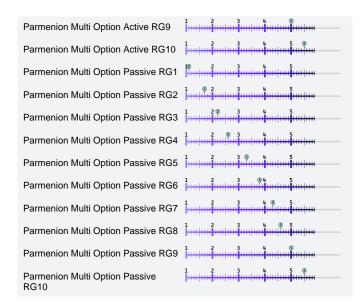
Balanced Strategy

Growth Strategy

Income Strategy

Sustainable Balanced Strategy





## **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

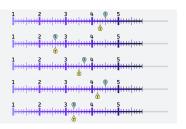
## Parmenion 4 6 1

Parmenion Vanguard LifeStrategy Portfolio RG1

Parmenion Vanguard LifeStrategy Portfolio RG2



Sustainable Growth Strategy
Cautious Fund
Balanced Fund
Growth Fund
Income Fund



### Jupiter

Jupiter Strategic Bond

Jupiter Merlin Monthly Income Select

Jupiter Merlin Conservative Select

Jupiter Merlin Income Portfolio

Jupiter Merlin Growth Portfolio

Jupiter Merlin Worldwide Portfolio

Jupiter Merlin Moderate Select

Jupiter Merlin Income and Growth
Select

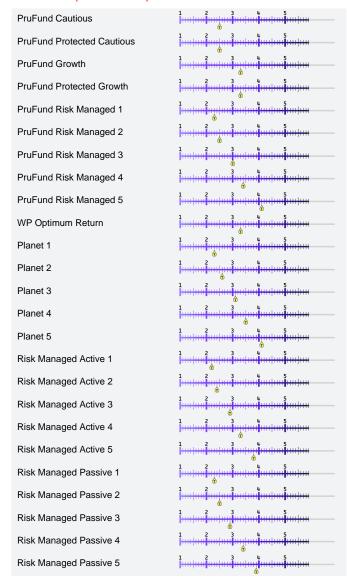
## LIONTRUST

Liontrust MA Explorer 100 Liontrust MA Explorer 85 Liontrust MA Explorer Income 60 Liontrust MA Explorer Income 45 Liontrust MA Explorer 70 Liontrust MA Explorer 35 Liontrust MA Blended Growth Fund Liontrust MA Blended Intermediate Liontrust MA Blended Moderate Fund Liontrust MA Blended Progressive Fund Liontrust MA Blended Reserve Fund Liontrust MA Dynamic Passive Adventurous Fund Liontrust MA Dynamic Passive Growth Fund Liontrust MA Dynamic Passive Intermediate Fund Liontrust MA Dynamic Passive Moderate Fund Liontrust MA Dynamic Passive Progressive Fund



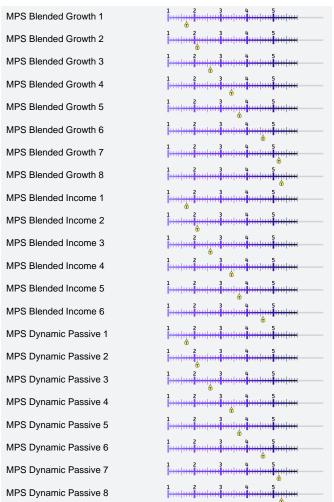
Parmenion Vanguard LifeStrategy Portfolio RG3 Parmenion Vanguard LifeStrategy Portfolio RG4 Parmenion Vanguard LifeStrategy Portfolio RG5 Parmenion Vanguard LifeStrategy Portfolio RG6 Parmenion Vanguard LifeStrategy Portfolio RG7 Parmenion Vanguard LifeStrategy Portfolio RG8 Parmenion Vanguard LifeStrategy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







## LIONTRUST



## LIONTRUST

Liontrust Sustainable Future
Defensive Managed Fund

Liontrust Sustainable Future Cautious
Managed Fund

Liontrust Sustainable Future
Managed Fund

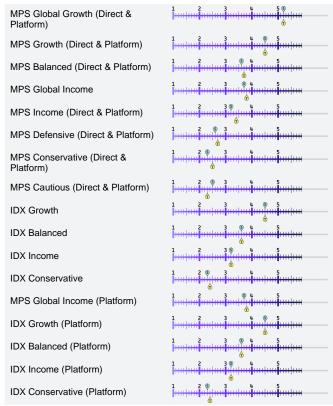
Liontrust Sustainable Future
Managed Growth Fund

Liontrust Sustainable Future
Managed Growth Fund

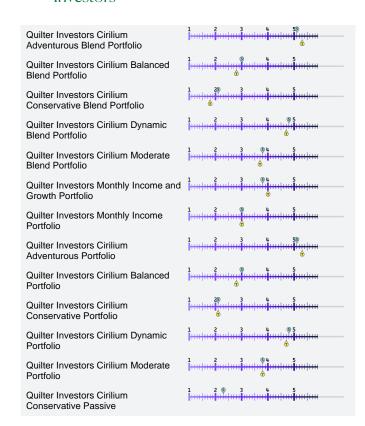
Liontrust Sustainable Future Global
Growth Fund



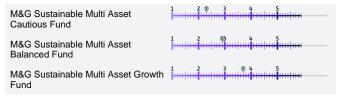




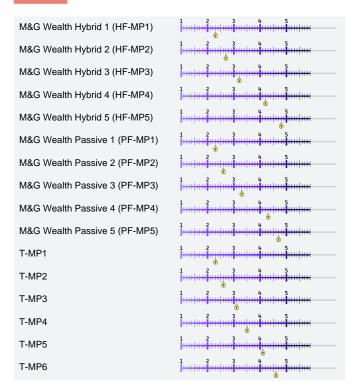
#### Quilter Investors



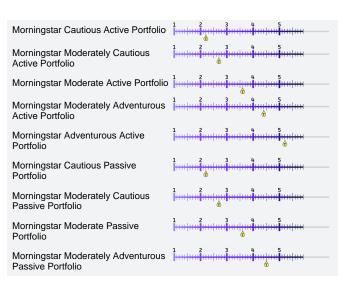




# M&G wealth



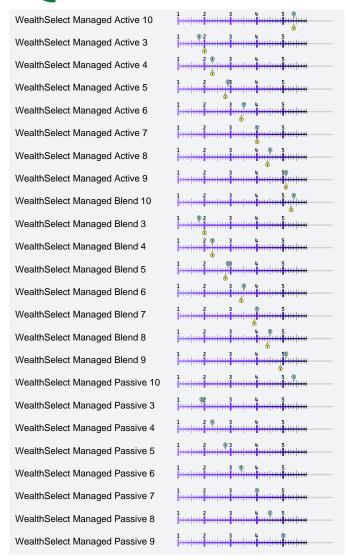
## M RNINGSTAR Wealth





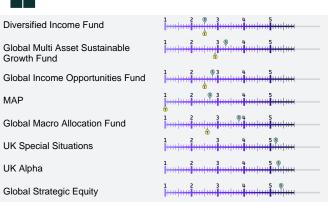
Quilter Investors Cirilium Balanced Passive Quilter Investors Cirilium Moderate Passive Quilter Investors Cirilium Dynamic Passive Quilter Investors Cirilium Adventurous Passive Quilter Investors Creation Adventurous Portfolio Quilter Investors Creation Balanced Portfolio **Quilter Investors Creation** Conservative Portfolio Quilter Investors Creation Dynamic Portfolio **Quilter Investors Creation Moderate** 

# Quilter



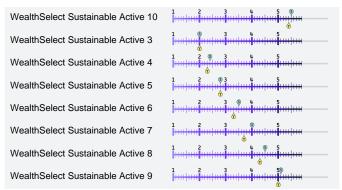




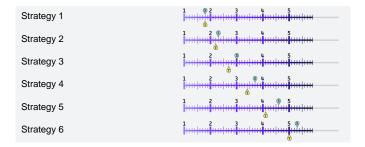




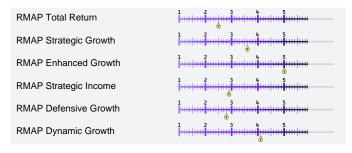
# Quilter



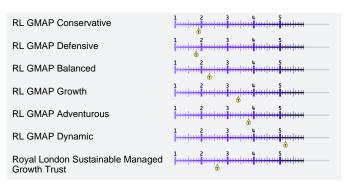
### **RATHBONES**



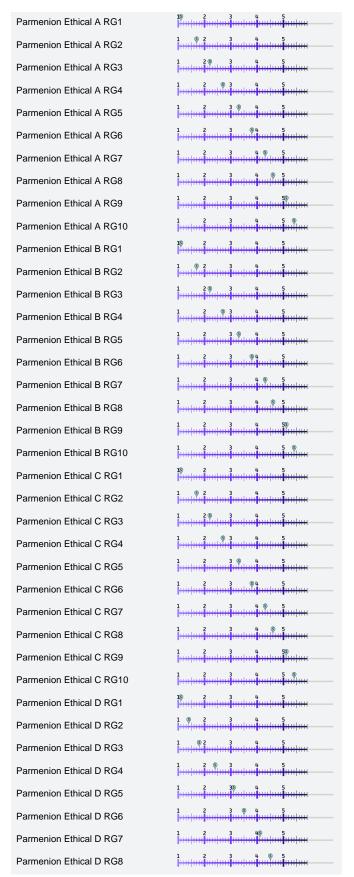
### **RATHBONES**







## **Parmenion**





Royal London Sustainable Managed Income Trust

Royal London Sustainable World Trust

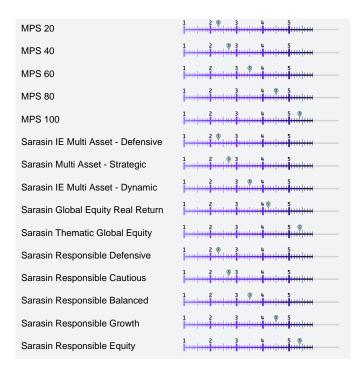
Royal London Sustainable Diversified Trust

Royal London Sustainable Leaders Trust

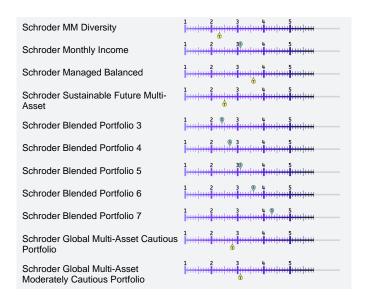
Royal London Global Sustainable Equity Fund

Royal London Sustainable Growth

#### SARASIN & PARTNERS



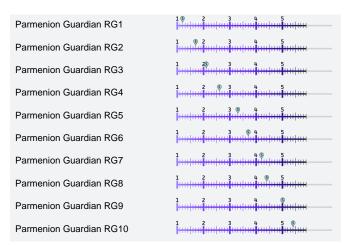
### **Schroders**



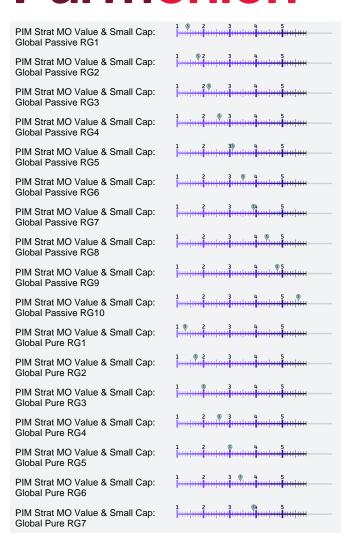
Parmenion Ethical D RG9

Parmenion Ethical D RG10

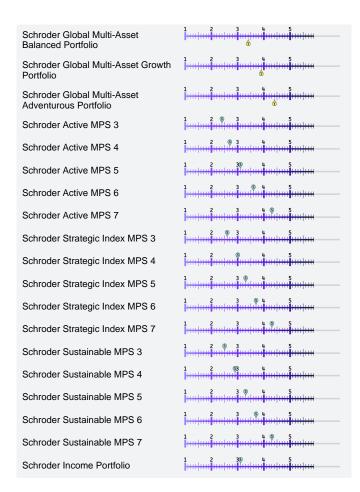
## Parmenion



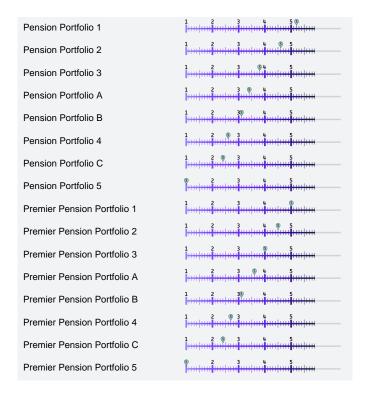
## **Parmenion**

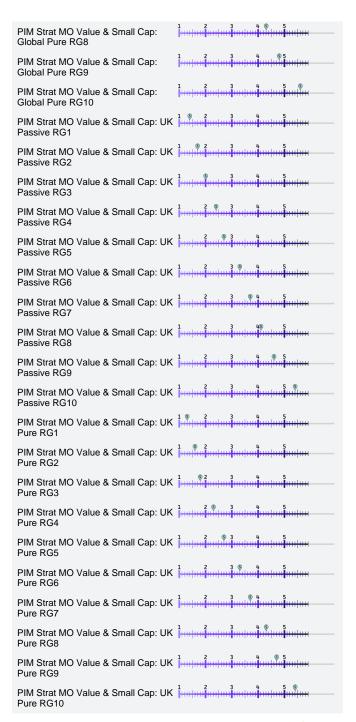






### SCOTTISH WIDOWS





## Standard Life

Standard Life Future Advantage 1
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 3
Pension Fund

Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 5
Pension Fund

Standard Life Sustainable Multi Asset Growth Pension Fund



### abrdn

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

# Vanguard

Vanguard LifeStrategy 20%

Vanguard LifeStrategy 40%

Vanguard LifeStrategy 60%

Vanguard LifeStrategy 80%

Vanguard LifeStrategy 100%

Vanguard LifeTarget Defensive

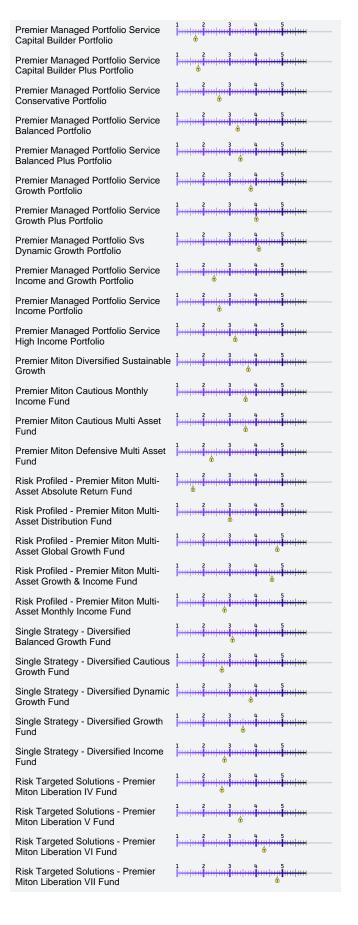
Vanguard LifeTarget Cautious

Vanguard LifeTarget Moderate

Vanguard SustainableLife 40-50%

Equity Fund







Vanguard SustainableLife 60-70% **Equity Fund** Vanguard SustainableLife 80-90% **Equity Fund** Vanguard LifeStrategy 20% Equity MPS Classic Vanguard LifeStrategy 40% Equity MPS Classic Vanguard LifeStrategy 60% Equity MPS Classic Vanguard LifeStrategy 80% Equity MPS Classic Vanguard LifeStrategy 100% Equity MPS Classic Vanguard LifeStrategy 20% Equity MPS Global Vanguard LifeStrategy 40% Equity MPS Global Vanguard LifeStrategy 60% Equity MPS Global Vanguard LifeStrategy 80% Equity MPS Global Vanguard LifeStrategy 100% Equity

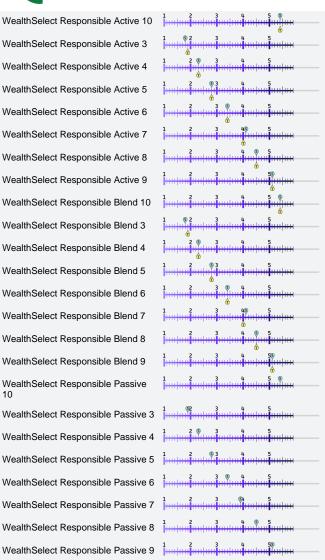
# WESLEYAN we are all about you

Wesleyan With Profits Growth Fund Series A

Wesleyan With Profits Growth Pension Fund Series A



# Quilter



## **RATHBONES**

RGMAP Total Return

RGMAP Defensive Growth

RGMAP Strategic Growth

RGMAP Dynamic Growth

### **RATHBONES**

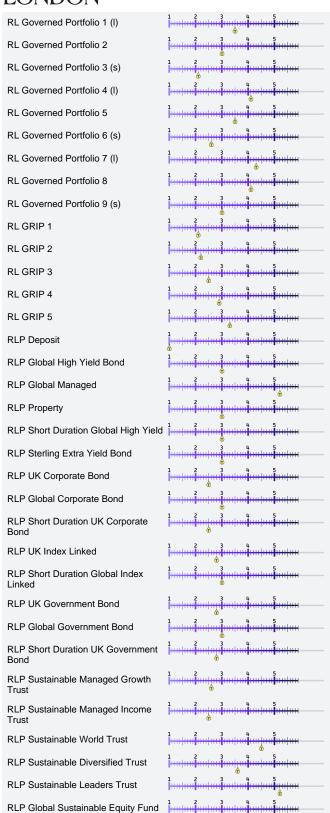


Strategy 4

Strategy 5

Strategy 6







# RS Portfolio Services

RSMR Rfolio Defensive

**RSMR Rfolio Cautious** 

RSMR Rfolio Prudent

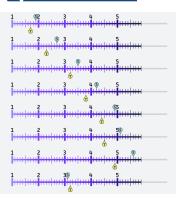
RSMR Rfolio Balanced

RSMR Rfolio Growth

RSMR Rfolio Dynamic

RSMR Rfolio Adventurous

RSMR Rfolio Income



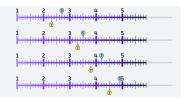
# Portfolio Services

**RSMR** Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Growth

RSMR Responsible Dynamic





Russell Investments Classic Plus Secure Model Portfolio

Russell Investments Classic Plus Cautious Model Portfolio

Russell Invt Classic Plus Conservative Model Portfolio

Russell Investments Classic Plus Moderate Model Portfolio

Russell Investments Classic Plus Balanced Model Portfolio

Russell Invt Classic Plus Progressive Model Portfolio

Russell Invt Classic Plus Adventurous Model Portfolio

Russell Investments Classic Plus Growth Model Portfolio

Russell Investments Classic Plus Aggressive Model Portfolio

Russell Investments Classic Plus Aggressive Plus Model Portfolio

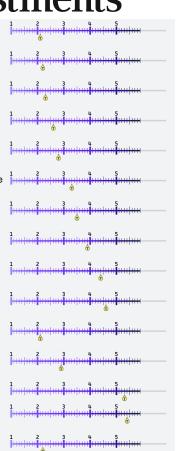
Russell Investments Defensive Assets Fund

Russell Investments Real Assets Fund

Russell Investments UK Growth

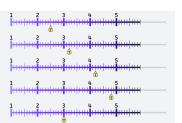
Russell Investments International Growth

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



# 7İM

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



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



- (s) These portfolios were constructed with short investment timelines (5 year) in mind.
  (l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

About the service: Synaptic Risk Ratings are worked out by analysing the underlying asset classes within the fund or portfolio. Synaptic Software have requested asset allocation information from participating providers in a specific format aligned to the risk framework of the system. These asset classes are used by the model to determine the risk rating, a process that may result in a level of approximation though in most cases this will be insignificant. It is also possible that certain asset classes may not be represented exactly in the manner that providers would prefer. Reasonable endeavours are made to provide accuracy and consistency, however neither participating providers nor Synaptic Software can be held responsible for any errors or omissions. No recommendation should be made solely on the basis of the Synaptic Risk Ratings, and additional research should be undertaken for any case. This service is intended for use by inventorate professionals can be added to the contract of the synaptic Risk Ratings.





### **Synaptic Risk Rating Service**

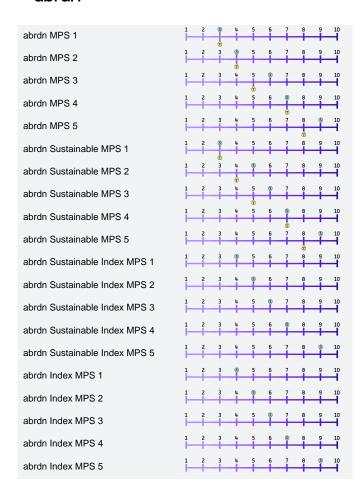


Synaptic Risk rating based on

Strategic Asset Allocation

Tactical Asset Allocation

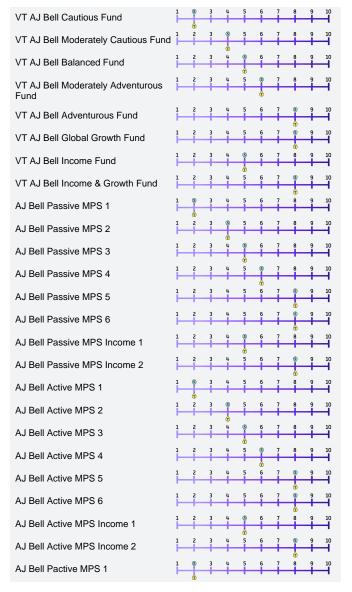
### abrdn



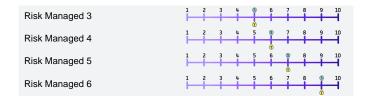


Risk Managed 1	1	2	\$	4	5	6	7	8	9	10
Risk Managed 2	1	2	3	(S)	5	6	7	8	9	10



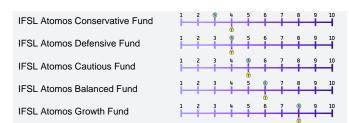






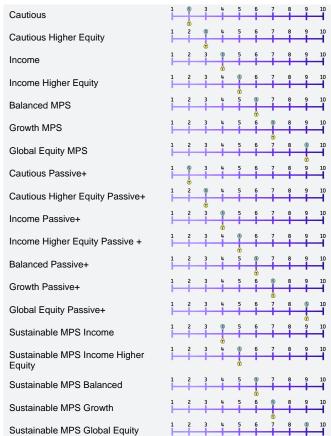
### atomos

wealth & financial wellbeing



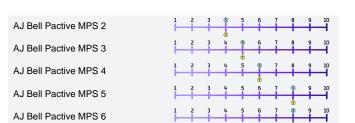


#### **Brewin Dolphin**





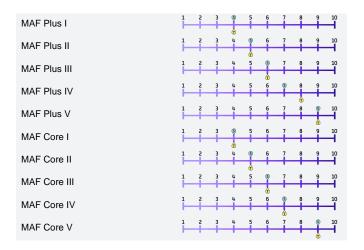
Canlife Portfolio 3 TRA	1	2	(\$)	4	5	6	7	8	9	10
Canlife Portfolio 4 TRA	1	2	3	(5)	5	6	7	8	9	10
Canlife Portfolio 5 TRA	1	2	3	4	5	(\$)	7	8	9	10



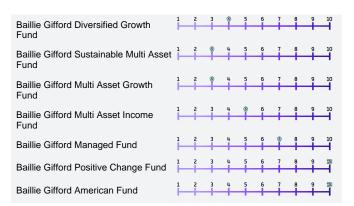


	1	,	,	h	-	•	-		0	10	
Smooth Managed Fund	1	<u></u>		-i-	5	-	<del>-</del>	ů	<u> </u>	<b>—</b> i	
omoon managour and	٠.					ò	٠.	٠.			
Smooth Managed 2 Fund	1	2	3	4	(5)	6	7	8	9	10	
Smooth Managed 2 i und				-	d					_	





### Baillie Gifford





#### BNY MELLON

INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified Return BNY Mellon Multi-Asset Income



Canlife Portfolio 6 TRA

Canlife Portfolio 7 TRA

Canlife Index Portfolio 3 TRA

Canlife Index Portfolio 4 TRA

Canlife Index Portfolio 5 TRA

Canlife Index Portfolio 5 TRA

Canlife Index Portfolio 6 TRA

Canlife Index Portfolio 7 TRA

Canlife Index Portfolio 7 TRA

Canlife Index Portfolio 7 TRA

Canlife Diversified Risk Managed 3

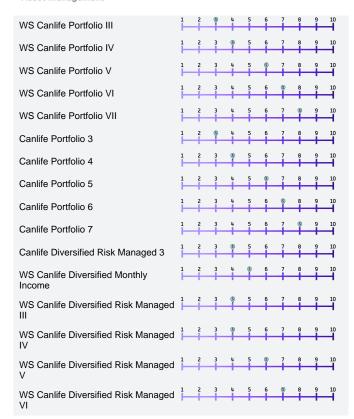
Canlife Diversified Risk Managed 4

Canlife Diversified Risk Managed 5

Canlife Diversified Risk Managed 6

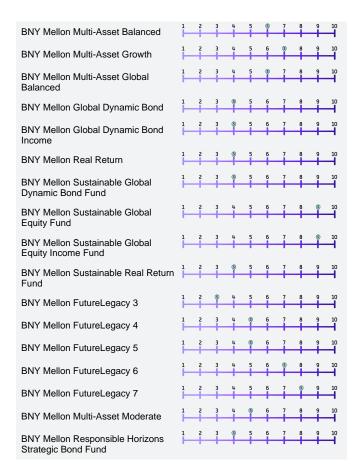


#### Asset Management

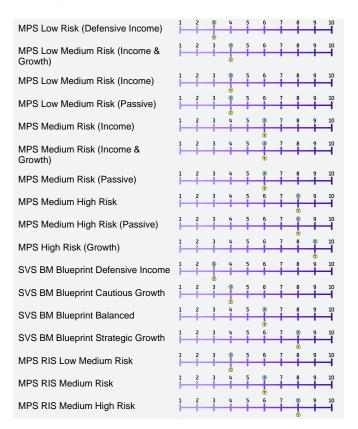


### CHARLES STANIFY

Blended 1	1	(S)	3	4	5	6	7	8	9	10
Blended 2	1 	2	(5)	4	5	6	7	8	9	10
Blended 3	<u> </u>	2	3	4	(5)	6	7	8	9	10
Blended 4	1	2	3	4	5	6	(5)	8	9	10
Blended 5	1	2	3	4	5	6	7	(S)	9	10





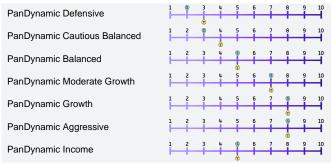




# CHARLES STANLEY.



# CHARLES STANLEY

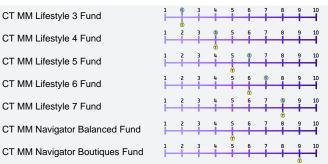


# CHARLES STANLEY

Responsible 2	1	2	(\$)	4	5	6	7	8	9	10 —
Responsible 3	1	2	3	4	(5)	6	7	8	9	10
Responsible 4	1	2	3	4	5	6	(S)	8	9	10
Responsible 5	1	2	3	4	5	6	7	(S)	9	10



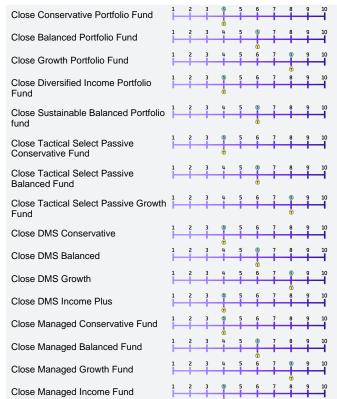
#### **INVESTMENTS**



# CHARLES STANLEY



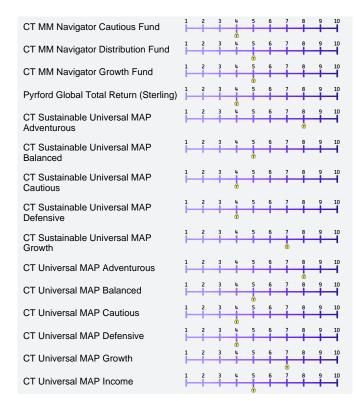






Vantage Earth Bond  1 2 3 6 5 6 7 8 9 10  Vantage Earth 10  1 2 3 6 5 6 7 8 9 10  Vantage Earth 20  1 2 3 6 5 6 7 8 9 10  Vantage Earth 20	
Ventors Forth 20	
Vantage Earth 20	
Vantage Earth 30	
Vantage Earth 40	
Vantage Earth 50	
Vantage Earth 60	
Vantage Earth 70	
Vantage Earth 80 1 2 3 4 5 6 7 6 9 10	





### Cornelian

Part of the Brooks Macdonald Group

SVS Cornelian Cautious Fund

1 2 3 4 5 6 7 8 9 10

SVS Cornelian Managed Growth
Fund

SVS Cornelian Managed Income
Fund

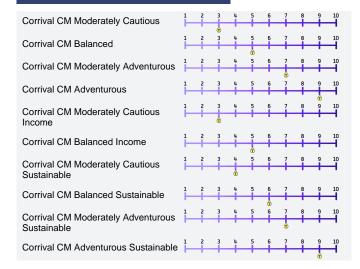
SVS Cornelian Growth Fund

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

SVS Cornelian Growth Fund





Vantage Earth 90	1	2	3	4	5	6	7	8	(6)	10
Vantage Earth 100	1	2	3	4	5	6	7	8	(5)	10



Evelyn Partners Core MPS - Defensive	1	2	(5)	4	5	6	7	8	9 1	0
Evelyn Partners Core MPS - Conservative	1	2	3	(\$)	5	6	7	8	9 1	0
Evelyn Partners Core MPS - Cautious	1	2	3	(\$)	5	6	7	8	9 1	0
Evelyn Partners Core MPS - Income	<u> </u>	2	3	(\$)	5	6	7	8	9 1	0
Evelyn Partners Core MPS - Balanced	<u></u>	2	3	4	(\$)	6	7	8	9 1	.0
Evelyn Partners Core MPS - Growth	<u> </u>	2	3	4	5	\$	7	8	9 1	0
Evelyn Partners Core MPS - Adventurous	1	2	3	4	5	6	(5)	8	9 1	0
Evelyn Partners Core MPS - Income & Growth	<u></u>	2	3	4	5	6	(8)	8	9 1	0
Evelyn Partners Core MPS - Maximum Growth	1	2	3	4	5	6	7	8	§ 1	0
Evelyn Partners Sustainable MPS - Conservative	1	2	3	(\$)	5	6	7	8	9 1	0
Evelyn Partners Sustainable MPS - Cautious	1	2	3	4	(\$)	6	7	8	9 1	0
Evelyn Partners Sustainable MPS - Balanced	1	2	3	4	(\$)	6	7	8	9 1	0
Evelyn Partners Sustainable MPS - Growth	1	2	3	4	5	(\$)	7	8	9 1	0
Evelyn Partners Sustainable MPS - Adventurous	1	2	3	4	5	6	(5)	8	9 1	0
Evelyn Partners Sustainable MPS - Maximum Growth	1	2	3	4	5	6	7	8	§ 1	0
Evelyn Partners Active MPS - Defensive	1	2	\$	4	5	6	7	8	9 1	0
Evelyn Partners Active MPS - Defensive Income	1	2	3	(\$)	5	6	7	8	9 1	0
Evelyn Partners Active MPS - Balanced Income	1	2	3	4	(\$)	6	7	8	9 1	0
Evelyn Partners Active MPS - Balanced Growth	1	2	3	4	5	6	(S)	8	9 1	0
Evelyn Partners Active MPS - Growth	1	2	3	4	5	6	7	(S)	9 1	0
Evelyn Partners Active MPS - Dynamic Growth	1	2	3	4	5	6	7	(6)	9 1	0



FEI Hybrid Risk Level 1 Medium Term	1	2	3	(\$)	5	6	7	8	9	10
FEI Hybrid Risk Level 2 Medium Term	1	2	3	4	(6)	6	7	8	9	10
FEI Hybrid Risk Level 3 Medium Term	<u>1</u>	2	3	4	5	(\$)	7	8	9	10
FEI Hybrid Risk Level 4 Medium Term	<u> </u>	2	3	4	5	6	(5)	8	9	10







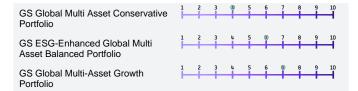
# embark<sup>3</sup>

#### investments

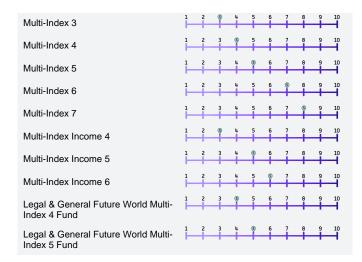
Embark Horizon Multi-Asset Fund I	1	2	3	8	5	6	7	8	9	10	
Embant Honzon Watt 7 tooot 1 and 1				à						٠,	
Embark Horizon Multi-Asset Fund II	1	2	3	4	(\$)	6	7	8	9	10	
Embant Honzon Wall 7 33ct Fana II					à					_	
Embark Horizon Multi-Asset Fund III	1	2	3	4	5	<b>S</b>	7	8	9	10	
Embark Honzon Multi-Asset Fund III						à				_	
Embark Horizon Multi-Asset Fund IV	1	2	3	4	5	6	(\$)	8	9	10	
Embark Honzon Multi-Asset Fund IV			_	-	_	_	•	_	_	-	
E	1	2	3	4	5	6	7	8	(\$)	10	
Embark Horizon Multi-Asset Fund V	Н	-	+	+	+	-	+	+	_	-	



### Asset Management

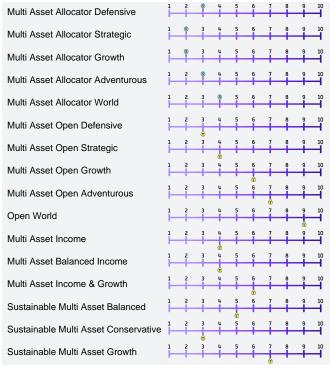


### L&G



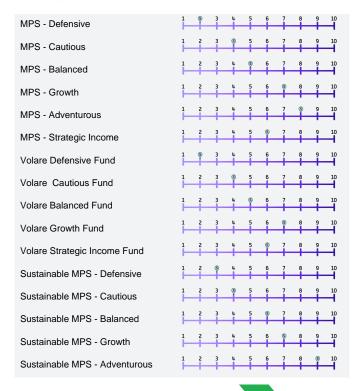
FEI Hybrid Risk Level 5 Medium Term	1	2	3	4	5	6	7	8	(8)	10
FEI Mosaic Risk Level 1 Medium Term	1	2	3	(\$)	5	6	7	8	9	10
FEI Mosaic Risk Level 2 Medium Term	1	2	3	4	(\$	6	7	8	9	10
FEI Mosaic Risk Level 3 Medium Term	1	2	3	4	5	(\$	7	8	9	10
FEI Mosaic Risk Level 4 Medium Term	1	2	3	4	5	6	(\$)	8	9	10
FEI Mosaic Risk Level 5 Medium Term	1	2	3	4	5	6	7	8	(6)	10
FEI Responsibly Managed Risk Level 1 Medium Term	1	2	3	(5)	5	6	7	8	9	10 -
FEI Responsibly Managed Risk Level 2 Medium Term	1	2	3	4	(S)	6	7	8	9	10
FEI Responsibly Managed Risk Level 3 Medium Term	1	2	3	4	5	(5)	7	8	9	10
FEI Responsibly Managed Risk Level 4 Medium Term	1	2	3	4	5	6	(\$)	8	9	10
FEI Responsibly Managed Risk Level 5 Medium Term	1	2	3	4	5	6	7	8	(6)	10
Income Stability	<u> </u>	2	3	4	5	6	(5)	8	9	10
FEI Active Risk Level 1 Medium Term	1	2	3	\$	5	6	7	8	9	10
FEI Active Risk Level 2 Medium Term	<u>1</u>	2	3	4	(5)	6	7	8	9	10
FEI Active Risk Level 3 Medium Term	1	2	3	4	5	(5)	7	8	9	10
FEI Active Risk Level 4 Medium Term	1	2	3	4	5	6	(\$)	8	9	10
FEI Active Risk Level 5 Medium Term	1	2	3	4	5	6	7	8	(6)	10







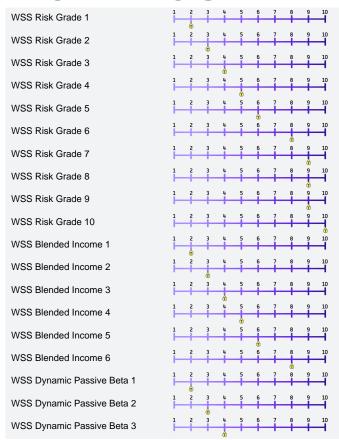




#### HSBC Asset Management

HSBC Global Strategy Cautious	<u> </u>	2	3	(S)	5	6	7	8	9	10
HSBC Global Strategy Conservative	1 	2	3	(8)	5	6	7	8	9	10
HSBC Global Strategy Balanced	<u>1</u>	2	3	4	5	(5)	7	8		10
HSBC Global Strategy Dynamic	1	2	3	4	5	6	(6)	8		10
HSBC Global Strategy Adventurous	1	2	3	4	5	6	7	(S)		10
HSBC Global MPS Cautious	1	2	3	(\$)	5	6	7	8	9	10
HSBC Global MPS Conservative	1 	2	3	§	5	6	7	8	9	10
HSBC Global MPS Balanced	1 	2	3	4	5	(5)	7	8		10
HSBC Global MPS Dynamic	1	2	3	4	5	6	(5)	8		10
HSBC Global MPS Adventurous	1 	2	3	4	5	6	7	(5)	9	10
HSBC Global Sustainable Multi-Asset Cautious Portfolio	1	2	\$	4	5	6	7	8		10
HSBC Global Sustainable Multi- Asset Conservative Portfolio	<u> </u>	2	3	§	5	6	7	8	9	10
HSBC Global Sustainable Multi- Asset Balanced Portfolio	<u> </u>	2	3	4	§	6	7	8	9	10
HSBC Global Sustainable Multi-Asset Dynamic Portfolio	1	2	3	4	5	6	(S)	8	9	10
HSBC Global Sustainable Multi-Asset Adventurous Portfolio	<u></u>	2	3	4	5	6	7	§ 1	9 :	10
HSBC Global Strategy Sustainable Cautious	<u> </u>	2	3	§	5	6	7	8	9 ;	10
HSBC Global Strategy Sustainable Conservative	1	2	3	§	5	6	7	8	9	10
HSBC Global Strategy Sustainable Balanced	<u></u>	2	3	4	5	(\$)	7	8	9 :	10
HSBC Global Strategy Sustainable Dynamic	1	2	3	4	5	6	(S)	8	9	10
HSBC Global Strategy Sustainable Adventurous	1	2	3	4	5	6	7	§	9	10

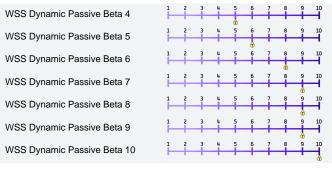
## LIONTRUST

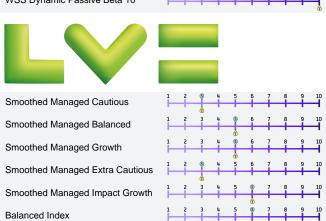




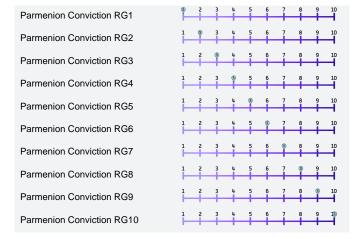
Invesco Asian Fund (UK)	1	2	3	4	5	6	7	8	9	18)
Invesco Corporate Bond Fund (UK)	<u></u>	2	(\$)	4	5	6	7	8	9	10
Invesco Distribution Fund (UK)	1	2	\$	4	5	6	7	8	9	10
Invesco Global Bond Fund (UK)	1	2	\$	4	5	6	7	8	9	10
Invesco Global Smaller Companies Fund (UK)	1	2	3	4	5	6	7	8	(5)	10
Invesco Global Targeted Returns Fund (UK)	<u></u>	(\$)	3	4	5	6	7	8	9	10
Invesco UK Equity High Income Fund (UK)	1	2	3	4	5	6	7	8	(5)	10
Invesco High Yield Fund (UK)	1	2	(\$)	4	5	6	7	8	9	10
Invesco China Equity Fund (UK)(was Hong Kong and China)	1	2	3	4	5	6	7	8	9	IS)
Invesco UK Equity Income Fund (UK)	1	2	3	4	5	6	7	8	(S)	10



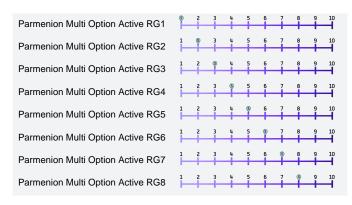




## **Parmenion**



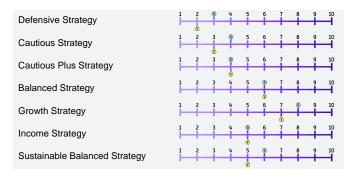
## **Parmenion**



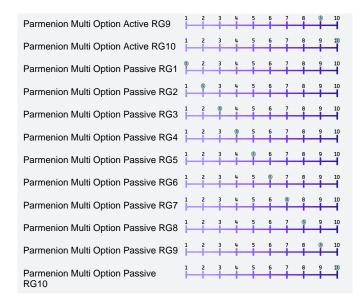
Invesco Emerging Markets ex China Fund (UK)	1 2 3 4 5 6 7 8 9 18
Invesco Managed Growth Fund (UK)	1 2 3 4 5 6 7 8 9 10
Invesco Managed Income Fund (UK)	1 2 3 4 5 6 8 8 9 10
Invesco Monthly Income Plus Fund (UK)	1 2 8 4 5 6 7 8 9 10
Invesco Pacific Fund (UK)	1 2 3 4 5 6 7 8 9 18
Invesco Tactical Bond Fund (UK)	1 2 8 4 5 6 7 8 9 10
Invesco UK Smaller Companies Equity Fund (UK)	1 2 3 4 5 6 7 8 6 10
Invesco Summit Growth 1 Fund (UK)	1 2 8 4 5 6 7 8 9 10
Invesco Summit Growth 2 Fund (UK)	1 2 3 6 5 6 7 8 9 10
Invesco Summit Growth 3 Fund (UK)	1 2 3 4 6 6 7 8 9 10
Invesco Summit Growth 4 Fund (UK)	1 2 3 4 5 8 7 8 9 10
Invesco Summit Growth 5 Fund (UK)	1 2 3 4 5 6 7 8 9 10
Invesco Summit Responsible 1 Fund (UK)	1 2 3 8 5 6 7 8 9 10
Invesco Summit Responsible 2 Fund (UK)	1 2 3 6 5 6 7 8 9 10
Invesco Summit Responsible 3 Fund (UK)	1 2 3 4 6 6 7 8 9 10
Invesco Summit Responsible 4 Fund (UK)	1 2 3 4 5 ® 7 8 9 10
Invesco Summit Responsible 5 Fund (UK)	1 2 3 4 5 6 \$ 8 9 10
MPS 4 Income	1 2 8 4 5 6 7 8 9 10
MPS 5 Income	1 2 8 4 5 6 7 8 9 10
MPS 6 Income	1 2 3 (8) 5 6 7 8 9 10
MPS 2 Growth	1 2 8 4 5 6 7 8 9 10
MPS 3 Growth	1 2 8 4 5 6 7 8 9 10
MPS 4 Growth	1 2 8 4 5 6 7 8 9 10
MPS 5 Growth	1 2 3 8 5 6 7 8 9 10
MPS 6 Growth	1 2 3 4 8 6 7 8 9 10
MPS 7 Growth	1 2 3 4 5 \$ 7 8 9 10
MPS 8 Growth	1 2 3 4 5 6 7 8 9 10
MPS 9 Growth	1 2 3 4 5 6 7 8 9 10
MPS 10 Growth	1 2 3 4 5 6 7 8 8 10

### **RATHBONES**

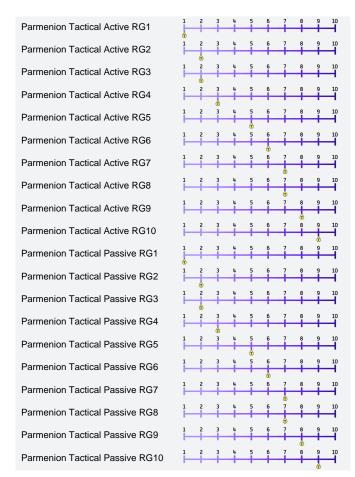
Incorporating
Investec Wealth &
Investment (UK)







## **Parmenion**



## **Parmenion**

Parmenion Vanguard LifeStrategy
Portfolio RG1

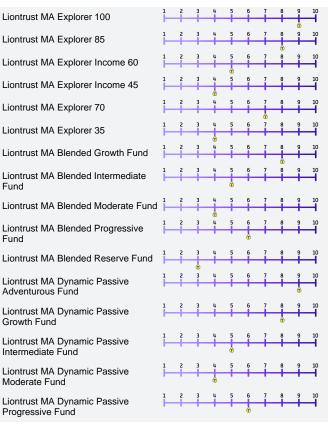
Parmenion Vanguard LifeStrategy
Portfolio RG2



#### Jupiter



## LIONTRUST





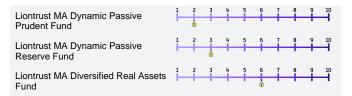
Parmenion Vanguard LifeStrategy Portfolio RG3 Parmenion Vanguard LifeStrategy Portfolio RG4 Parmenion Vanguard LifeStrategy Portfolio RG5 Parmenion Vanguard LifeStrategy Portfolio RG6 Parmenion Vanguard LifeStrategy Portfolio RG7 Parmenion Vanguard LifeStrategy Portfolio RG8 Parmenion Vanguard LifeStrategy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



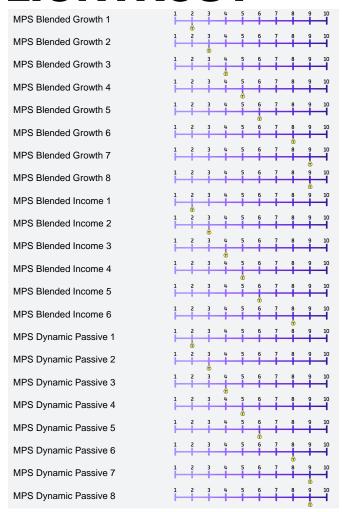
## Pru

#### part of M&G plc

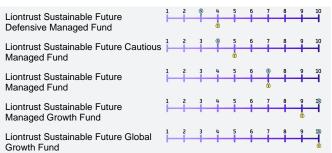




## LIONTRUST

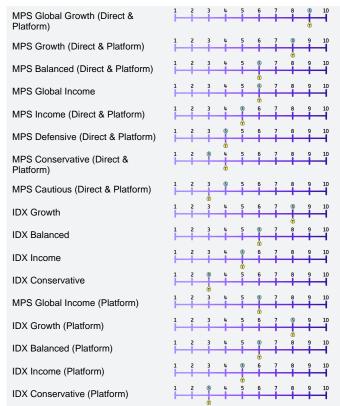


## LIONTRUST

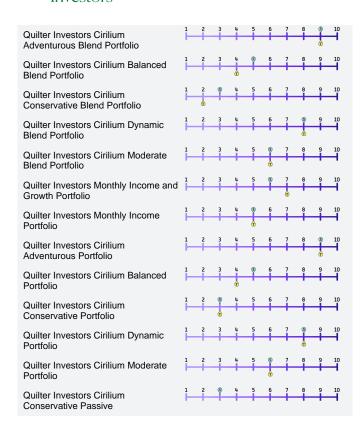








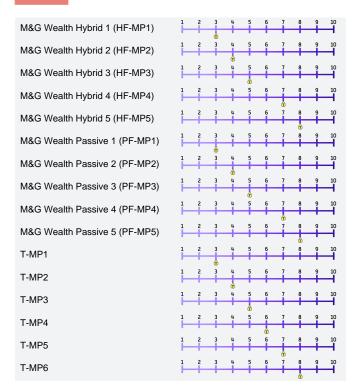
#### Quilter Investors



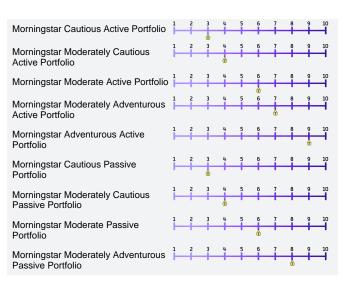
# M&G Investments



## M&G wealth



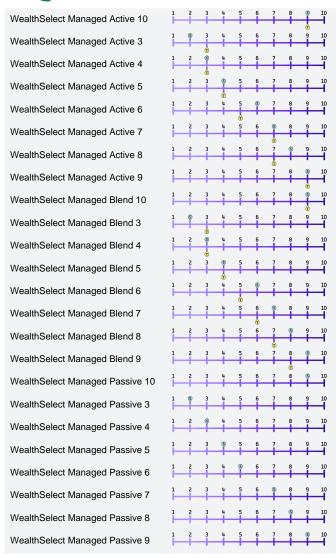
## M RNINGSTAR Wealth

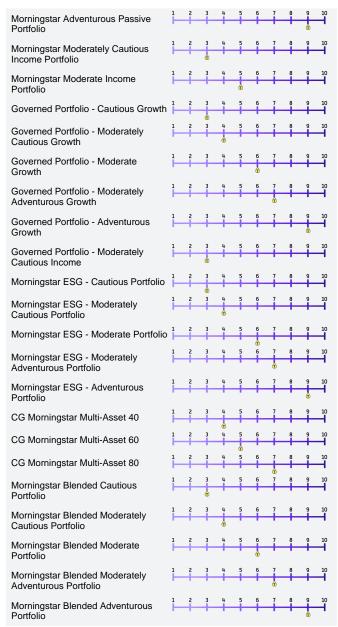




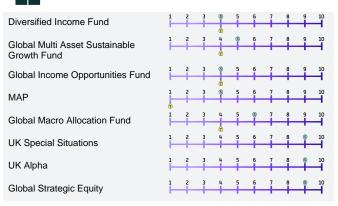
Quilter Investors Cirilium Balanced Passive Quilter Investors Cirilium Moderate Passive Quilter Investors Cirilium Dynamic Passive Quilter Investors Cirilium Adventurous Passive Quilter Investors Creation Adventurous Portfolio Quilter Investors Creation Balanced Portfolio **Quilter Investors Creation** Conservative Portfolio Quilter Investors Creation Dynamic Portfolio **Quilter Investors Creation Moderate** 

# Quilter



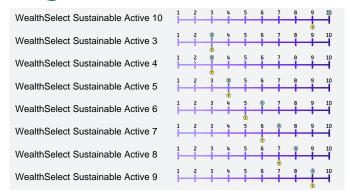








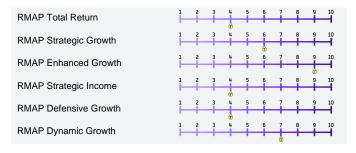
# Quilter



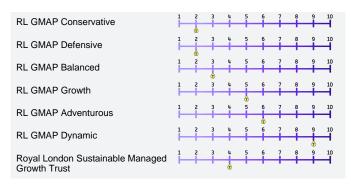
### **RATHBONES**

Strategy 1	1	§	3	4	5	6	7	8	9	10
Strategy 2	1	2	§	4	5	6	7	8	9	10
Strategy 3	1	2	3	4	(5)	6	7	8	9	10
Strategy 4	1	2	3	4	5	(\$)	7	8	9	10
Strategy 5	1	2	3	4	5	6	7	(5)	9	10
Strategy 6	1	2	3	4	5	6	7	8	(S)	10

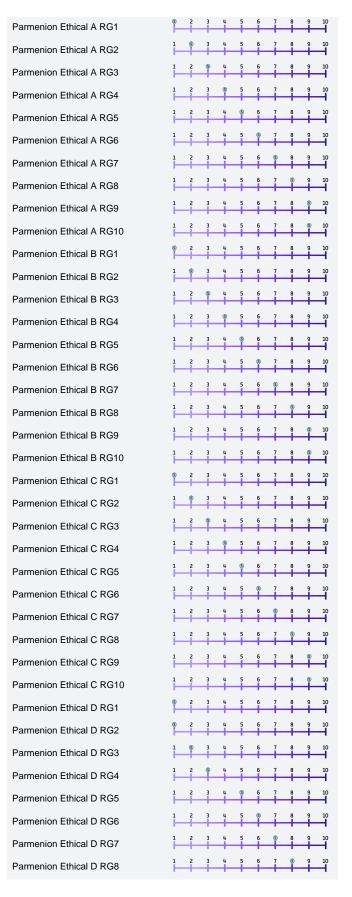
### **RATHBONES**







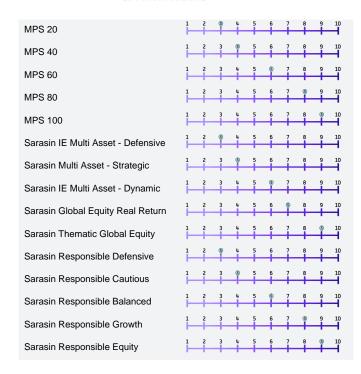
## **Parmenion**



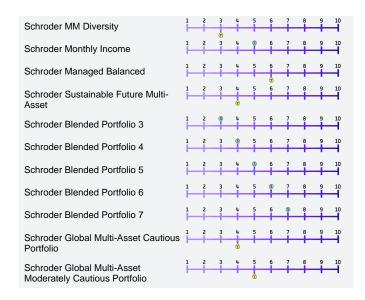


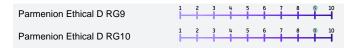


#### SARASIN & PARTNERS

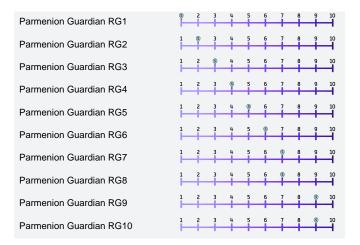


### **Schroders**

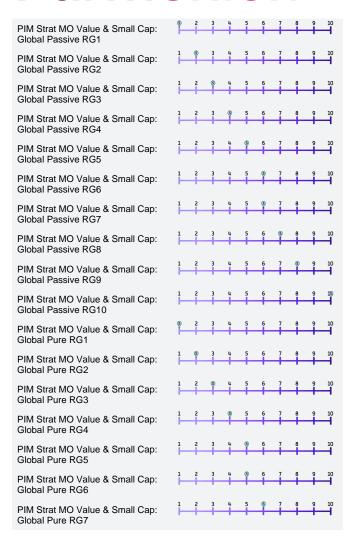




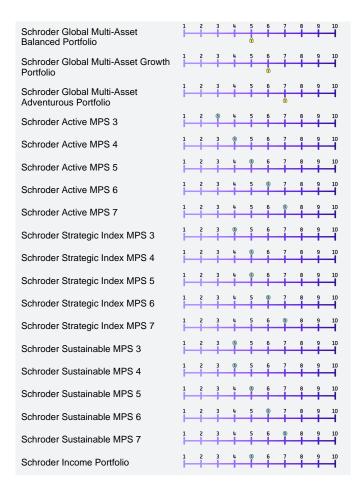
## Parmenion



## **Parmenion**







### SCOTTISH WIDOWS

Pension Portfolio 1	1 2 3 4 5 6 7 8 8 10
Pension Portfolio 2	1 2 3 4 5 6 7 8 9 10
Pension Portfolio 3	1 2 3 4 5 6 7 8 9 10
Pension Portfolio A	1 2 3 4 \$ 6 7 8 9 10
Pension Portfolio B	1 2 3 4 8 6 7 8 9 10
Pension Portfolio 4	1 2 3 8 5 6 7 8 9 10
Pension Portfolio C	1 2 8 4 5 6 7 8 9 10
Pension Portfolio 5	8 2 3 4 5 6 7 8 9 10
Premier Pension Portfolio 1	1 2 3 4 5 6 7 8 8 10
Premier Pension Portfolio 2	1 2 3 4 5 6 7 8 9 10
Premier Pension Portfolio 3	1 2 3 4 5 6 8 8 9 10
Premier Pension Portfolio A	1 2 3 4 5 ® 7 8 9 10
Premier Pension Portfolio B	1 2 3 4 8 6 7 8 9 10
Premier Pension Portfolio 4	1 2 3 8 5 6 7 8 9 10
Premier Pension Portfolio C	1 2 8 4 5 6 7 8 9 10
Premier Pension Portfolio 5	8 2 3 4 5 6 7 8 9 10

PIM Strat MO Value & Small Cap:	2	3	4	5	6	\$	8	9 10
PIM Strat MO Value & Small Cap: Global Pure RG9	2	3	4	5	6	7	\$	9 10
PIM Strat MO Value & Small Cap: Global Pure RG10	2	3	4	5	6	7	8	9 18
PIM Strat MO Value & Small Cap: UK Passive RG1	2	3	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG2	(\$)	3	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG3	2	(5)	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG4	2	(5)	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG5	2	3	(5)	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG6	2	3	4	(\$)	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG7	2	3	4	5	(\$)	7	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG8	2	3	4	5	6	(\$)	8	9 10
PIM Strat MO Value & Small Cap: UK Passive RG9	2	3	4	5	6	7	\$	9 10
PIM Strat MO Value & Small Cap: UK Passive RG10	2	3	4	5	6	7	8	§ 10
PIM Strat MO Value & Small Cap: UK Pure RG1	2	3	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG2	(\$)	3	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG3	(\$)	3	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG4	2	(5)	4	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG5	2	3	(5)	5	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG6	2	3	4	(\$)	6	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG7	2	3	4	5	(\$)	7	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG8	2	3	4	5	6	(\$)	8	9 10
PIM Strat MO Value & Small Cap: UK Pure RG9	2	3	4	5	6	7	(\$)	9 10
PIM Strat MO Value & Small Cap: UK Pure RG10	2	3	4	5	6	7	8	§ 10

# Standard Life

Standard Life Future Advantage 1
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 3
Pension Fund

Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 5
Pension Fund

Standard Life Sustainable Multi Asset

1 2 3 4 5 6 7 8 9 10

8 9 10

8 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

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1 2 3 4 5 6 7 8 9 10

1 3 4 5 6 7 8 9 10

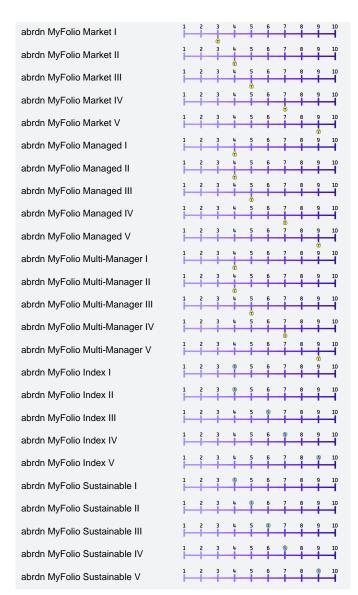
1 5 6 7 8 9 10

1 6 7 8 9 10

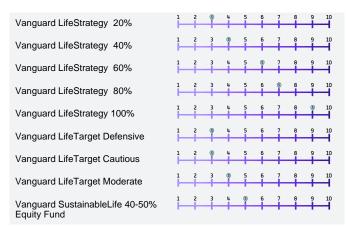
1 7 8 9 10



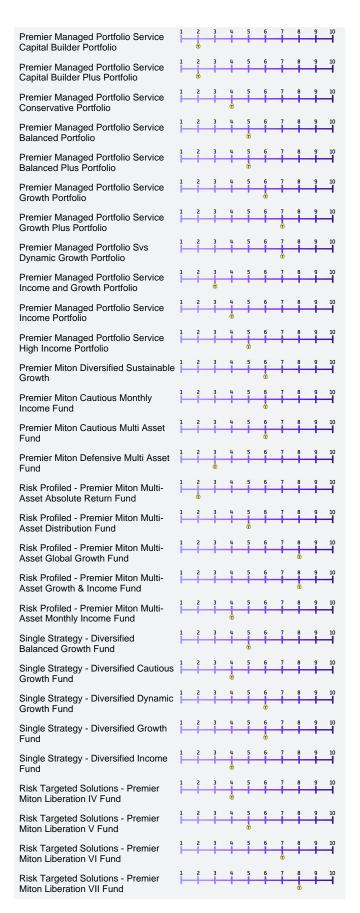














Vanguard SustainableLife 60-70% **Equity Fund** Vanguard SustainableLife 80-90% **Equity Fund** Vanguard LifeStrategy 20% Equity MPS Classic Vanguard LifeStrategy 40% Equity MPS Classic Vanguard LifeStrategy 60% Equity MPS Classic Vanguard LifeStrategy 80% Equity MPS Classic Vanguard LifeStrategy 100% 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

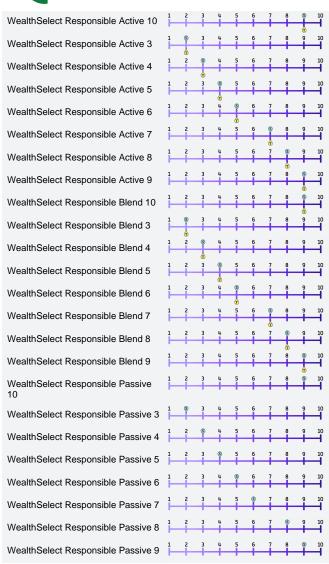
# WESLEYAN we are all about you

Wesleyan With Profits Growth Fund Series A

Wesleyan With Profits Growth Pension Fund Series A



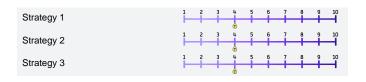
# Quilter



## **RATHBONES**



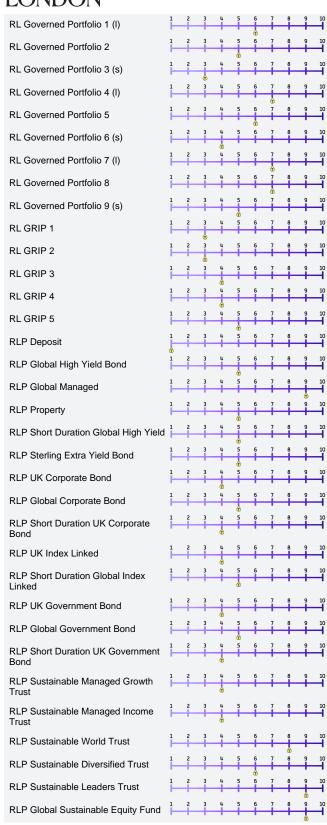
### **RATHBONES**





Strategy 4	1	2	3	4	5	6	7	8	9	10
Strategy 5	1	2	3	4	5	6	7	8	9	10
Strategy 6	1	2	3	4	5	6	7	8	9	10







# RS Portfolio Services

RSMR Rfolio Defensive

**RSMR Rfolio Cautious** 

RSMR Rfolio Prudent

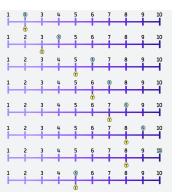
RSMR Rfolio Balanced

RSMR Rfolio Growth

RSMR Rfolio Dynamic

RSMR Rfolio Adventurous

RSMR Rfolio Income



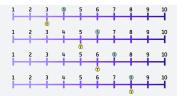
# RSV Portfolio Services

**RSMR** Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Growth

RSMR Responsible Dynamic





### Russell Investments

Russell Investments Classic Plus Secure Model Portfolio

Russell Investments Classic Plus Cautious Model Portfolio

Russell Invt Classic Plus Conservative Model Portfolio

Russell Investments Classic Plus Moderate Model Portfolio

Russell Investments Classic Plus Balanced Model Portfolio

Russell Invt Classic Plus Progressive Model Portfolio

Russell Invt Classic Plus Adventurous Model Portfolio

Russell Investments Classic Plus Growth Model Portfolio

Russell Investments Classic Plus Aggressive Model Portfolio

Russell Investments Classic Plus Aggressive Plus Model Portfolio

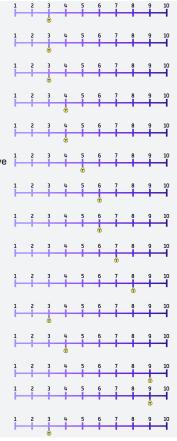
Russell Investments Defensive Assets Fund

Russell Investments Real Assets Fund

Russell Investments UK Growth

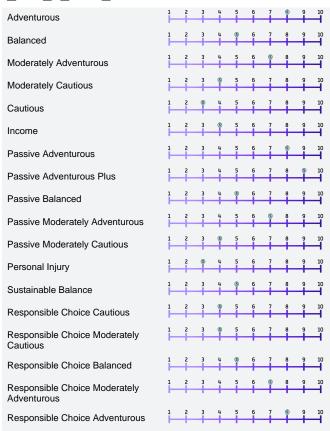
Russell Investments International Growth

Russell Investments MA Growth 1





# 7İM





Waverton Conservative Model Portfolio	1	2	3	4	5	6	7	8	9	10
Waverton Defensive Model Portfolio	<u> </u>	2	3	4	5	6	7	8	9	10
Waverton Cautious Model Portfolio	<u>1</u>	2	3	4	5	6	7	8	9	10
Waverton Balanced Model Portfolio	1	2	3	4	5	6	7	8	9	10
Waverton Growth Model Portfolio	1	2	3	4	5	6	7	8	9	10
Waverton Multi-Asset Income	1	2	3	4	5	6	7	8	9	10
Waverton Strategic Equity Fund	<u>1</u>	2	3	4	5	6	7	8	9	10
Waverton Equity Model Portfolio	<u>1</u>	2	3	4	5	6	7	8	9	10



- (s) These portfolios were constructed with short investment timelines (5 year) in mind.
  (l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

About the service: Synaptic Risk Ratings are worked out by analysing the underlying asset classes within the fund or portfolio. Synaptic Software have requested asset allocation information from participating providers in a specific format aligned to the risk framework of the system. These asset classes are used by the model to determine the risk rating, a process that may result in a level of approximation though in most cases this will be insignificant. It is also possible that certain asset classes may not be represented exactly in the manner that providers would prefer. Reasonable endeavours are made to provide accuracy and consistency, however neither participating providers nor Synaptic Software can be held responsible for any errors or omissions. No recommendation should be made solely on the basis of the Synaptic Risk Ratings, and additional research should be undertaken for any case. This service is intended for use by inventorate professionals can be added to the contract of the synaptic Risk Ratings.







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