



Q3 2024

Synaptic Risk Rating Tables

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

Risk and suitability

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

The Synaptic Risk Ratings proposition consists of:

1. The Attitude to Risk Questionnaire from market leaders A2R

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

2. Investment strategy provided by Moody’s Analytics

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

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

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

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

3. Risk Ratings

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

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

Strategic vs Tactical Asset Allocation

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

How are the ratings calculated?

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

Accuracy and independence of ratings

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

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


How to access the Synaptic Risk ratings.

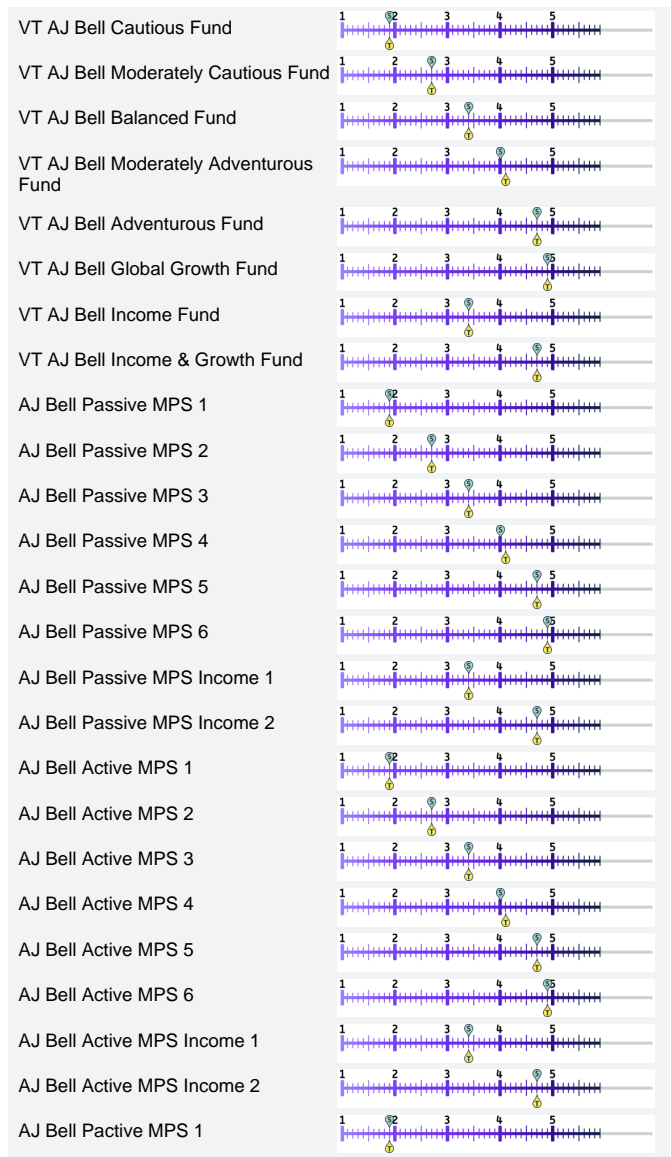
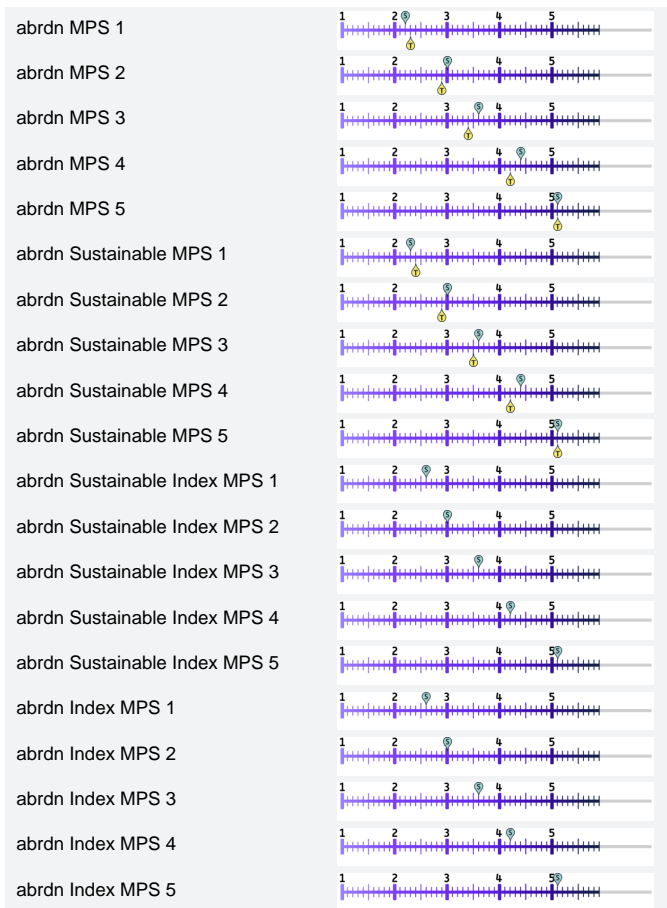
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

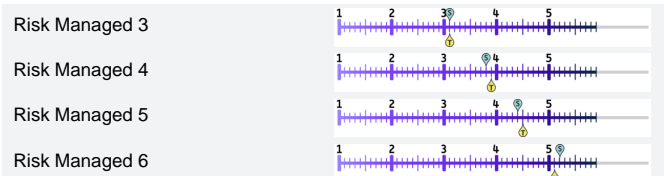
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2RAttitude to Risk Questionnaire. This is also available online for free.

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

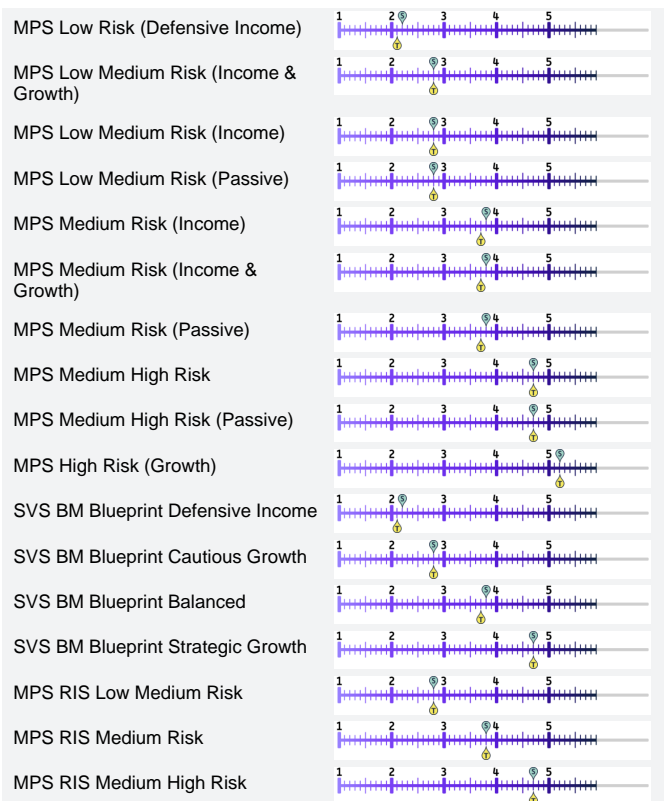


Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation

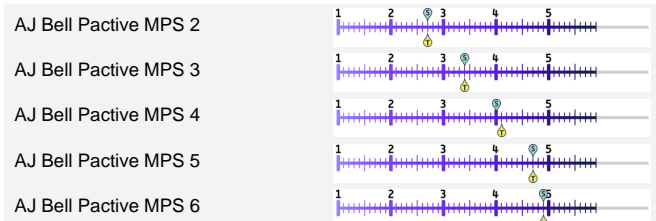
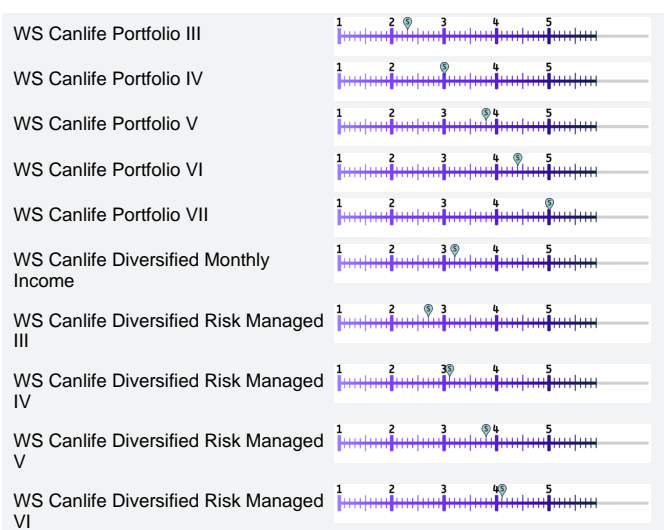




BM BROOKS MACDONALD

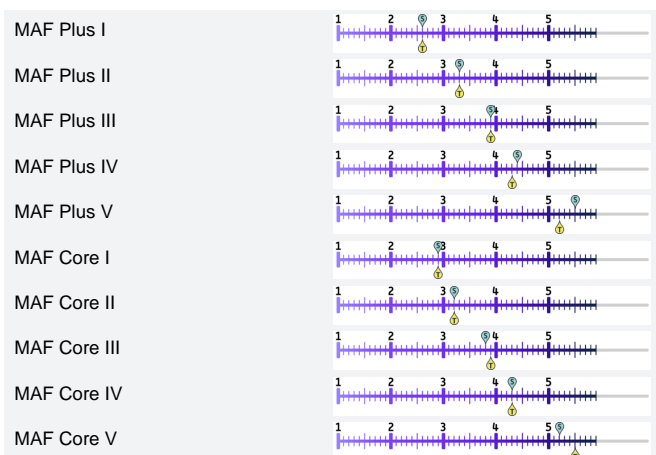
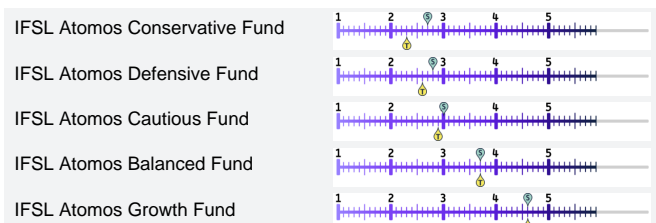


Asset Management

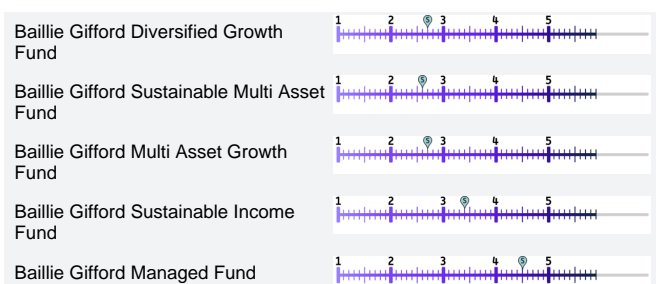


atomos

wealth & financial wellbeing



Baillie Gifford™



CHARLES STANLEY

Blended 1



Blended 2



Blended 3



Blended 4



Blended 5



CHARLES STANLEY

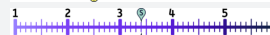
Dynamic Passive 1



Dynamic Passive 2



Dynamic Passive 3



Dynamic Passive 4



Dynamic Passive 5



CHARLES STANLEY

Multi Manager Income 1



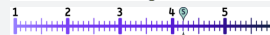
Multi Manager Income 2



Multi Manager Income 3



Multi Manager Income 4



Multi Manager Income 5



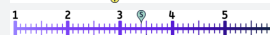
Multi Manager Total Return 1



Multi Manager Total Return 2



Multi Manager Total Return 3



Multi Manager Total Return 4

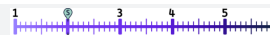


Multi Manager Total Return 5



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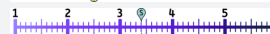
PanDynamic Defensive



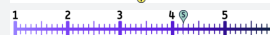
PanDynamic Cautious Balanced



PanDynamic Balanced



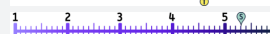
PanDynamic Moderate Growth



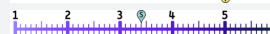
PanDynamic Growth



PanDynamic Aggressive



PanDynamic Income



Baillie Gifford Positive Change Fund



Baillie Gifford American Fund



BNY MELLON

INVESTMENT MANAGEMENT

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



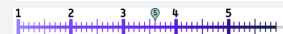
BNY Mellon FutureLegacy 3



BNY Mellon FutureLegacy 4



BNY Mellon FutureLegacy 5



BNY Mellon FutureLegacy 6



BNY Mellon FutureLegacy 7



BNY Mellon Multi-Asset Moderate



BNY Mellon Responsible Horizons Strategic Bond Fund



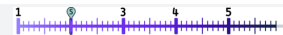
BNY Mellon Responsible Horizons UK Corporate Bond Fund



COLUMBIA
THREADNEEDLE

INVESTMENTS

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



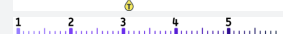
CT MM Navigator Boutiques Fund



CT MM Navigator Cautious Fund



CT MM Navigator Distribution Fund



CT MM Navigator Growth Fund



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Responsible 2



Responsible 3



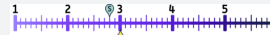
Responsible 4



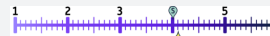
Responsible 5



Close Conservative Portfolio Fund



Close Balanced Portfolio Fund



Close Growth Portfolio Fund



Close Diversified Income Portfolio Fund



Close Sustainable Balanced Portfolio fund



Close Tactical Select Passive Conservative Fund



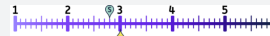
Close Tactical Select Passive Balanced Fund



Close Tactical Select Passive Growth Fund



Close Managed Conservative Fund



Close Managed Balanced Fund



Close Managed Growth Fund



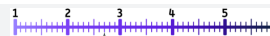
Close Managed Income Fund



Cornelian

Part of the Brooks Macdonald Group

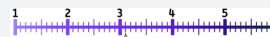
SVS Cornelian Cautious Fund



SVS Cornelian Managed Growth Fund



SVS Cornelian Managed Income Fund



SVS Cornelian Growth Fund



Corrival CM Moderately Cautious



Corrival CM Balanced



Corrival CM Moderately Adventurous



Corrival CM Adventurous



Corrival CM Moderately Cautious Income



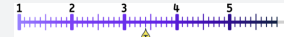
Pyrford Global Total Return (Sterling)



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



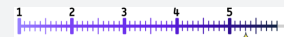
CT Universal MAP Growth



CT Universal MAP Income



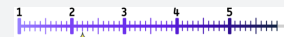
CT UK Equity Income



CT Global Focus



CT UK Social Bond



CT Global Social Bond



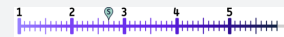
CT European Select



Dimensional World Allocation 80/20 Fund



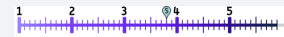
Dimensional World Allocation 20/80 Fund



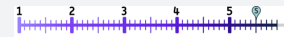
Dimensional World Allocation 40/60 Fund



Dimensional World Allocation 60/40 Fund



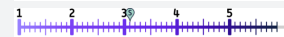
Dimensional World Equity Fund



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

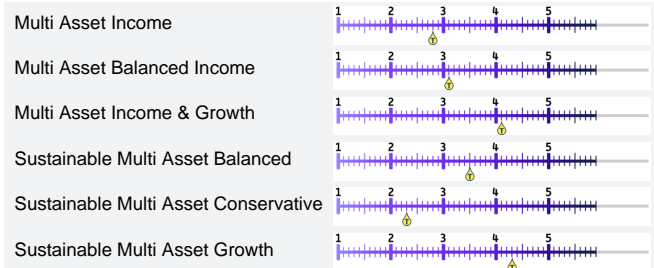
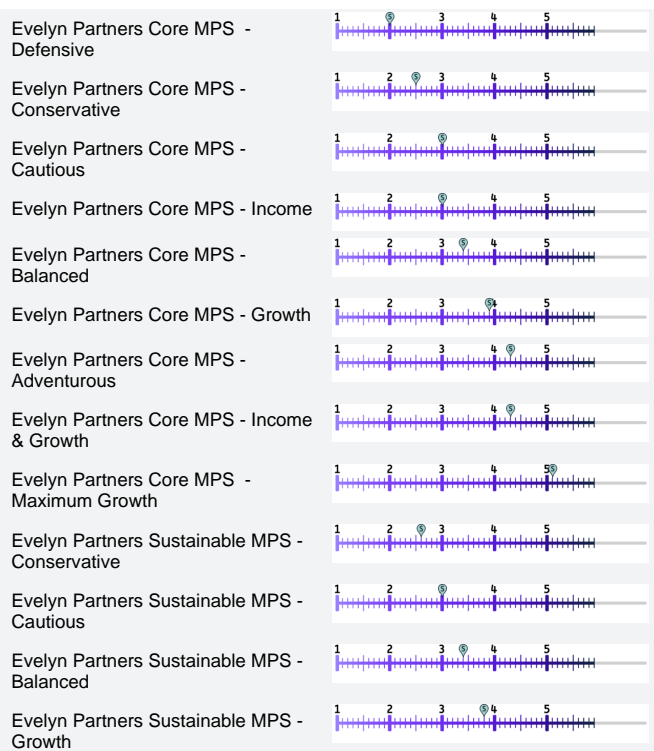
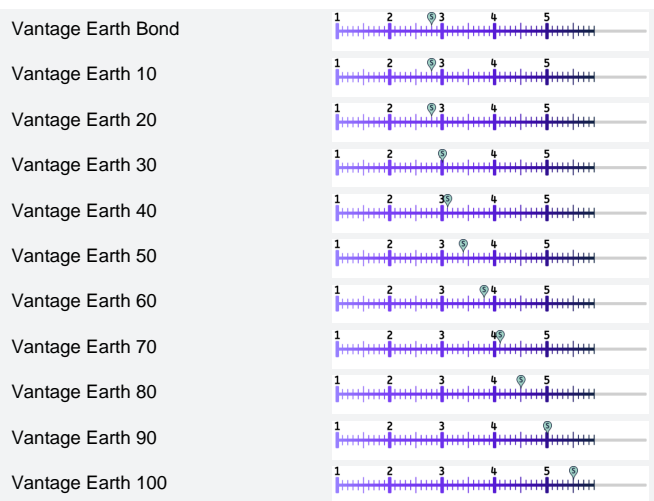
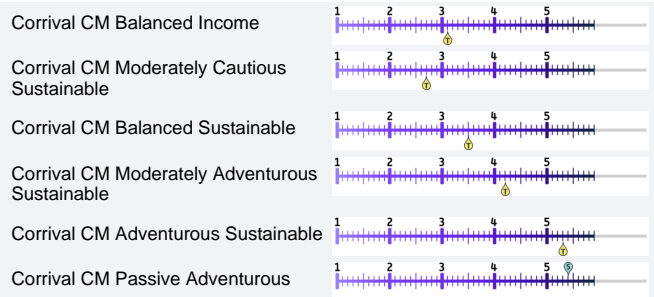


Multi Asset Open Adventurous

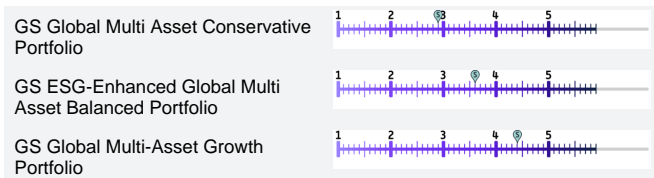


Open World

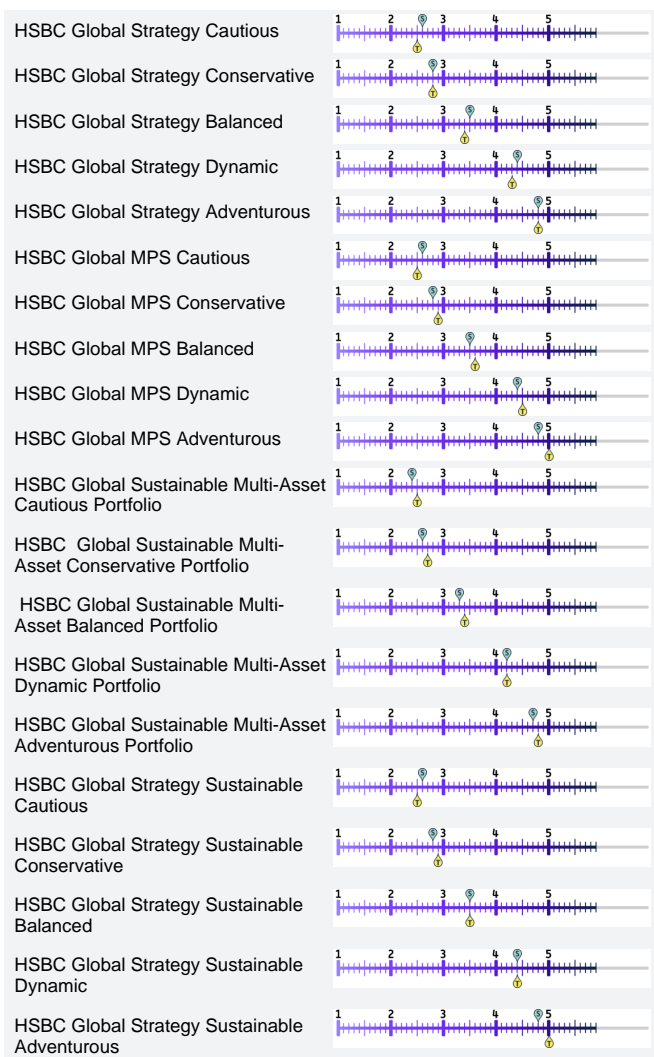


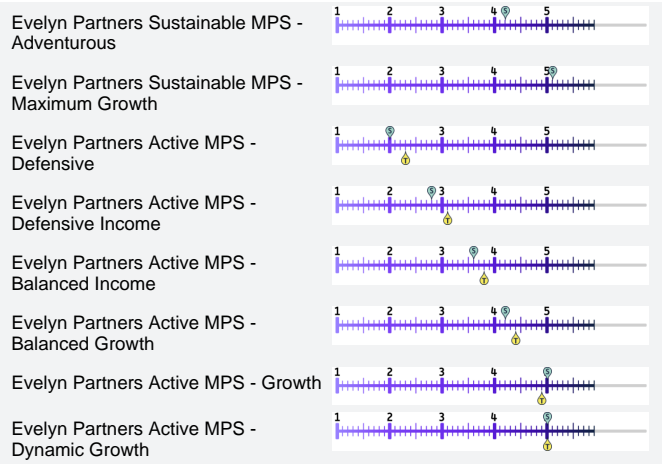


Asset Management

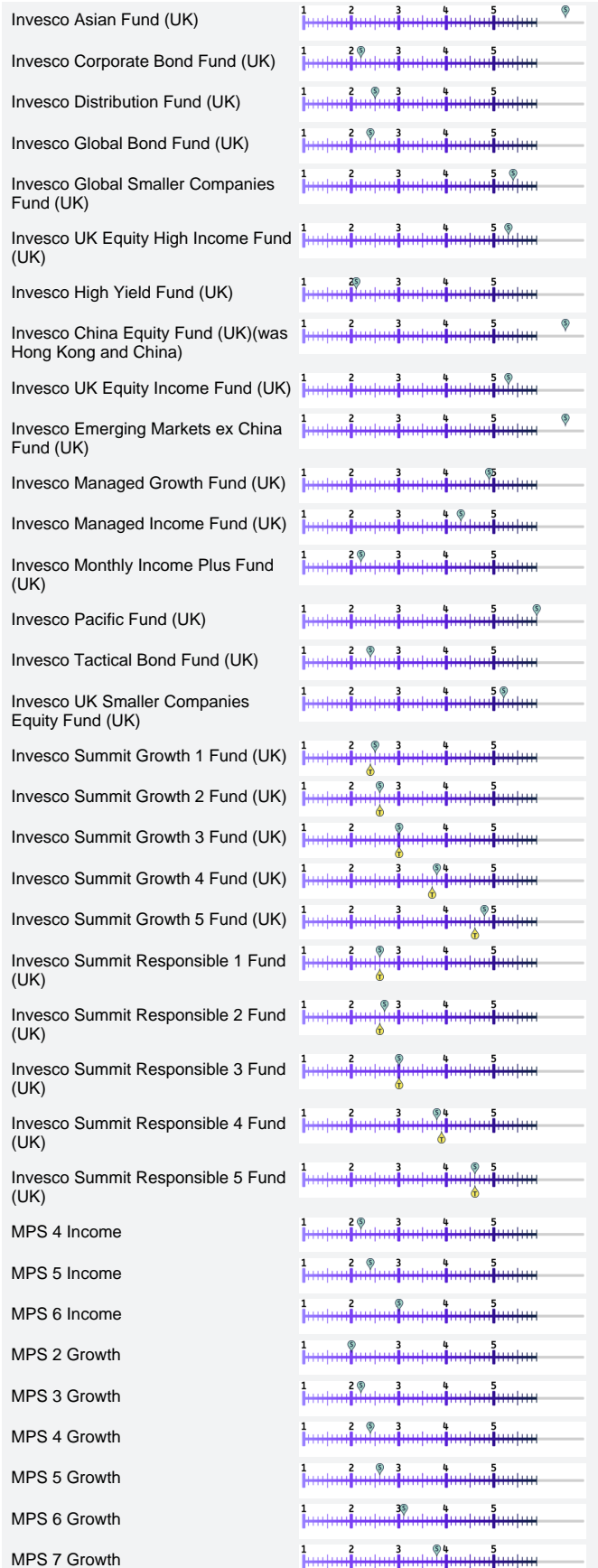
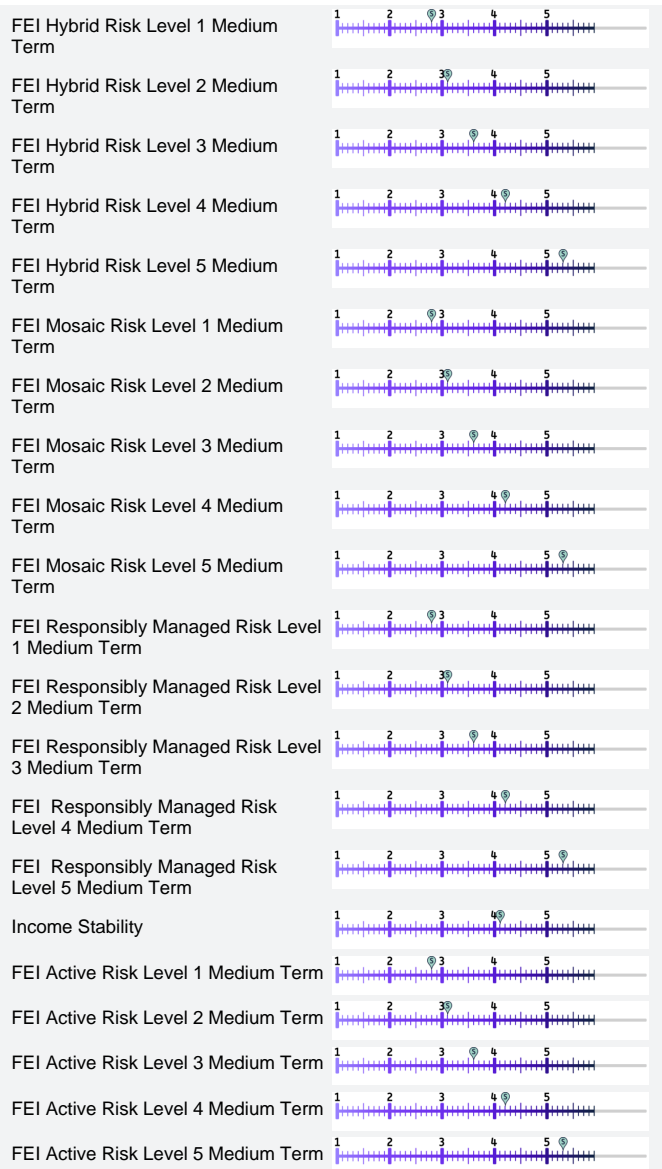


Asset Management





FE Investments



RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

Defensive Strategy



Cautious Strategy



Cautious Plus Strategy



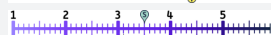
Balanced Strategy



Growth Strategy



Income Strategy

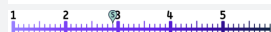


L&G

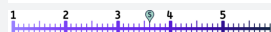
Multi-Index 3



Multi-Index 4



Multi-Index 5



Multi-Index 6



Multi-Index 7



Multi-Index Income 4



Multi-Index Income 5



Multi-Index Income 6



Legal & General Future World Multi-Index 4 Fund



Legal & General Future World Multi-Index 5 Fund



Wealth
Management

MPS - Defensive



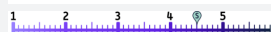
MPS - Cautious



MPS - Balanced



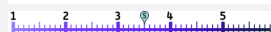
MPS - Growth



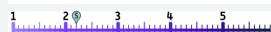
MPS - Adventurous



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



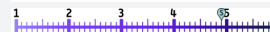
Sustainable MPS - Growth



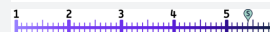
MPS 8 Growth



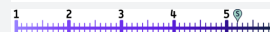
MPS 9 Growth



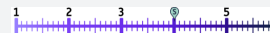
MPS 10 Growth



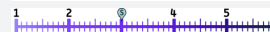
Invesco Managed Adventurous Growth



Invesco Managed Balanced Growth



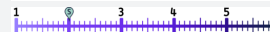
Invesco Managed Balanced



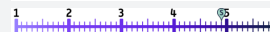
Invesco Managed Cautious Balanced



Invesco Managed Cautious



Invesco Managed Growth

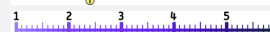


Jupiter

Jupiter Global Macro Bond



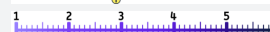
Jupiter Strategic Bond



Jupiter Merlin Monthly Income Select



Jupiter Monthly Alternative Income



Jupiter Merlin Conservative Select



Jupiter Merlin Income Portfolio



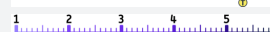
Jupiter Merlin Balanced Portfolio



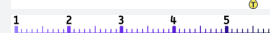
Jupiter Merlin Growth Portfolio



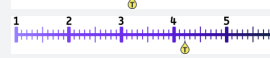
Jupiter Merlin Worldwide Portfolio



Jupiter Merlin Moderate Select



Jupiter Merlin Income and Growth Select

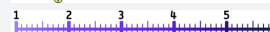


LIONTRUST
COURAGE · POWER · PRIDE

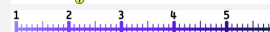
MPS Blended Growth 1



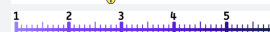
MPS Blended Growth 2



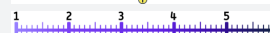
MPS Blended Growth 3



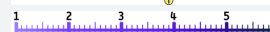
MPS Blended Growth 4



MPS Blended Growth 5



MPS Blended Growth 6



MPS Blended Growth 7



MPS Blended Growth 8



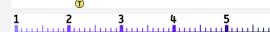
MPS Blended Income 1



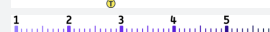
MPS Blended Income 2



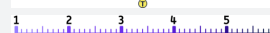
MPS Blended Income 3



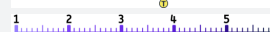
MPS Blended Income 4



MPS Blended Income 5



MPS Blended Income 6



Synaptic

Sustainable MPS - Adventurous



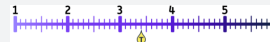
Liontrust MA Explorer 100



Liontrust MA Explorer 85



Liontrust MA Explorer Income 60



Liontrust MA Explorer Income 45



Liontrust MA Explorer 70



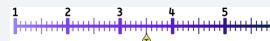
Liontrust MA Explorer 35



Liontrust MA Blended Growth Fund



Liontrust MA Blended Intermediate Fund



Liontrust MA Blended Moderate Fund



Liontrust MA Blended Progressive Fund



Liontrust MA Blended Reserve Fund



Liontrust MA Dynamic Passive Adventurous Fund



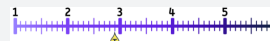
Liontrust MA Dynamic Passive Growth Fund



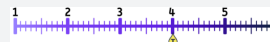
Liontrust MA Dynamic Passive Intermediate Fund



Liontrust MA Dynamic Passive Moderate Fund



Liontrust MA Dynamic Passive Progressive Fund



Liontrust MA Dynamic Passive Prudent Fund



Liontrust MA Dynamic Passive Reserve Fund



Liontrust Diversified Real Assets Fund



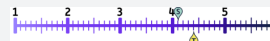
Liontrust Sustainable Future Defensive Managed Fund



Liontrust Sustainable Future Cautious Managed Fund



Liontrust Sustainable Future Managed Fund



Liontrust Sustainable Future Managed Growth Fund



Liontrust Sustainable Future Global Growth Fund



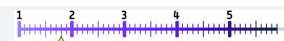
Smoothed Managed Cautious



Smoothed Managed Balanced



MPS Dynamic Passive 1



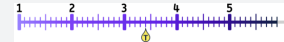
MPS Dynamic Passive 2



MPS Dynamic Passive 3



MPS Dynamic Passive 4



MPS Dynamic Passive 5



MPS Dynamic Passive 6



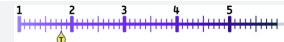
MPS Dynamic Passive 7



MPS Dynamic Passive 8



WSS Blended Growth 1



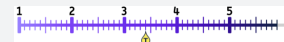
WSS Blended Growth 2



WSS Blended Growth 3



WSS Blended Growth 4



WSS Blended Growth 5



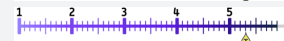
WSS Blended Growth 6



WSS Blended Growth 7



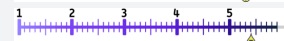
WSS Blended Growth 8



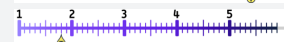
WSS Blended Growth 9



WSS Blended Growth 10



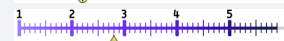
WSS Blended Income 1



WSS Blended Income 2



WSS Blended Income 3



WSS Blended Income 4



WSS Blended Income 5



WSS Blended Income 6



WSS Dynamic Passive 1



WSS Dynamic Passive 2



WSS Dynamic Passive 3



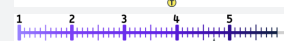
WSS Dynamic Passive 4



WSS Dynamic Passive 5



WSS Dynamic Passive 6



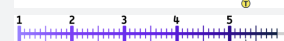
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WSS Dynamic Passive 8



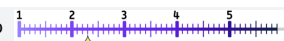
WSS Dynamic Passive 9

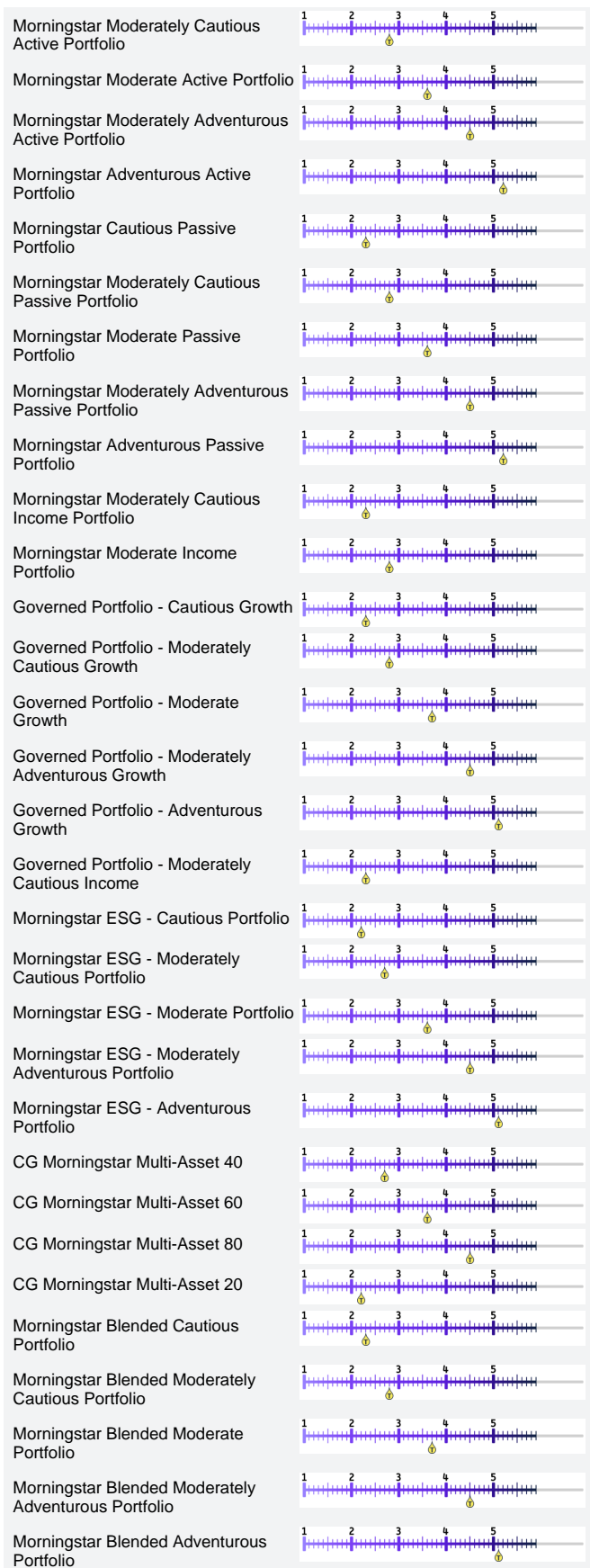
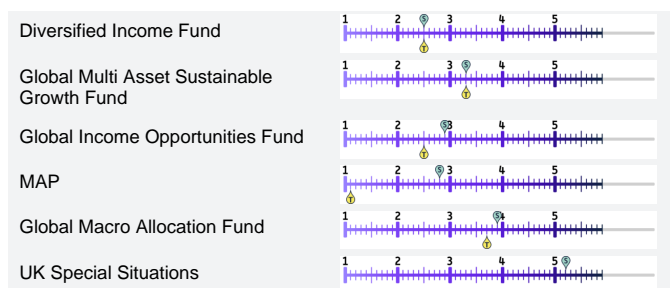
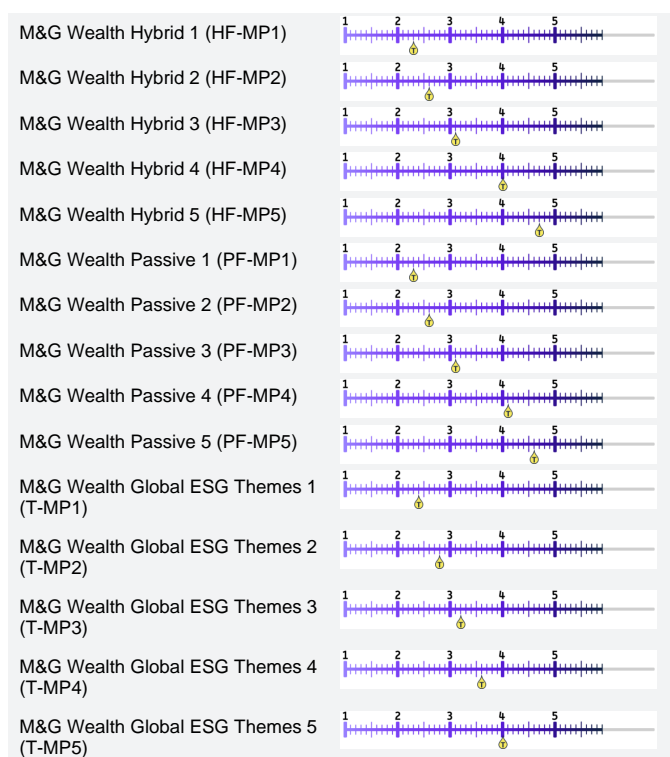
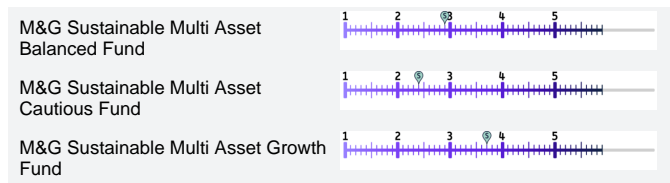
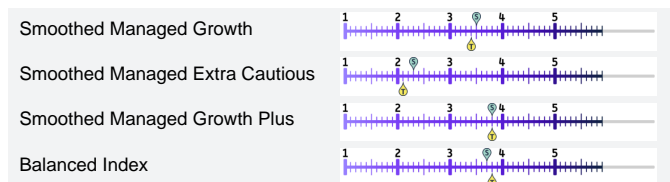


WSS Dynamic Passive 10



Morningstar Cautious Active Portfolio





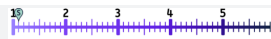
UK Alpha

Global Strategic Equity

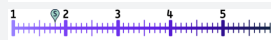


Parmenion

Parmenion Ethical A RG1



Parmenion Ethical A RG2



Parmenion Ethical A RG3



Parmenion Ethical A RG4



Parmenion Ethical A RG5



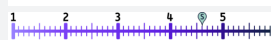
Parmenion Ethical A RG6



Parmenion Ethical A RG7



Parmenion Ethical A RG8



Parmenion Ethical A RG9



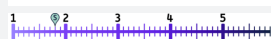
Parmenion Ethical A RG10



Parmenion Ethical B RG1



Parmenion Ethical B RG2



Parmenion Ethical B RG3



Parmenion Ethical B RG4



Parmenion Ethical B RG5



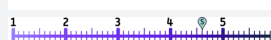
Parmenion Ethical B RG6



Parmenion Ethical B RG7



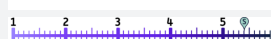
Parmenion Ethical B RG8



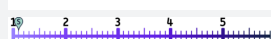
Parmenion Ethical B RG9



Parmenion Ethical B RG10



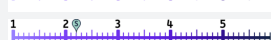
Parmenion Ethical C RG1



Parmenion Ethical C RG2



Parmenion Ethical C RG3



Parmenion Ethical C RG4



Parmenion Ethical C RG5



Parmenion Ethical C RG6



Parmenion Ethical C RG7



Parmenion Ethical C RG8



Parmenion Ethical C RG9



Parmenion Ethical C RG10



Parmenion Ethical D RG1



Parmenion Ethical D RG2



Parmenion Ethical D RG3



Parmenion Ethical D RG4



Parmenion Ethical D RG5

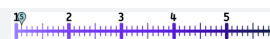


Parmenion Ethical D RG6

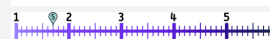


Parmenion

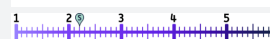
Parmenion Conviction RG1



Parmenion Conviction RG2



Parmenion Conviction RG3



Parmenion Conviction RG4



Parmenion Conviction RG5



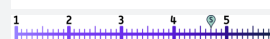
Parmenion Conviction RG6



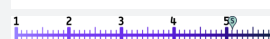
Parmenion Conviction RG7



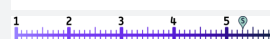
Parmenion Conviction RG8



Parmenion Conviction RG9

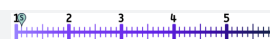


Parmenion Conviction RG10



Parmenion

Parmenion Multi Option Active RG1



Parmenion Multi Option Active RG2



Parmenion Multi Option Active RG3



Parmenion Multi Option Active RG4



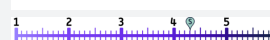
Parmenion Multi Option Active RG5



Parmenion Multi Option Active RG6



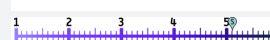
Parmenion Multi Option Active RG7



Parmenion Multi Option Active RG8



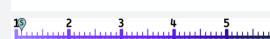
Parmenion Multi Option Active RG9



Parmenion Multi Option Active RG10



Parmenion Multi Option Passive RG1



Parmenion Multi Option Passive RG2



Parmenion Multi Option Passive RG3



Parmenion Multi Option Passive RG4



Parmenion Multi Option Passive RG5



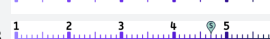
Parmenion Multi Option Passive RG6



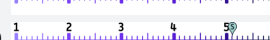
Parmenion Multi Option Passive RG7



Parmenion Multi Option Passive RG8



Parmenion Multi Option Passive RG9

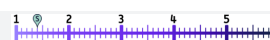


Parmenion Multi Option Passive
RG10

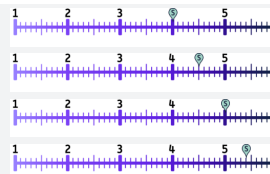


Parmenion

PIM Strat MO Value & Small Cap:
Global Passive RG1

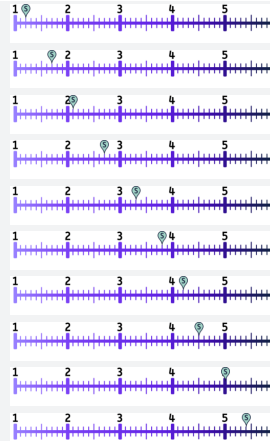


Parmenion Ethical D RG7
 Parmenion Ethical D RG8
 Parmenion Ethical D RG9
 Parmenion Ethical D RG10

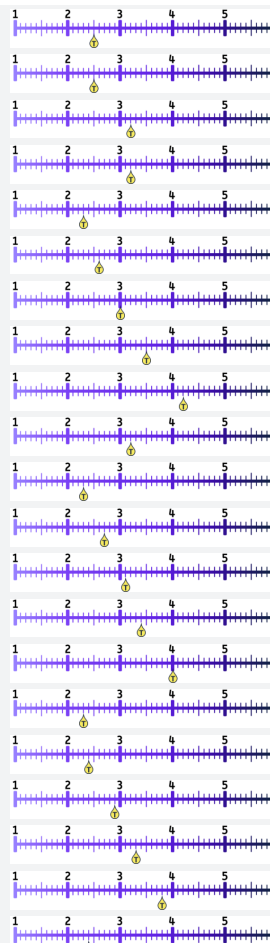


Parmenion

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



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



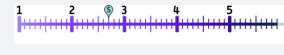
PIM Strat MO Value & Small Cap:
 Global Passive RG2



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



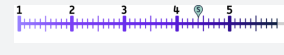
PIM Strat MO Value & Small Cap:
 Global Passive RG6



PIM Strat MO Value & Small Cap:
 Global Passive RG7



PIM Strat MO Value & Small Cap:
 Global Passive RG8



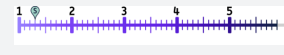
PIM Strat MO Value & Small Cap:
 Global Passive RG9



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



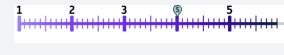
PIM Strat MO Value & Small Cap:
 Global Pure RG5



PIM Strat MO Value & Small Cap:
 Global Pure RG6



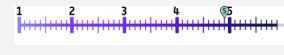
PIM Strat MO Value & Small Cap:
 Global Pure RG7



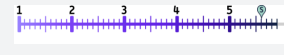
PIM Strat MO Value & Small Cap:
 Global Pure RG8



PIM Strat MO Value & Small Cap:
 Global Pure RG9



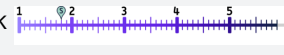
PIM Strat MO Value & Small Cap:
 Global Pure RG10



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



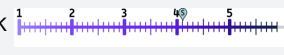
PIM Strat MO Value & Small Cap: UK
 Passive RG6



PIM Strat MO Value & Small Cap: UK
 Passive RG7



PIM Strat MO Value & Small Cap: UK
 Passive RG8



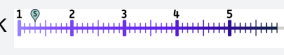
PIM Strat MO Value & Small Cap: UK
 Passive RG9



PIM Strat MO Value & Small Cap: UK
 Passive RG10



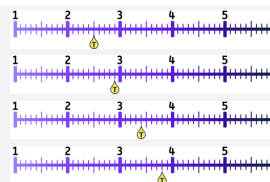
PIM Strat MO Value & Small Cap: UK
 Pure RG1



PIM Strat MO Value & Small Cap: UK
 Pure RG2



Risk Managed Passive 2



Risk Managed Passive 3

Risk Managed Passive 4

Risk Managed Passive 5



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

MPS Global Growth (Direct & Platform)



MPS Growth (Direct & Platform)



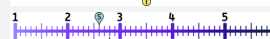
MPS Balanced (Direct & Platform)



MPS Income (Direct & Platform)



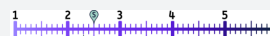
MPS Defensive (Direct & Platform)



MPS Conservative (Direct & Platform)



MPS Cautious (Direct & Platform)



IDX Growth



IDX Balanced



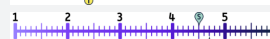
IDX Income



IDX Conservative



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 Monthly Income and
Growth Portfolio



Quilter Investors Monthly Income
Portfolio



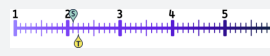
Quilter Investors Cirilium
Adventurous Portfolio



Quilter Investors Cirilium Balanced
Portfolio



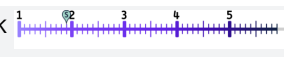
Quilter Investors Cirilium
Conservative Portfolio



Quilter Investors Cirilium Dynamic
Portfolio



PIM Strat MO Value & Small Cap: UK
Pure RG3



PIM Strat MO Value & Small Cap: UK
Pure RG4



PIM Strat MO Value & Small Cap: UK
Pure RG5



PIM Strat MO Value & Small Cap: UK
Pure RG6



PIM Strat MO Value & Small Cap: UK
Pure RG7



PIM Strat MO Value & Small Cap: UK
Pure RG8



PIM Strat MO Value & Small Cap: UK
Pure RG9



PIM Strat MO Value & Small Cap: UK
Pure RG10

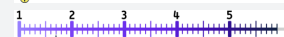


Parmenion

Parmenion Tactical Active RG1



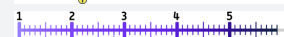
Parmenion Tactical Active RG2



Parmenion Tactical Active RG3



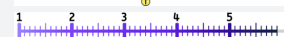
Parmenion Tactical Active RG4



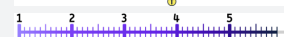
Parmenion Tactical Active RG5



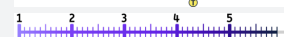
Parmenion Tactical Active RG6



Parmenion Tactical Active RG7



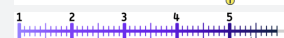
Parmenion Tactical Active RG8



Parmenion Tactical Active RG9



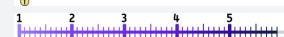
Parmenion Tactical Active RG10



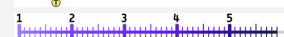
Parmenion Tactical Passive RG1



Parmenion Tactical Passive RG2



Parmenion Tactical Passive RG3



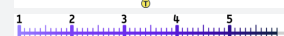
Parmenion Tactical Passive RG4



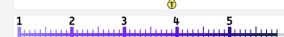
Parmenion Tactical Passive RG5



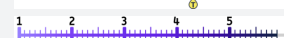
Parmenion Tactical Passive RG6



Parmenion Tactical Passive RG7



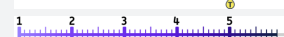
Parmenion Tactical Passive RG8



Parmenion Tactical Passive RG9



Parmenion Tactical Passive RG10

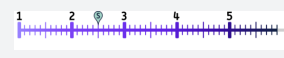


Parmenion

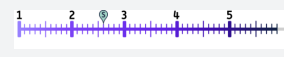
Parmenion Vanguard LifeStrategy
Portfolio RG1

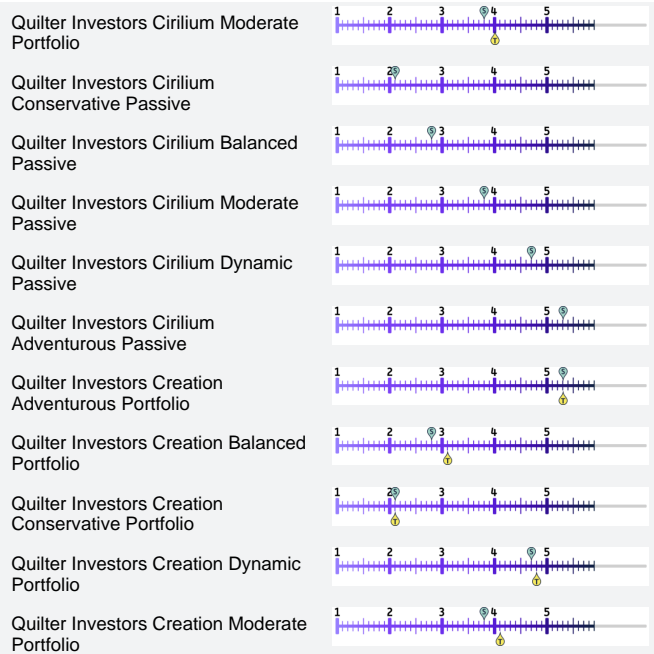


Parmenion Vanguard LifeStrategy
Portfolio RG2

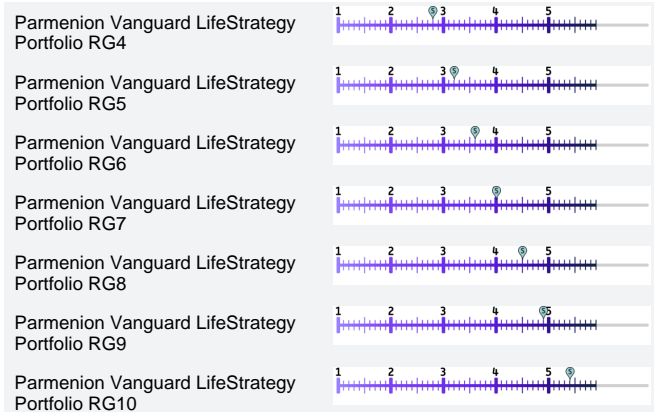
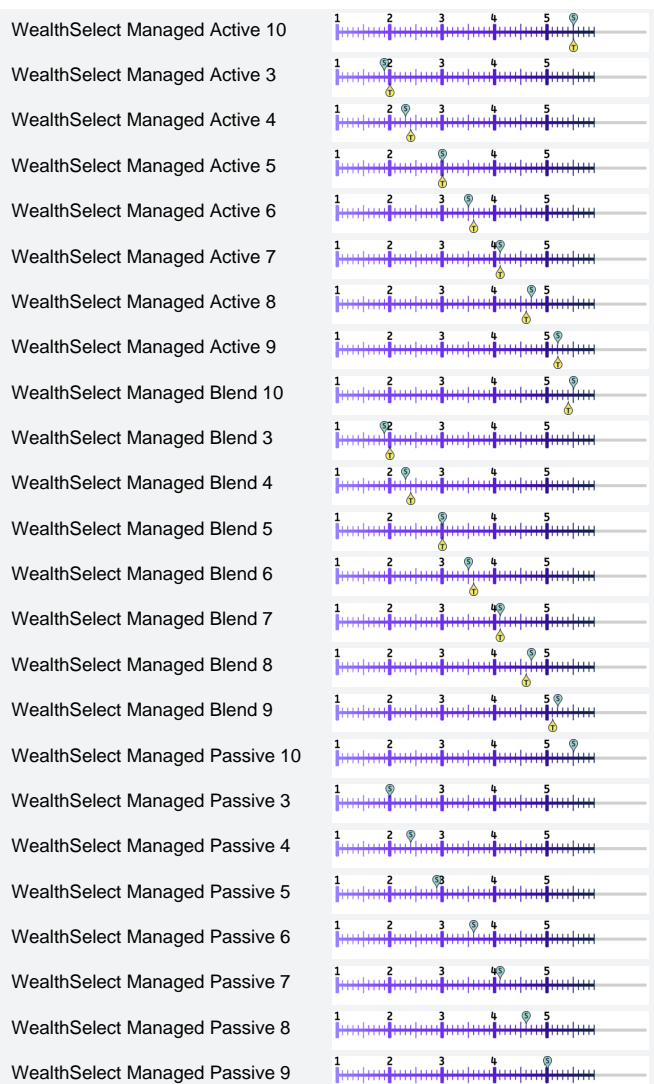


Parmenion Vanguard LifeStrategy
Portfolio RG3

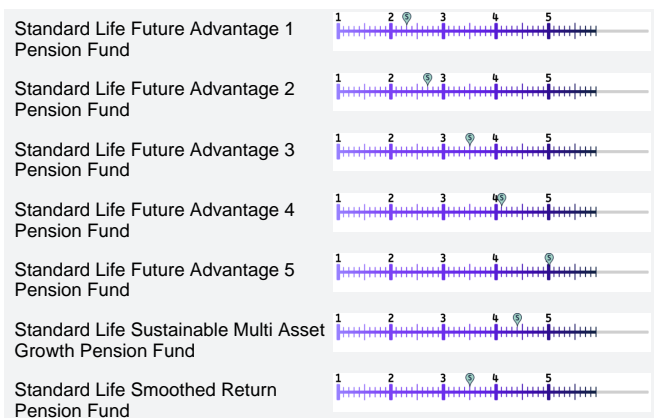




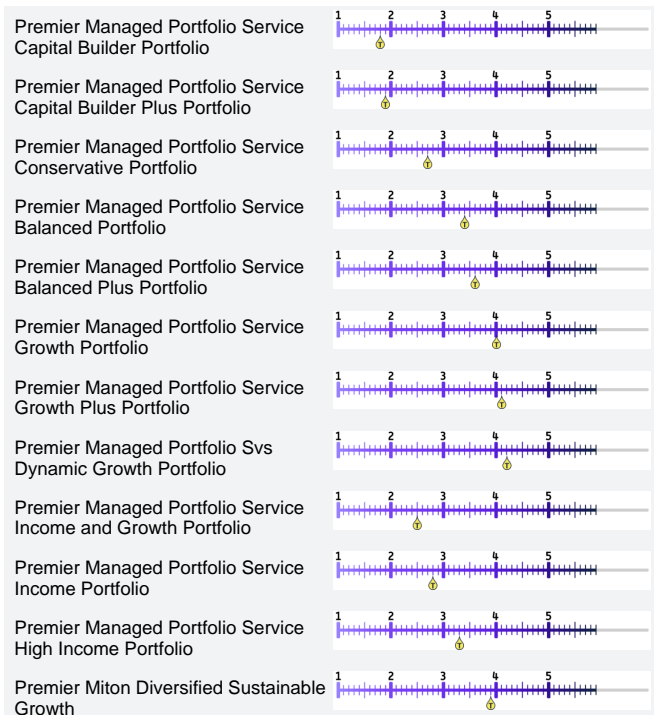
Quilter



Standard Life
Part of Phoenix Group

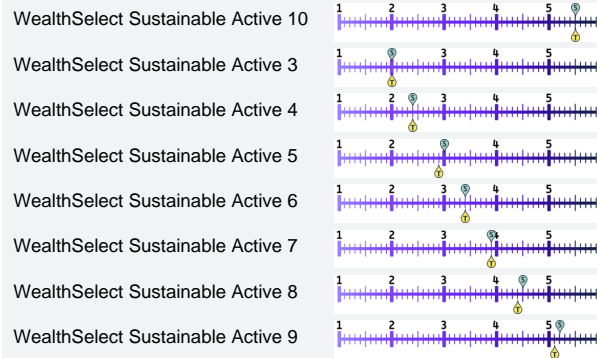


Premier Miton
INVESTORS

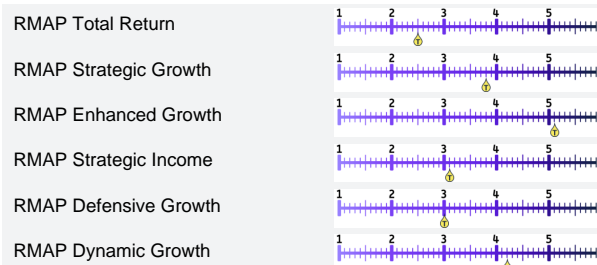


Synaptic

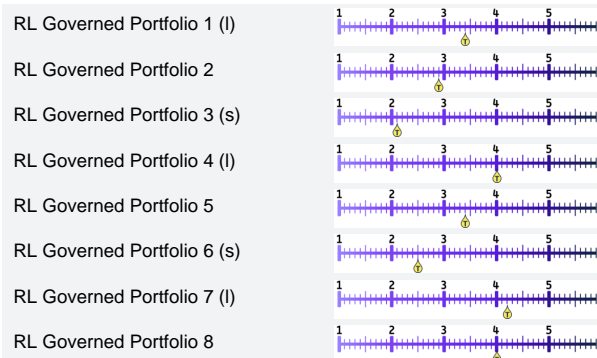
Quilter



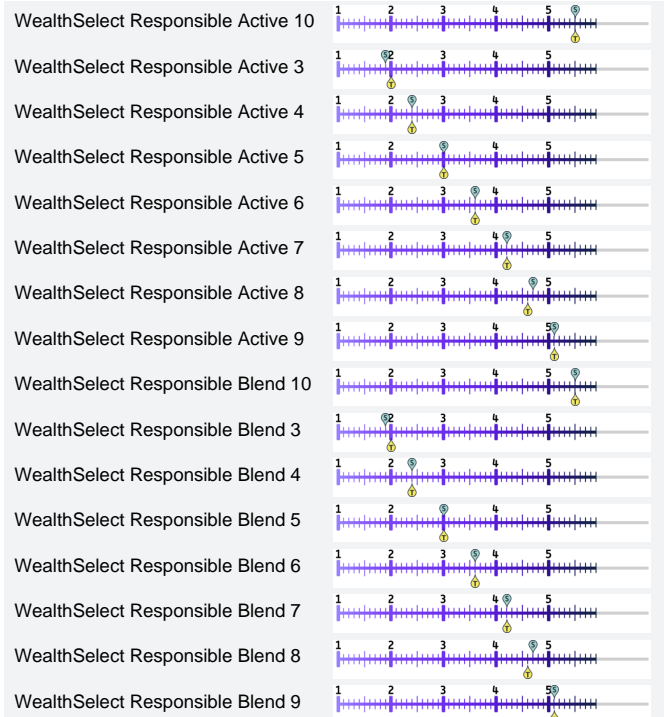
RATHBONES

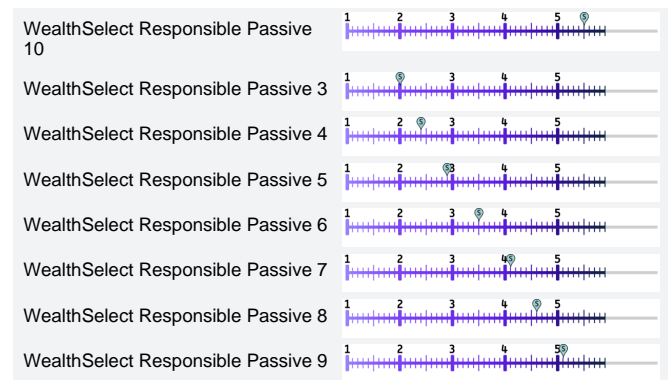
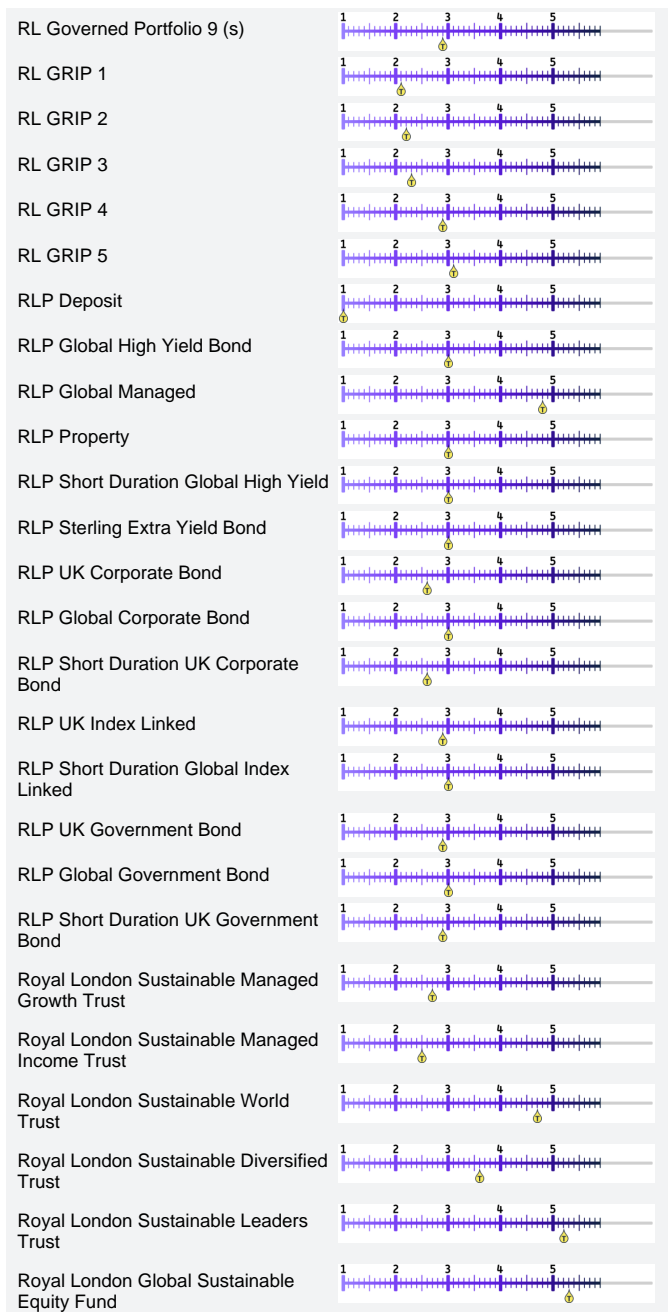


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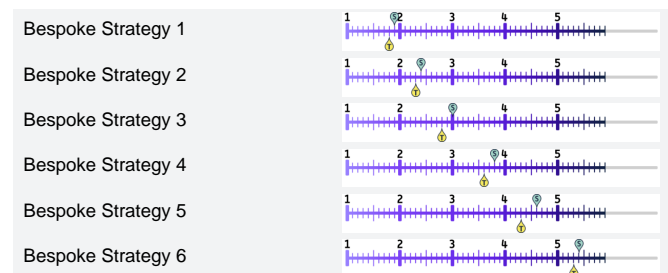


Quilter

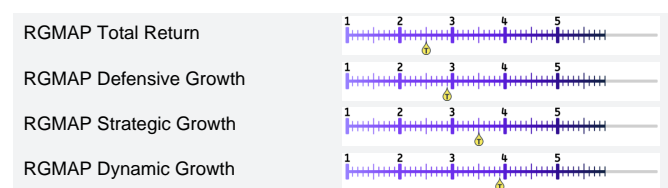




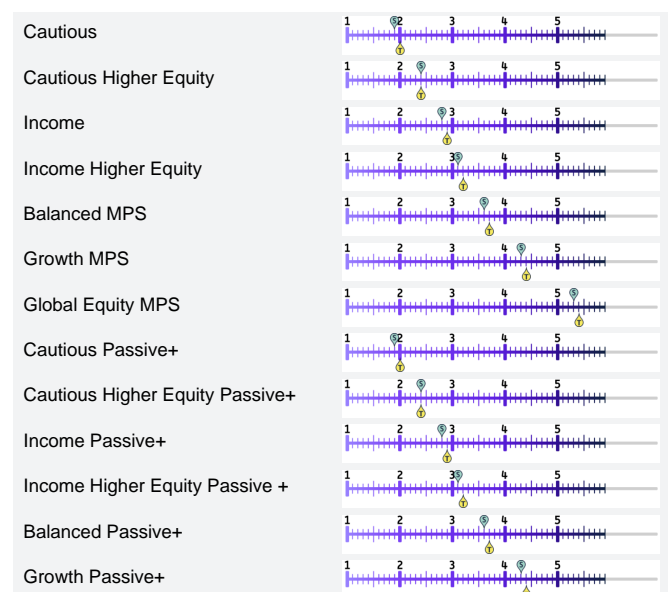
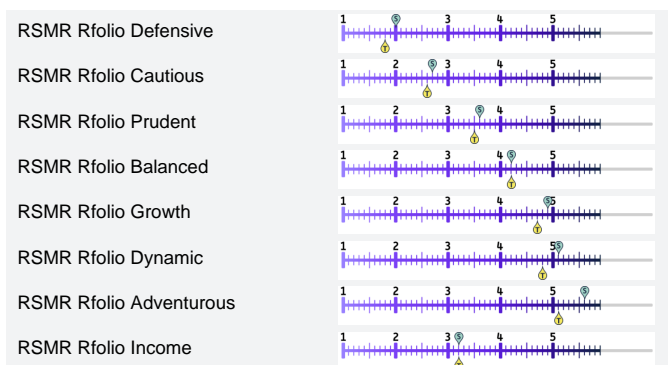
RATHBONES



RATHBONES



RSMR Portfolio Services



RSMR Responsible Cautious



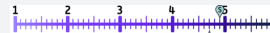
RSMR Responsible Balanced



RSMR Responsible Growth



RSMR Responsible Dynamic

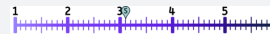


Schroders

Schroder MM Diversity



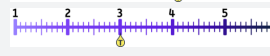
Schroder Monthly Income



Schroder Managed Balanced



Schroder Sustainable Future Multi-Asset



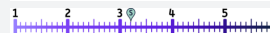
Schroder Blended Portfolio 3



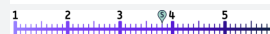
Schroder Blended Portfolio 4



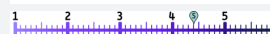
Schroder Blended Portfolio 5



Schroder Blended Portfolio 6



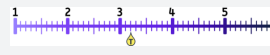
Schroder Blended Portfolio 7



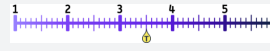
Schroder Global Multi-Asset Cautious Portfolio



Schroder Global Multi-Asset Moderately Cautious Portfolio



Schroder Global Multi-Asset Balanced Portfolio



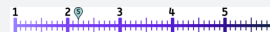
Schroder Global Multi-Asset Growth Portfolio



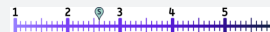
Schroder Global Multi-Asset Adventurous Portfolio



Schroder Active MPS 3



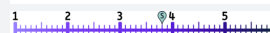
Schroder Active MPS 4



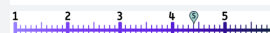
Schroder Active MPS 5



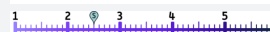
Schroder Active MPS 6



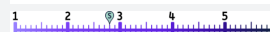
Schroder Active MPS 7



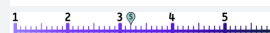
Schroder Strategic Index MPS 3



Schroder Strategic Index MPS 4



Schroder Strategic Index MPS 5



Schroder Strategic Index MPS 6



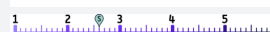
Schroder Strategic Index MPS 7



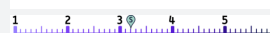
Schroder Sustainable MPS 3



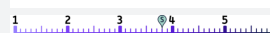
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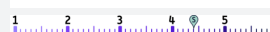
Schroder Sustainable MPS 5



Schroder Sustainable MPS 6



Schroder Sustainable MPS 7



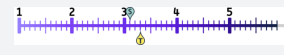
Global Equity Passive+



Sustainable MPS Income



Sustainable MPS Income Higher Equity



Sustainable MPS Balanced



Sustainable MPS Growth



Sustainable MPS Global Equity



Blended MPS Cautious



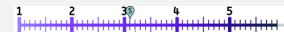
Blended MPS Cautious Higher Equity



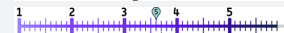
Blended MPS Income



Blended MPS Income Higher Equity



Blended MPS Balanced



Blended MPS Growth



Blended MPS Global Equity



Voyager Max 100% equity fund



Voyager Max 90% equity fund



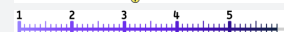
Voyager Max 80% equity fund



Voyager Max 70% equity fund



Voyager Max 60% equity fund



Voyager Max 40% equity fund



RL GMAP Diversified Bond



RL GMAP Defensive



RL GMAP Balanced



RL GMAP Growth



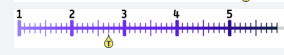
RL GMAP Adventurous



RL GMAP Dynamic Equity



Royal London Sustainable Managed Growth Trust



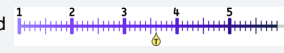
Royal London Sustainable Corporate Bond Trust



Royal London Sustainable World Trust



Royal London Sustainable Diversified Trust



Royal London Sustainable Leaders Trust



Royal London Global Sustainable Equity Fund



Royal London Sustainable Growth Fund





Pension Portfolio 1



Pension Portfolio 2



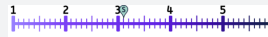
Pension Portfolio 3



Pension Portfolio A



Pension Portfolio B



Pension Portfolio 4



Pension Portfolio C



Pension Portfolio 5



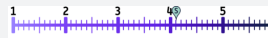
Premier Pension Portfolio 1



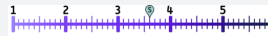
Premier Pension Portfolio 2



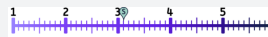
Premier Pension Portfolio 3



Premier Pension Portfolio A



Premier Pension Portfolio B



Premier Pension Portfolio 4



Premier Pension Portfolio C



Premier Pension Portfolio 5



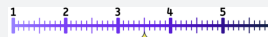
abrdn MyFolio Market I



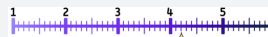
abrdn MyFolio Market II



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



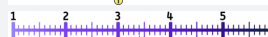
abrdn MyFolio Multi-Manager I



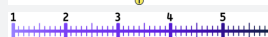
abrdn MyFolio Multi-Manager II



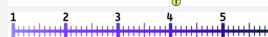
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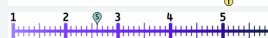
abrdn MyFolio Multi-Manager IV



abrdn MyFolio Multi-Manager V



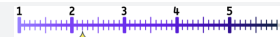
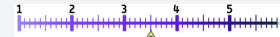
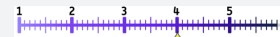
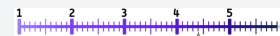
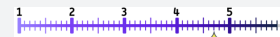
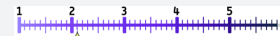
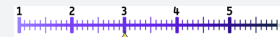
abrdn MyFolio Index I



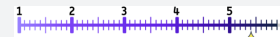
abrdn MyFolio Index II



abrdn MyFolio Index III

Russell Investments Classic Plus
Secure Model PortfolioRussell Investments Classic Plus
Cautious Model PortfolioRussell Invt Classic Plus
Conservative Model PortfolioRussell Investments Classic Plus
Moderate Model PortfolioRussell Investments Classic Plus
Balanced Model PortfolioRussell Invt Classic Plus Progressive
Model PortfolioRussell Invt Classic Plus
Adventurous Model PortfolioRussell Investments Classic Plus
Growth Model PortfolioRussell Investments Classic Plus
Aggressive Model PortfolioRussell Investments Classic Plus
Aggressive Plus Model PortfolioRussell Investments Defensive
Assets FundRussell Investments Real Assets
Fund

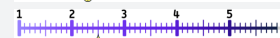
Russell Investments UK Growth

Russell Investments International
Growth

Russell Investments MA Growth 1



Russell Investments MA Growth 2



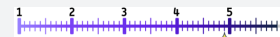
Russell Investments MA Growth 3



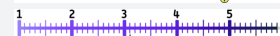
Russell Investments MA Growth 4



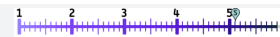
Russell Investments MA Growth 5



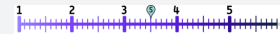
Russell Investments MA Income



Adventurous



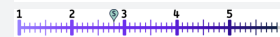
Balanced



Moderately Adventurous



Moderately Cautious



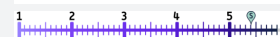
Cautious



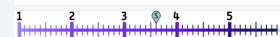
Passive Adventurous



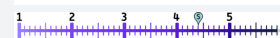
Passive Adventurous Plus



Passive Balanced



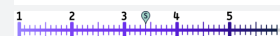
Passive Moderately Adventurous

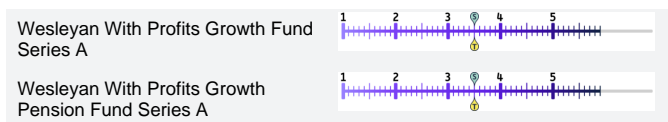
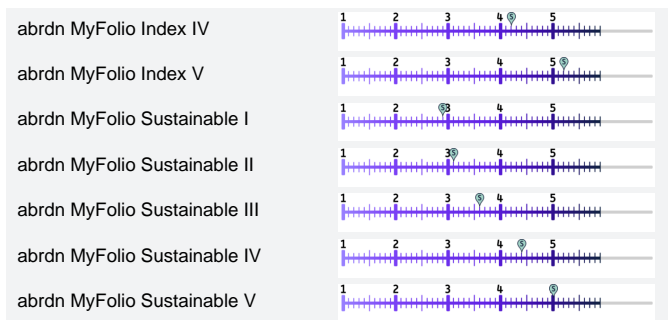


Passive Moderately Cautious

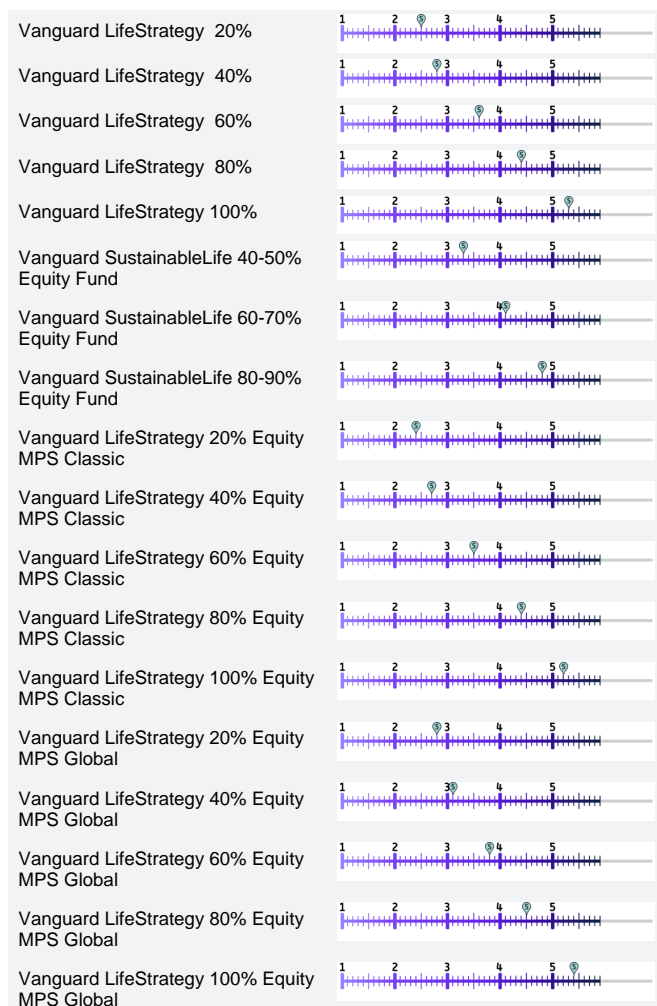


Sustainable Balance

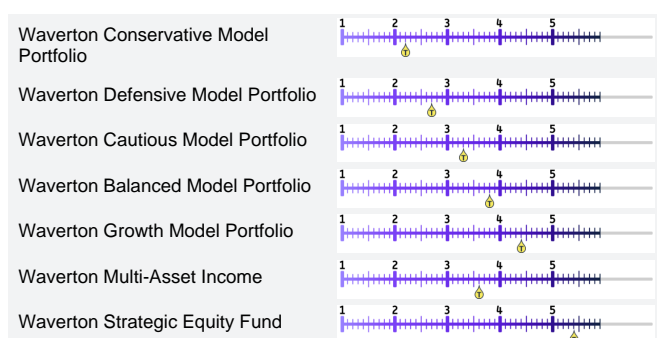




Vanguard®



WAVERTON
INVESTMENT MANAGEMENT

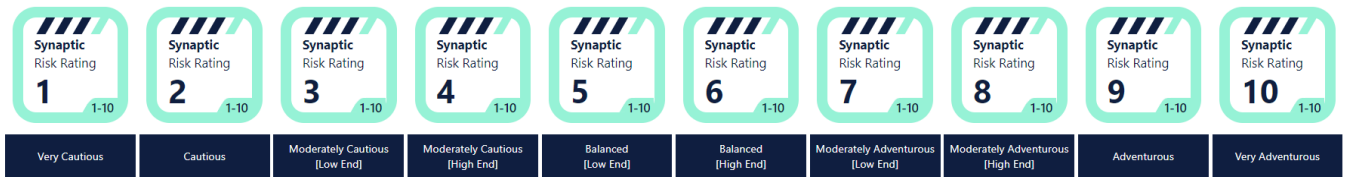





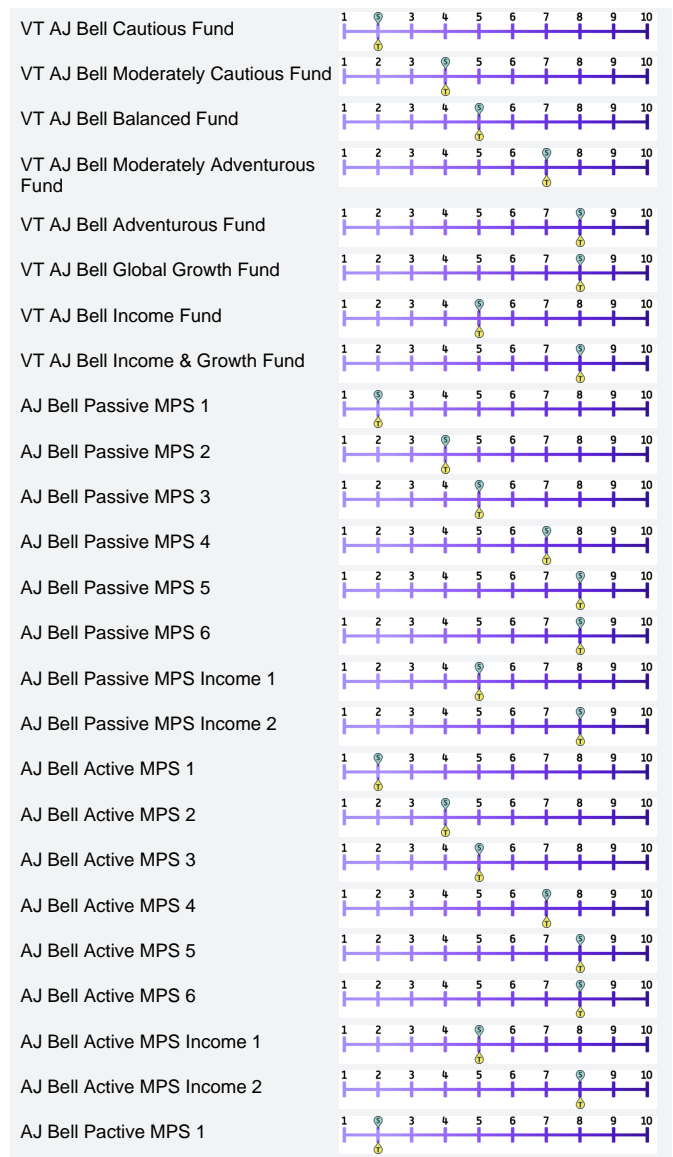
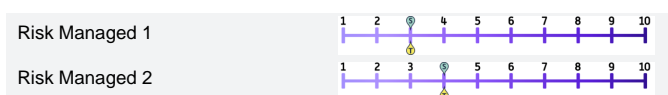
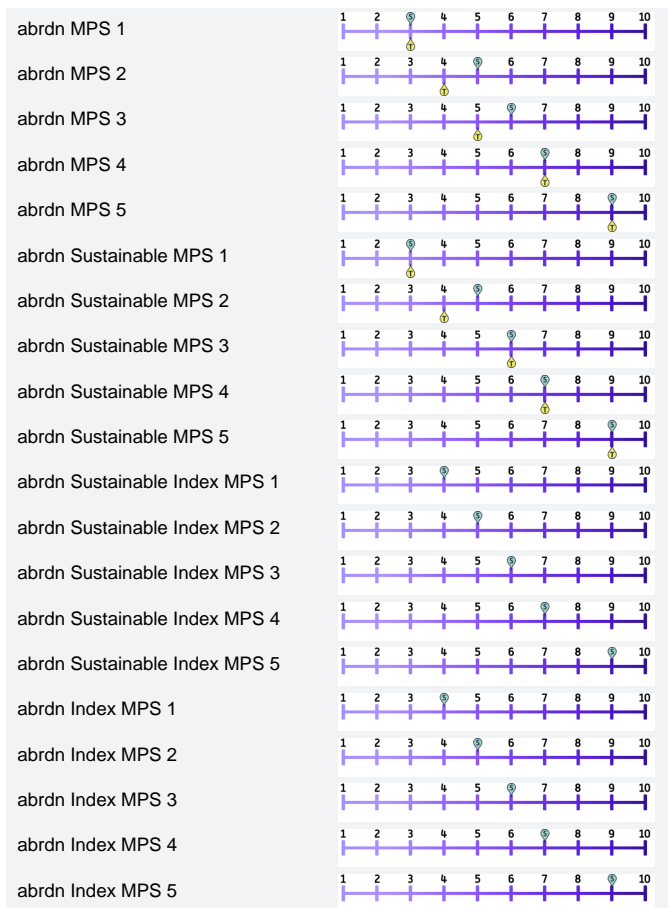
(s) These portfolios were constructed with short investment timelines (5 year) in mind.

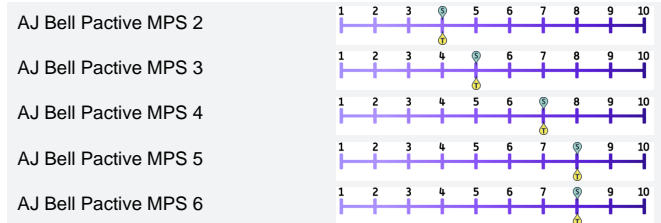
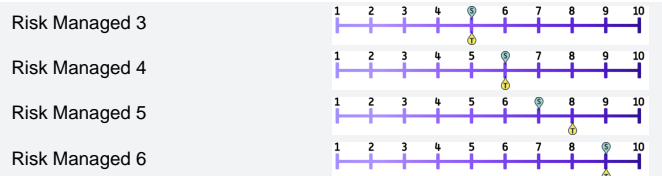
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

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

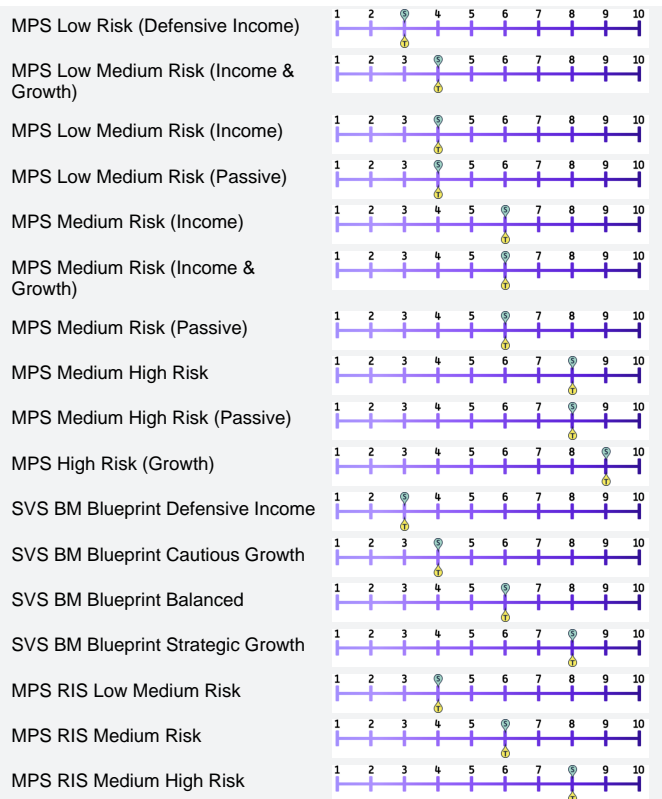


Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation





BM BROOKS MACDONALD

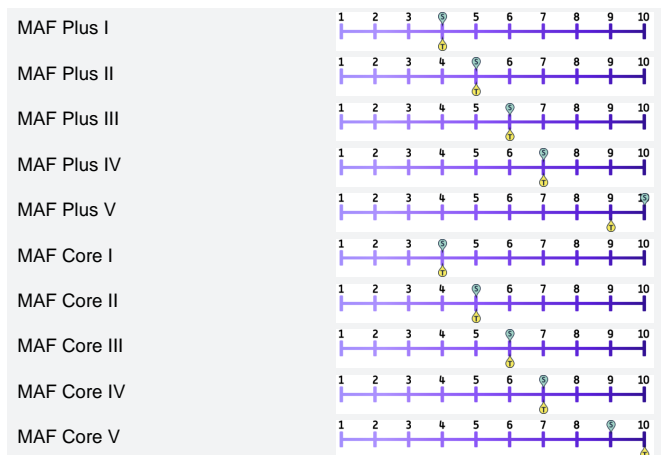
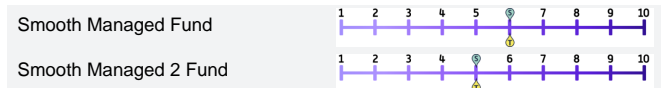
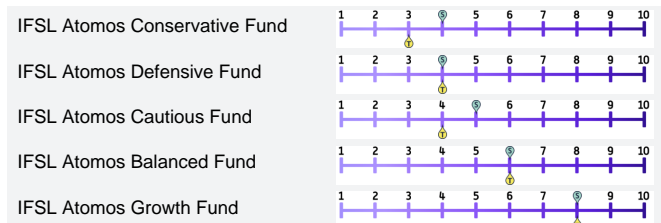


Asset Management

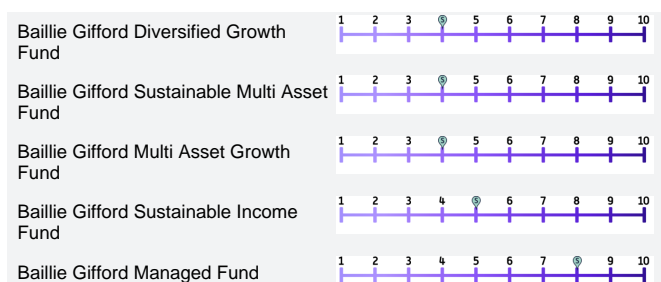


atomos

wealth & financial wellbeing



Baillie Gifford™



CHARLES STANLEY

Blended 1



Blended 2



Blended 3



Blended 4



Blended 5



CHARLES STANLEY

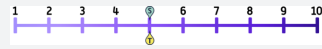
Dynamic Passive 1



Dynamic Passive 2



Dynamic Passive 3



Dynamic Passive 4

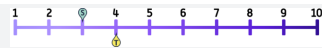


Dynamic Passive 5



CHARLES STANLEY

Multi Manager Income 1



Multi Manager Income 2



Multi Manager Income 3



Multi Manager Income 4



Multi Manager Income 5



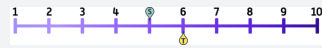
Multi Manager Total Return 1



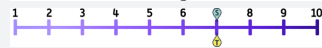
Multi Manager Total Return 2



Multi Manager Total Return 3



Multi Manager Total Return 4

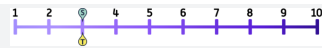


Multi Manager Total Return 5

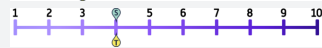


CHARLES STANLEY

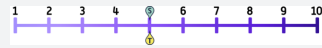
PanDynamic Defensive



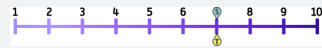
PanDynamic Cautious Balanced



PanDynamic Balanced



PanDynamic Moderate Growth



PanDynamic Growth



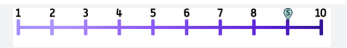
PanDynamic Aggressive



PanDynamic Income



Baillie Gifford Positive Change Fund



Baillie Gifford American Fund



BNY MELLON

INVESTMENT MANAGEMENT

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



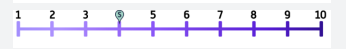
BNY Mellon Global Dynamic Bond Income



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 FutureLegacy 3



BNY Mellon FutureLegacy 4



BNY Mellon FutureLegacy 5



BNY Mellon FutureLegacy 6



BNY Mellon FutureLegacy 7



BNY Mellon Multi-Asset Moderate



BNY Mellon Responsible Horizons Strategic Bond Fund



BNY Mellon Responsible Horizons UK Corporate Bond Fund



COLUMBIA
THREADNEEDLE

INVESTMENTS

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



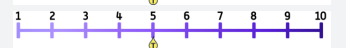
CT MM Navigator Boutiques Fund



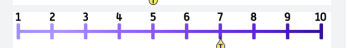
CT MM Navigator Cautious Fund



CT MM Navigator Distribution Fund

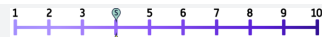


CT MM Navigator Growth Fund



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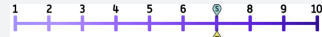
Responsible 2



Responsible 3



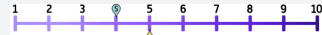
Responsible 4



Responsible 5



Close Conservative Portfolio Fund



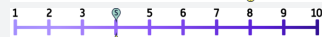
Close Balanced Portfolio Fund



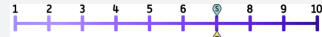
Close Growth Portfolio Fund



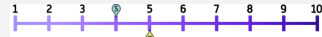
Close Diversified Income Portfolio Fund



Close Sustainable Balanced Portfolio fund



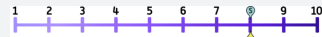
Close Tactical Select Passive Conservative Fund



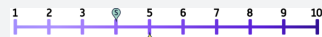
Close Tactical Select Passive Balanced Fund



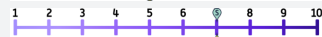
Close Tactical Select Passive Growth Fund



Close Managed Conservative Fund



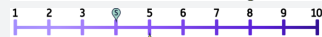
Close Managed Balanced Fund



Close Managed Growth Fund



Close Managed Income Fund



Cornelian

Part of the Brooks Macdonald Group

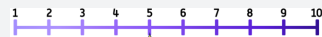
SVS Cornelian Cautious Fund



SVS Cornelian Managed Growth Fund



SVS Cornelian Managed Income Fund



SVS Cornelian Growth Fund



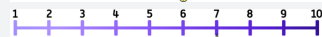
Corrival CM Moderately Cautious



Corrival CM Balanced



Corrival CM Moderately Adventurous



Corrival CM Adventurous



Corrival CM Moderately Cautious Income



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



CT UK Equity Income



CT Global Focus



CT UK Social Bond



CT Global Social Bond



CT European Select



Dimensional World Allocation 80/20 Fund



Dimensional World Allocation 20/80 Fund



Dimensional World Allocation 40/60 Fund



Dimensional World Allocation 60/40 Fund



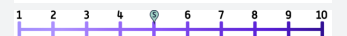
Dimensional World Equity Fund



Multi Asset Allocator Defensive



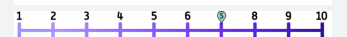
Multi Asset Allocator Strategic



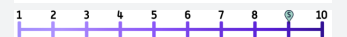
Multi Asset Allocator Growth



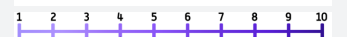
Multi Asset Allocator Adventurous



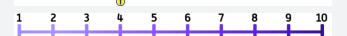
Multi Asset Allocator World



Multi Asset Open Defensive



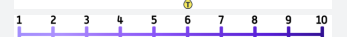
Multi Asset Open Strategic



Multi Asset Open Growth

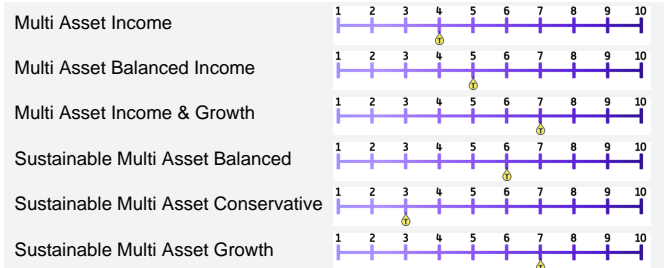
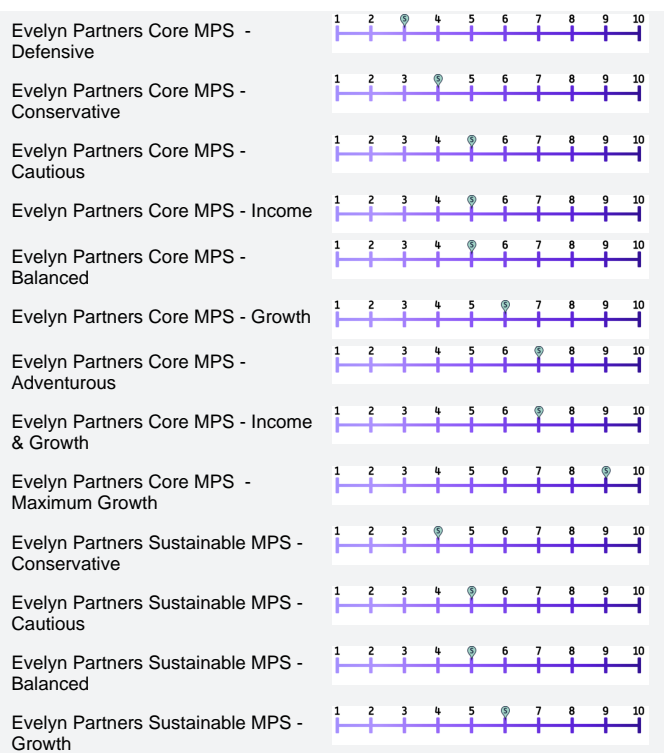
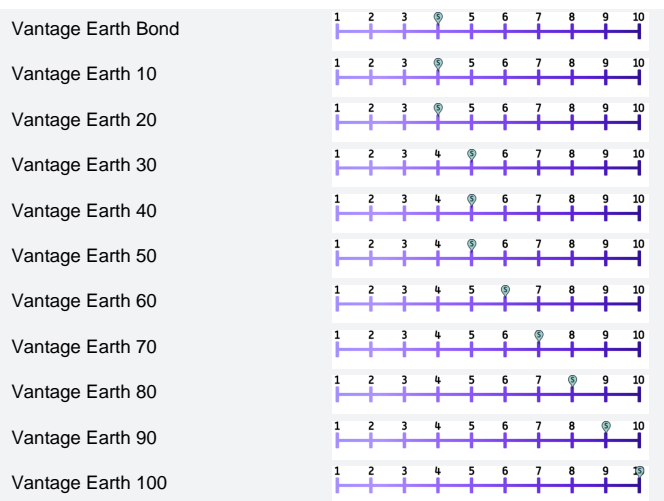
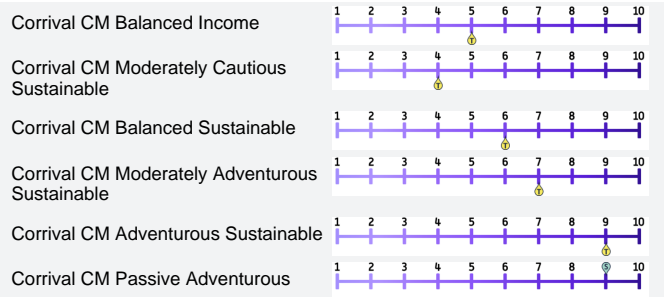


Multi Asset Open Adventurous

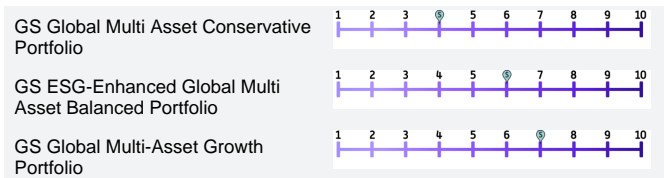


Open World

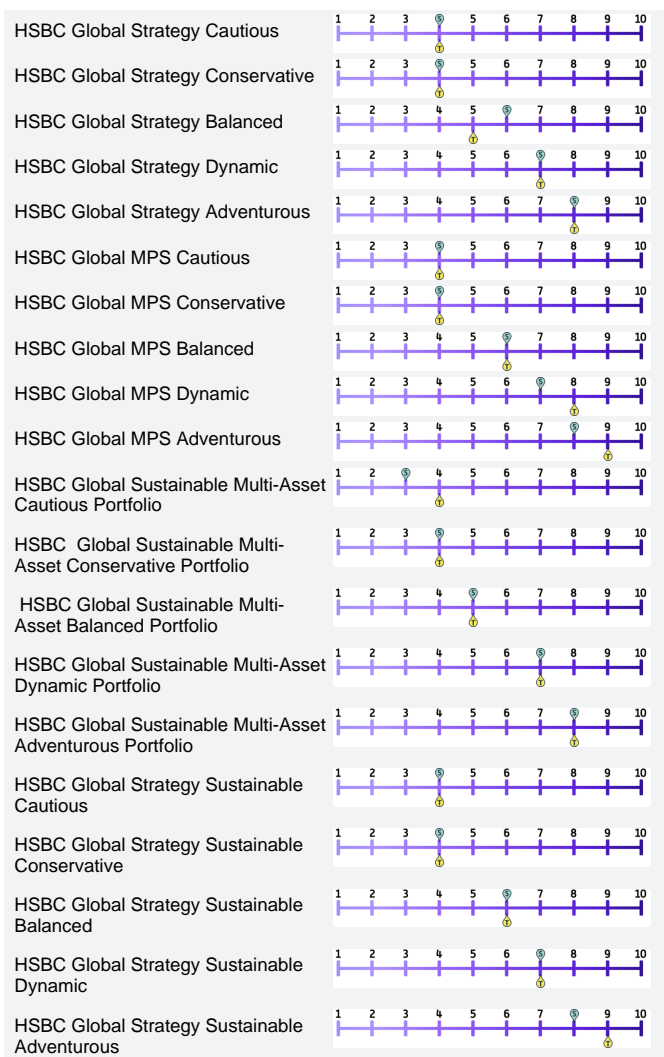


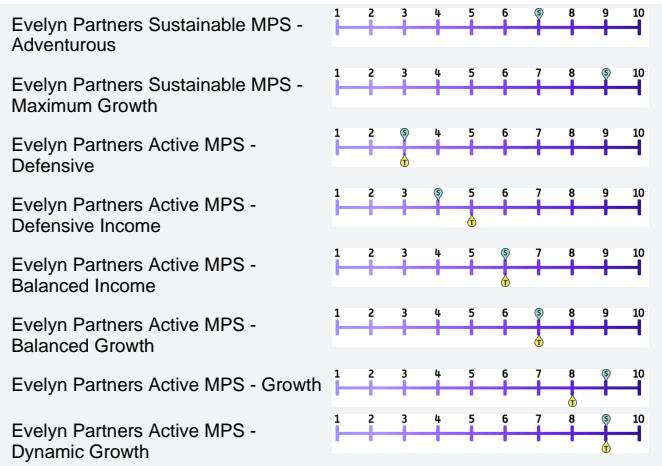


Asset Management

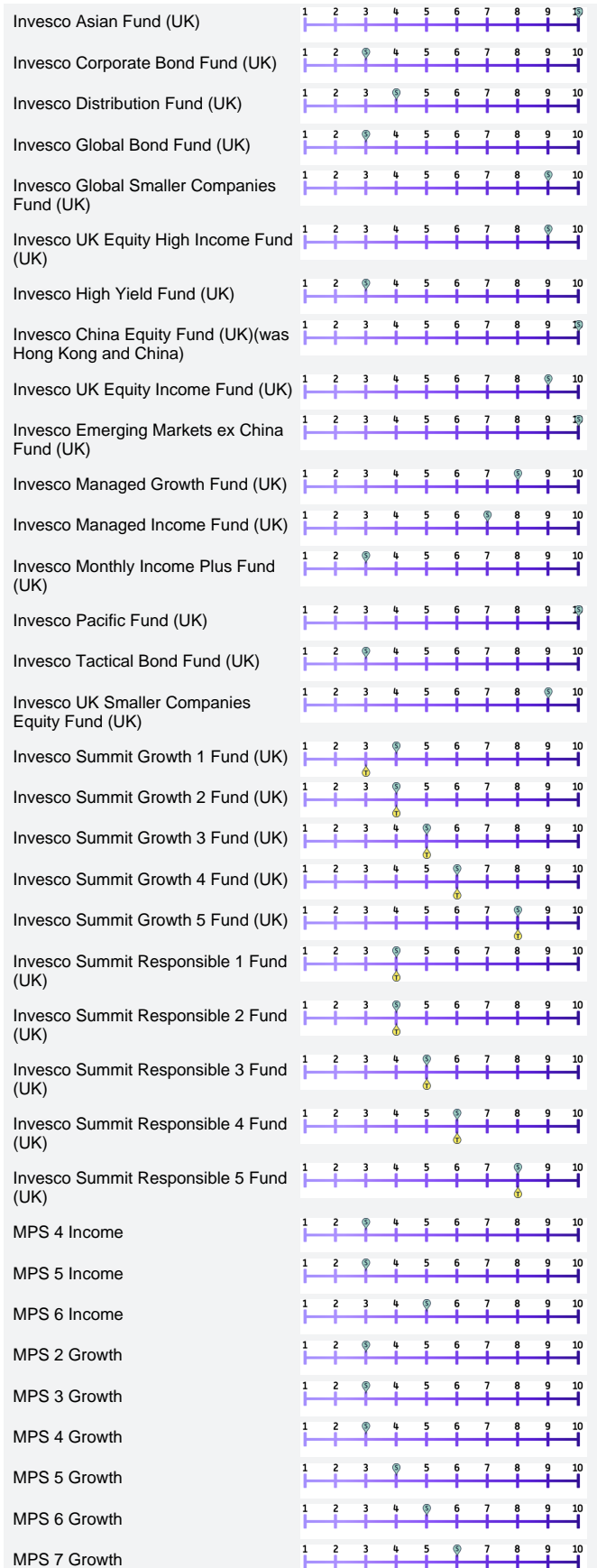
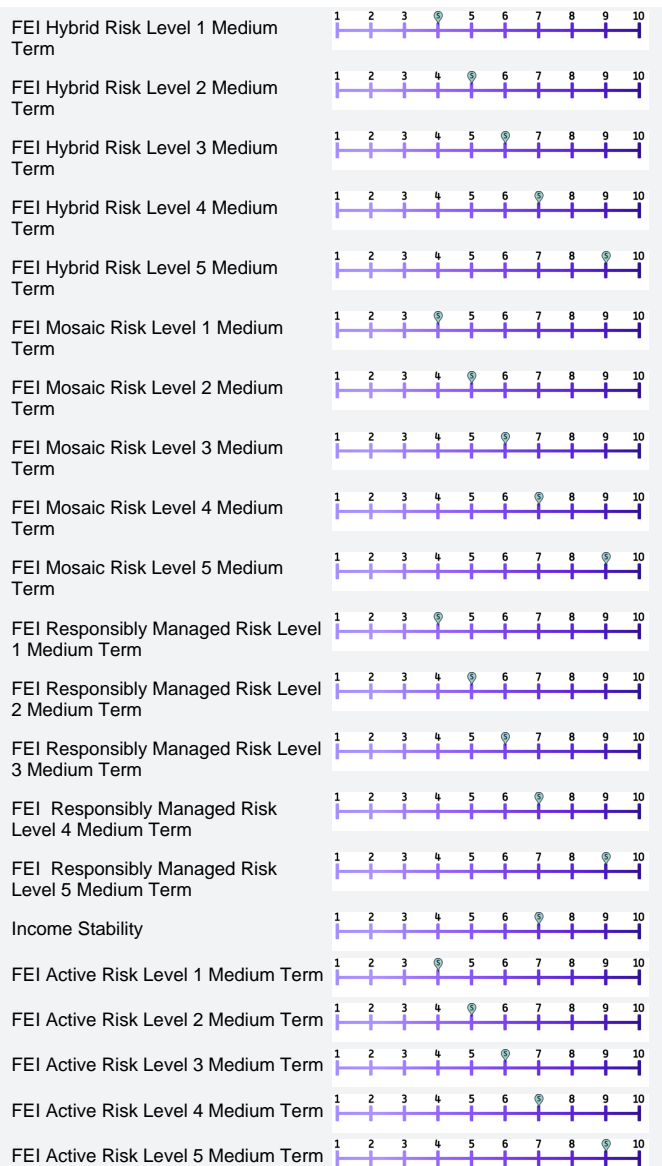


Asset Management





FEI Investments

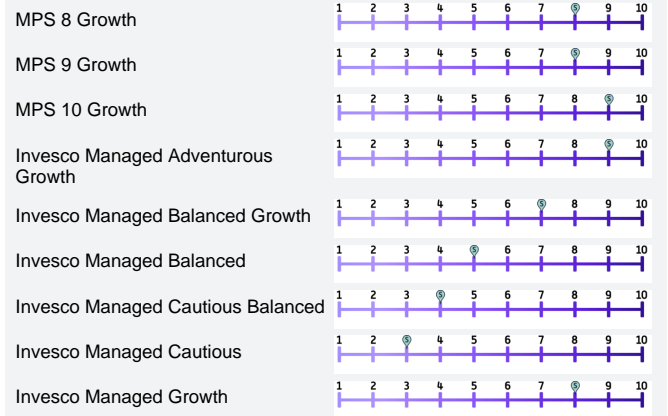
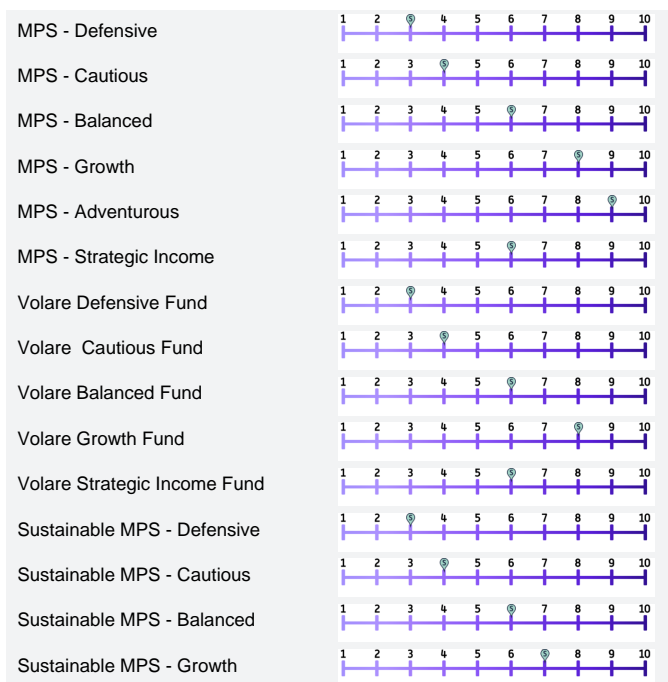
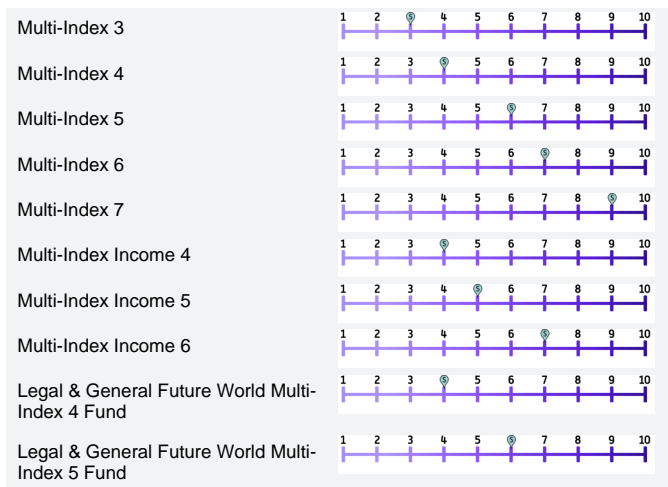


RATHBONES

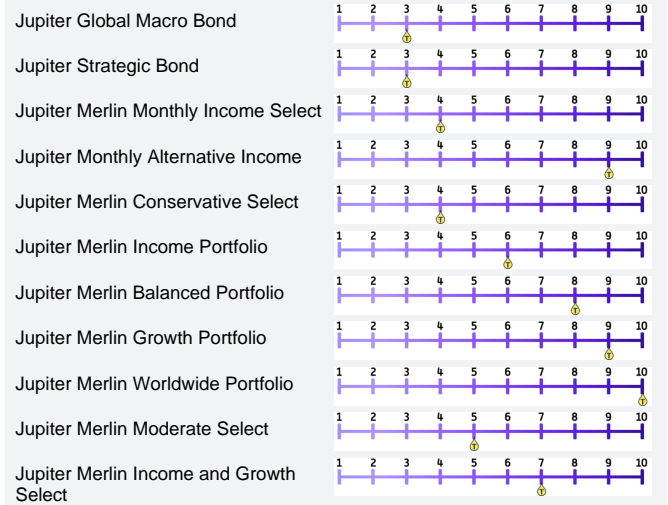
Incorporating
Investec Wealth &
Investment (UK)



L&G



Jupiter



Sustainable MPS - Adventurous



Liontrust MA Explorer 100



Liontrust MA Explorer 85



Liontrust MA Explorer Income 60



Liontrust MA Explorer Income 45



Liontrust MA Explorer 70



Liontrust MA Explorer 35



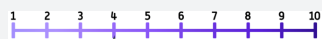
Liontrust MA Blended Growth Fund



Liontrust MA Blended Intermediate Fund



Liontrust MA Blended Moderate Fund



Liontrust MA Blended Progressive Fund



Liontrust MA Blended Reserve Fund



Liontrust MA Dynamic Passive Adventurous Fund



Liontrust MA Dynamic Passive Growth Fund



Liontrust MA Dynamic Passive Intermediate Fund



Liontrust MA Dynamic Passive Moderate Fund



Liontrust MA Dynamic Passive Progressive Fund



Liontrust MA Dynamic Passive Prudent Fund



Liontrust MA Dynamic Passive Reserve Fund



Liontrust Diversified Real Assets Fund



Liontrust Sustainable Future Defensive Managed Fund



Liontrust Sustainable Future Cautious Managed Fund



Liontrust Sustainable Future Managed Fund



Liontrust Sustainable Future Managed Growth Fund



Liontrust Sustainable Future Global Growth Fund



Smoothed Managed Cautious



Smoothed Managed Balanced



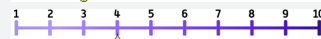
MPS Dynamic Passive 1



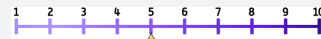
MPS Dynamic Passive 2



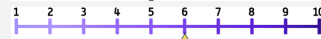
MPS Dynamic Passive 3



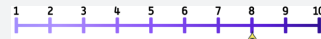
MPS Dynamic Passive 4



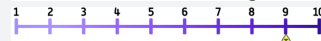
MPS Dynamic Passive 5



MPS Dynamic Passive 6



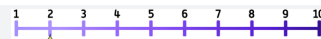
MPS Dynamic Passive 7



MPS Dynamic Passive 8



WSS Blended Growth 1



WSS Blended Growth 2



WSS Blended Growth 3



WSS Blended Growth 4



WSS Blended Growth 5



WSS Blended Growth 6



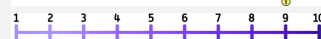
WSS Blended Growth 7



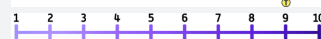
WSS Blended Growth 8



WSS Blended Growth 9



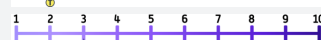
WSS Blended Growth 10



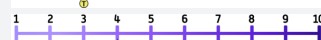
WSS Blended Income 1



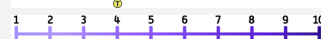
WSS Blended Income 2



WSS Blended Income 3



WSS Blended Income 4



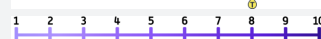
WSS Blended Income 5



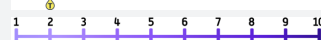
WSS Blended Income 6



WSS Dynamic Passive 1



WSS Dynamic Passive 2



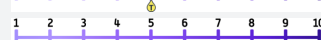
WSS Dynamic Passive 3



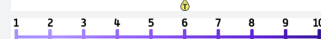
WSS Dynamic Passive 4



WSS Dynamic Passive 5



WSS Dynamic Passive 6



WSS Dynamic Passive 7



WSS Dynamic Passive 8



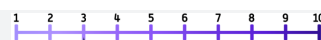
WSS Dynamic Passive 9

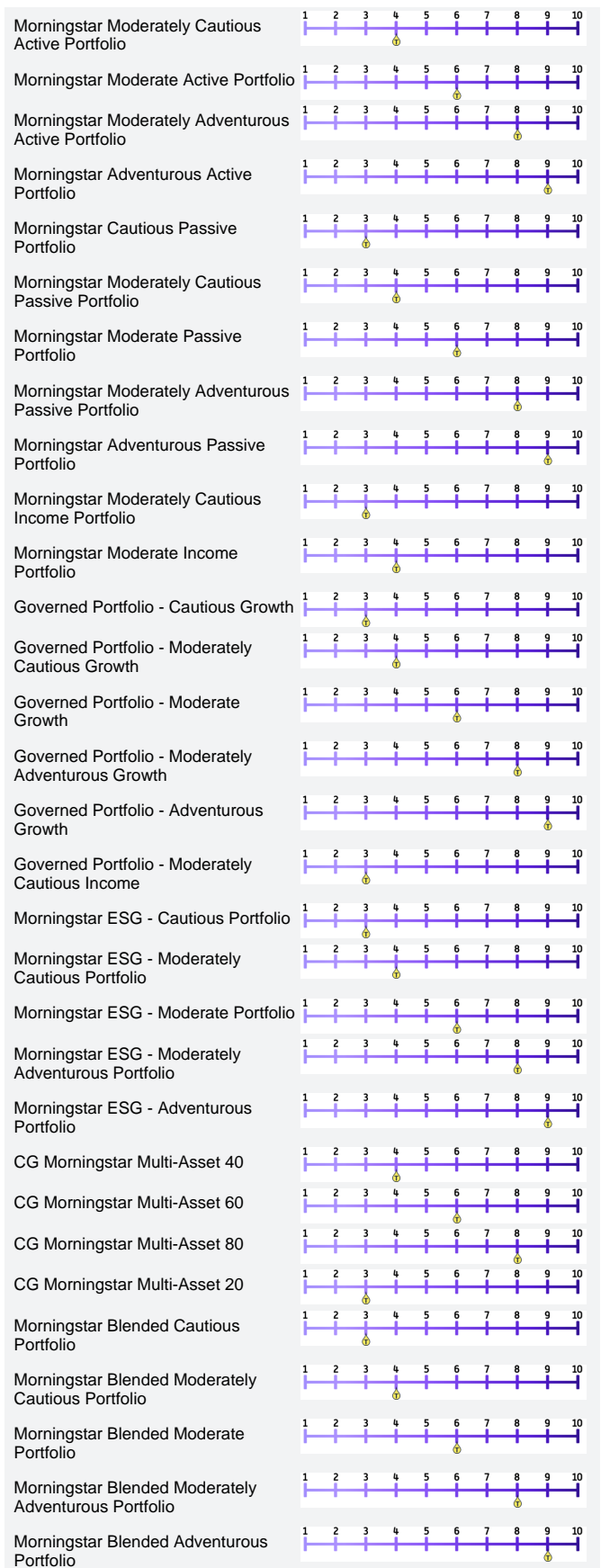
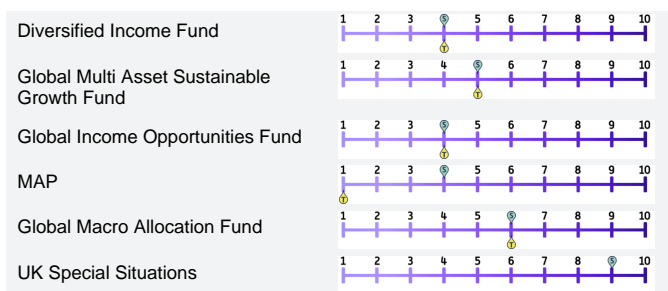
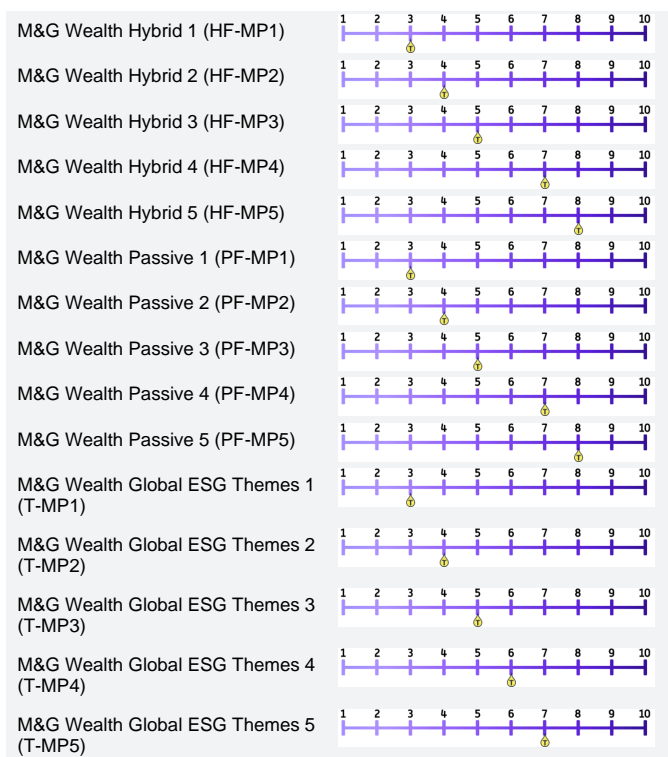
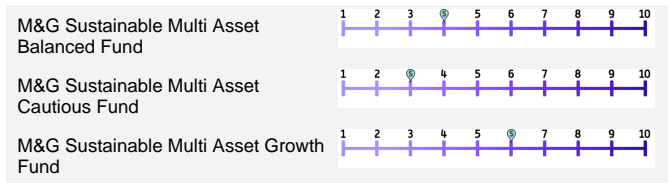
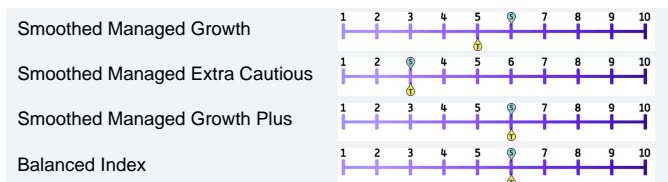


WSS Dynamic Passive 10



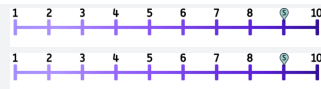
Morningstar Cautious Active Portfolio





UK Alpha

Global Strategic Equity



Parmenion

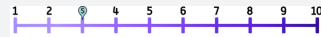
Parmenion Ethical A RG1



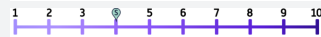
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Parmenion Ethical A RG3



Parmenion Ethical A RG4



Parmenion Ethical A RG5



Parmenion Ethical A RG6



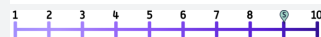
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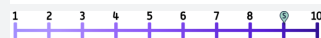
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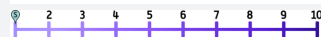
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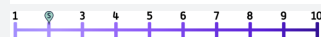
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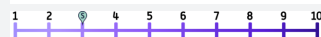
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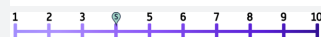
Parmenion Ethical B RG2



Parmenion Ethical B RG3



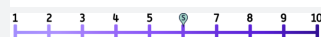
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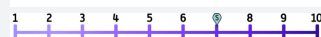
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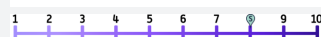
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Parmenion Ethical B RG7



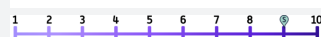
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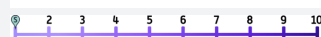
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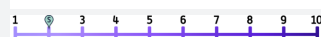
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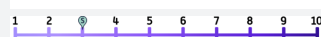
Parmenion Ethical C RG1



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



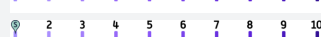
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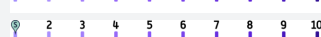
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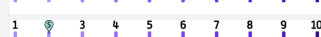
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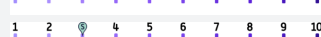
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Parmenion Ethical D RG3



Parmenion Ethical D RG4



Parmenion Ethical D RG5



Parmenion Ethical D RG6



Parmenion

Parmenion Conviction RG1



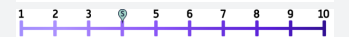
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Parmenion Conviction RG3



Parmenion Conviction RG4



Parmenion Conviction RG5



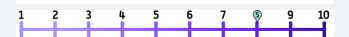
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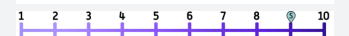
Parmenion Conviction RG7



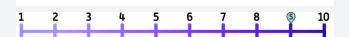
Parmenion Conviction RG8



Parmenion Conviction RG9



Parmenion Conviction RG10

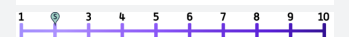


Parmenion

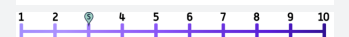
Parmenion Multi Option Active RG1



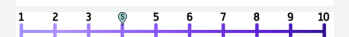
Parmenion Multi Option Active RG2



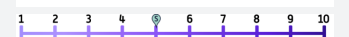
Parmenion Multi Option Active RG3



Parmenion Multi Option Active RG4



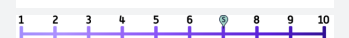
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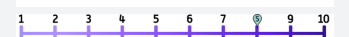
Parmenion Multi Option Active RG6



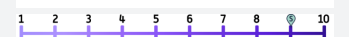
Parmenion Multi Option Active RG7



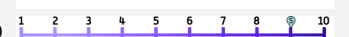
Parmenion Multi Option Active RG8



Parmenion Multi Option Active RG9



Parmenion Multi Option Active RG10



Parmenion Multi Option Passive RG1



Parmenion Multi Option Passive RG2



Parmenion Multi Option Passive RG3



Parmenion Multi Option Passive RG4



Parmenion Multi Option Passive RG5



Parmenion Multi Option Passive RG6



Parmenion Multi Option Passive RG7



Parmenion Multi Option Passive RG8



Parmenion Multi Option Passive RG9



Parmenion Multi Option Passive
RG10

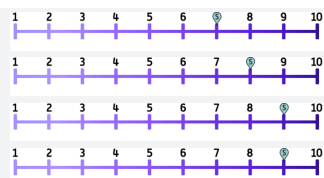


Parmenion

PIM Strat MO Value & Small Cap:
Global Passive RG1

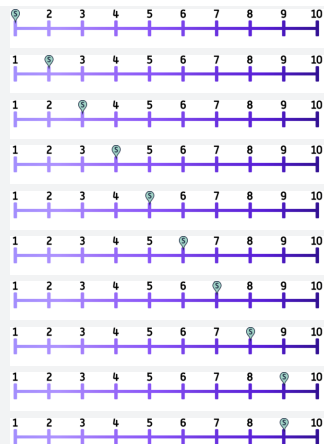


Parmenion Ethical D RG7
 Parmenion Ethical D RG8
 Parmenion Ethical D RG9
 Parmenion Ethical D RG10

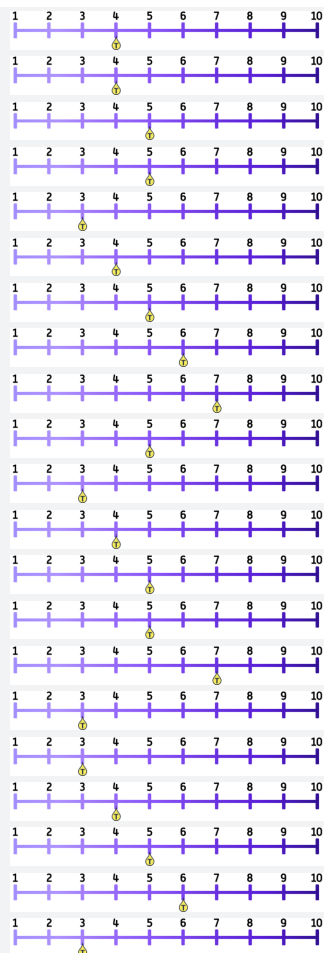


Parmenion

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



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



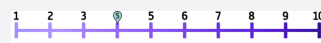
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 Global Passive RG2



PIM Strat MO Value & Small Cap:
 Global Passive RG3



PIM Strat MO Value & Small Cap:
 Global Passive RG4



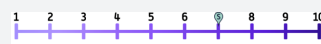
PIM Strat MO Value & Small Cap:
 Global Passive RG5



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



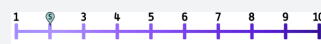
PIM Strat MO Value & Small Cap:
 Global Passive RG10



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



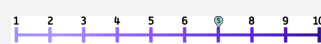
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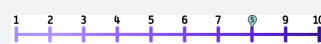
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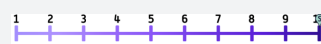
PIM Strat MO Value & Small Cap:
 Global Pure RG8



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



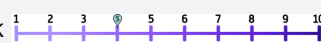
PIM Strat MO Value & Small Cap: UK
 Passive RG2



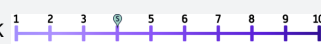
PIM Strat MO Value & Small Cap: UK
 Passive RG3



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



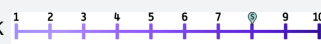
PIM Strat MO Value & Small Cap: UK
 Passive RG7



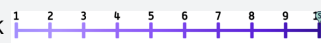
PIM Strat MO Value & Small Cap: UK
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PIM Strat MO Value & Small Cap: UK
 Passive RG9



PIM Strat MO Value & Small Cap: UK
 Passive RG10

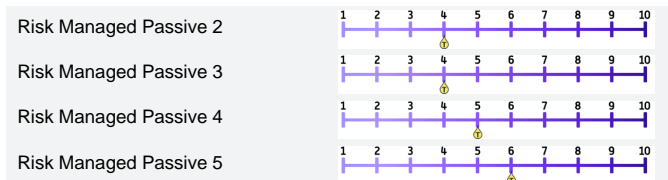


PIM Strat MO Value & Small Cap: UK
 Pure RG1

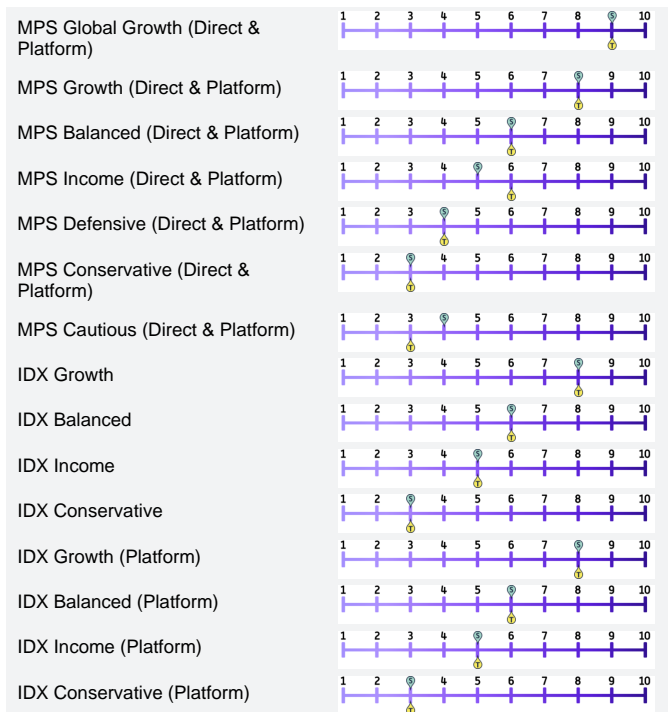


PIM Strat MO Value & Small Cap: UK
 Pure RG2

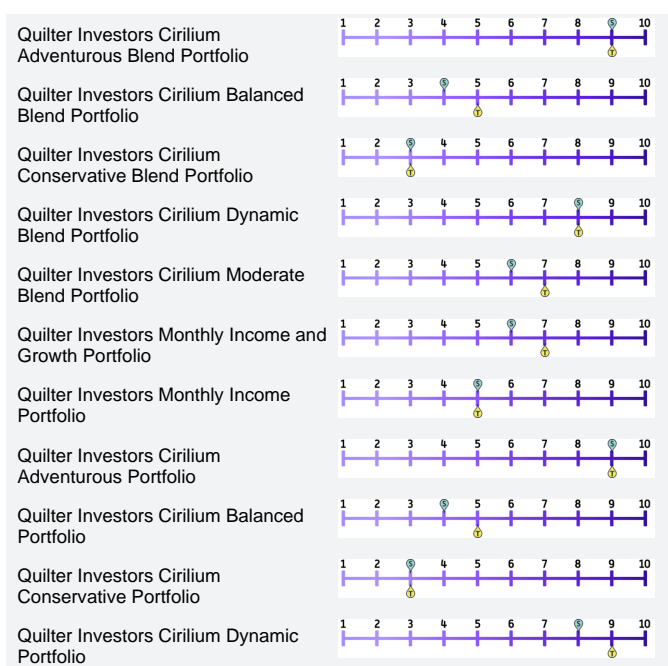




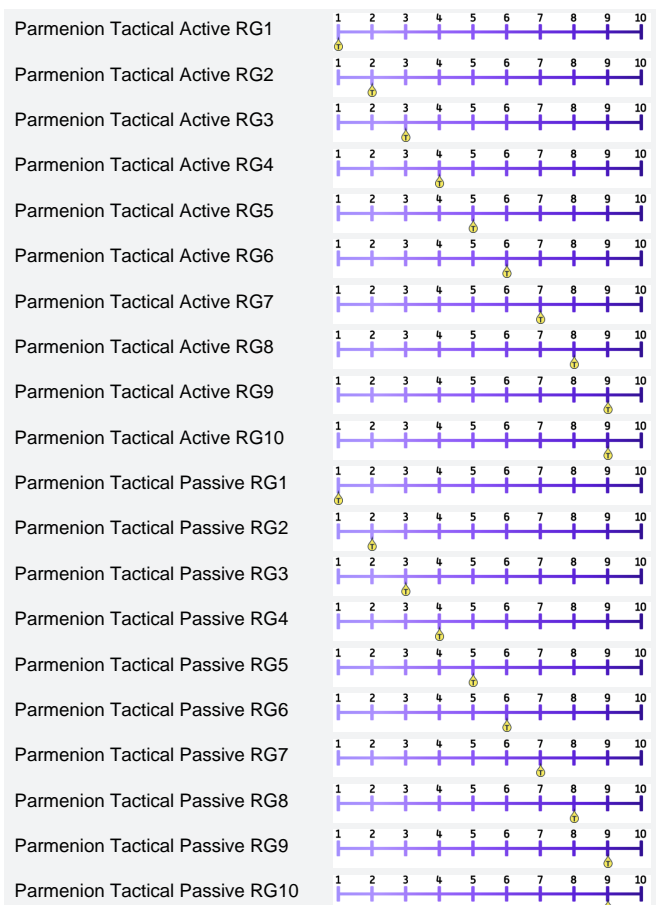
QUILTER CHEVIOT
INVESTMENT MANAGEMENT



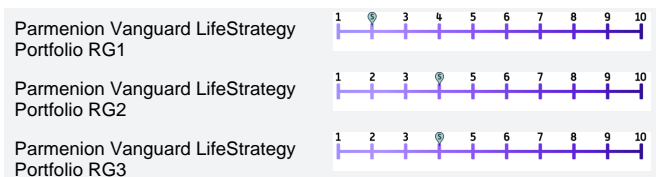
Quilter
Investors

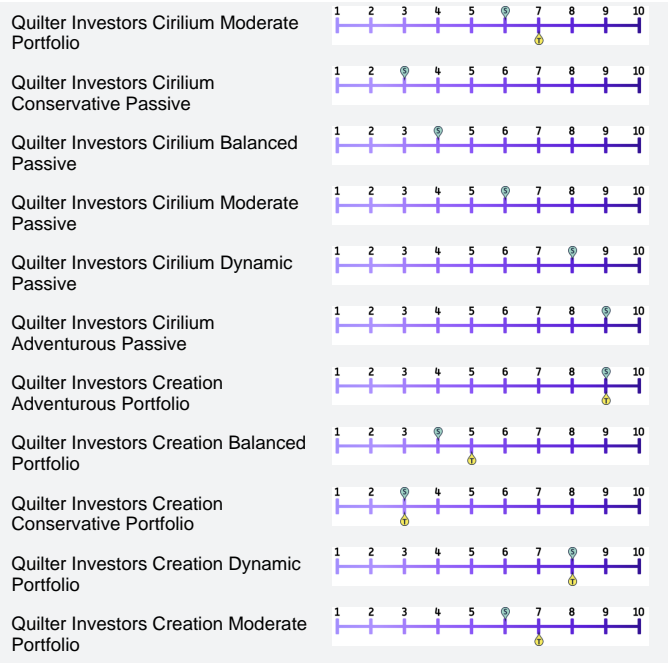


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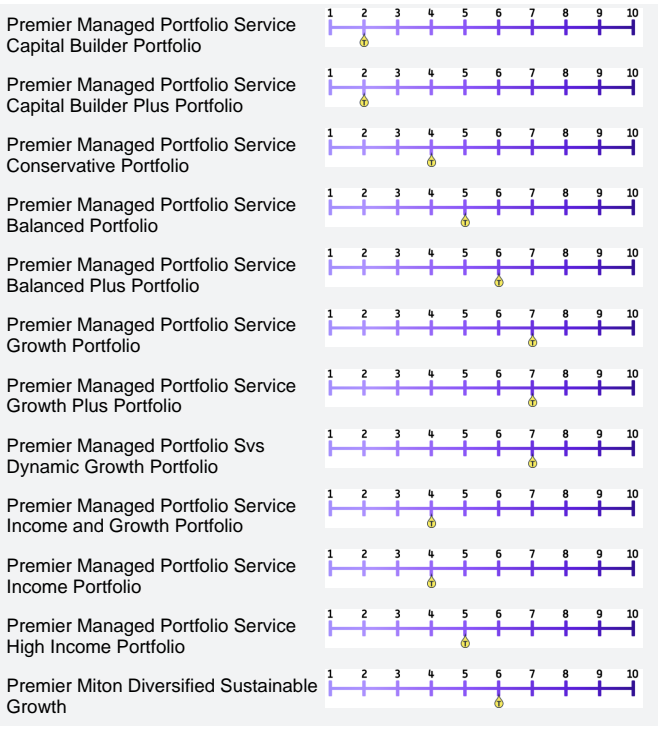
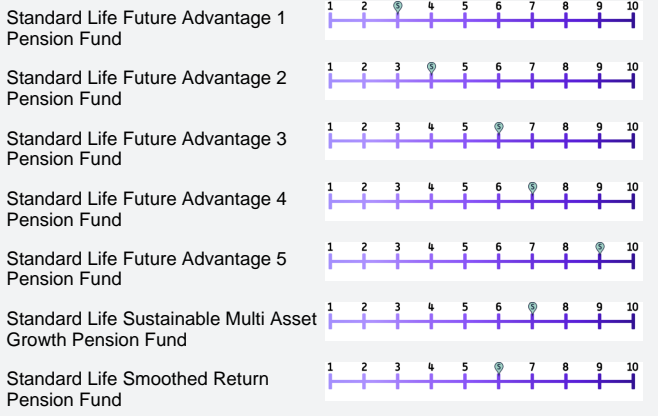
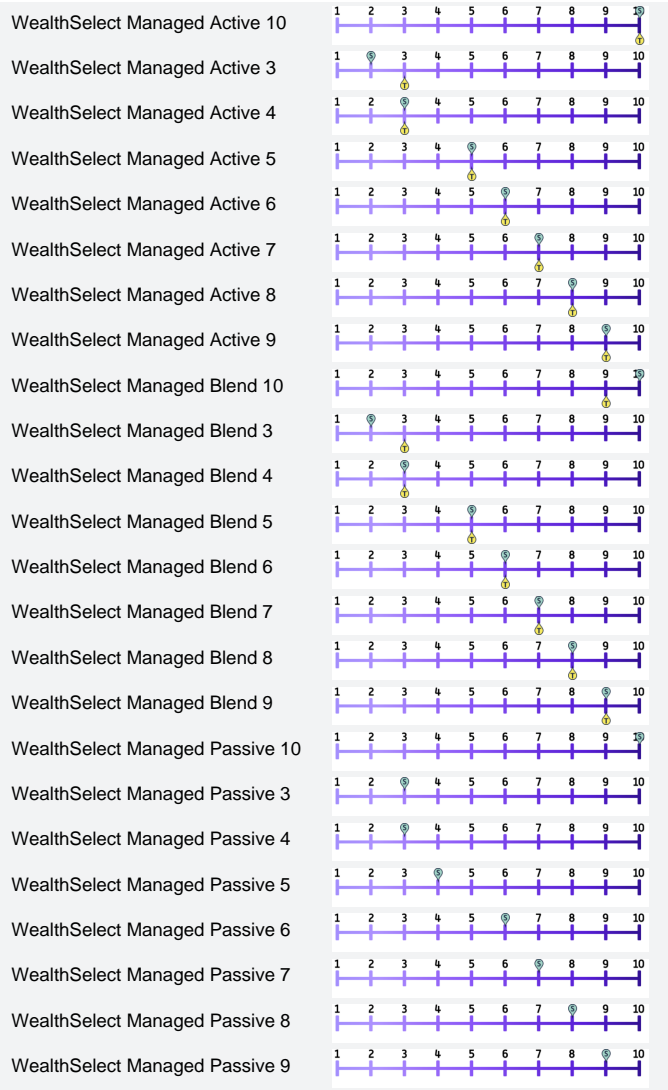


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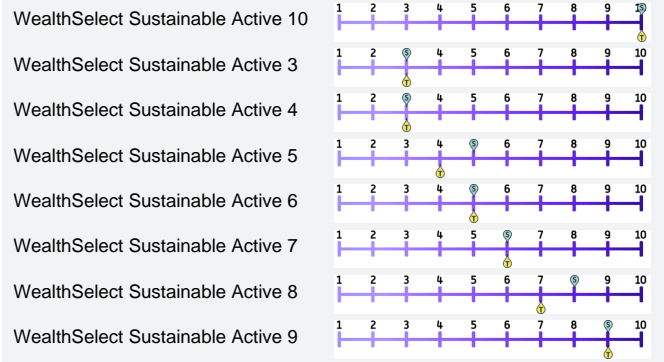




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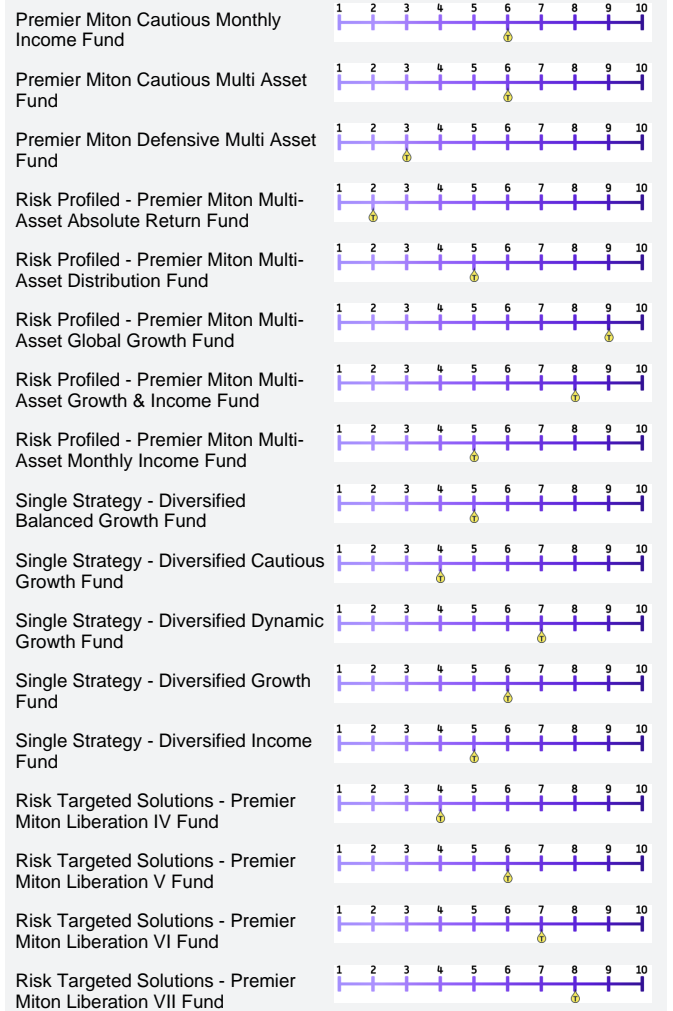
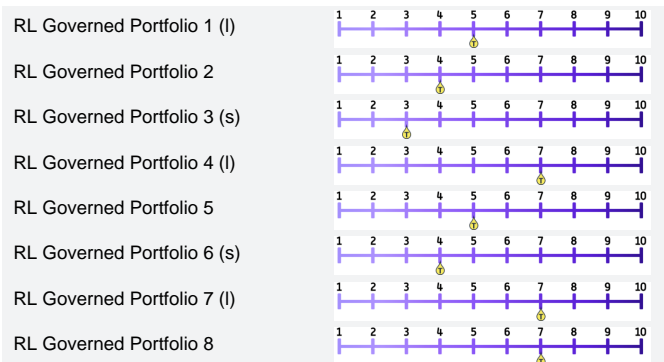
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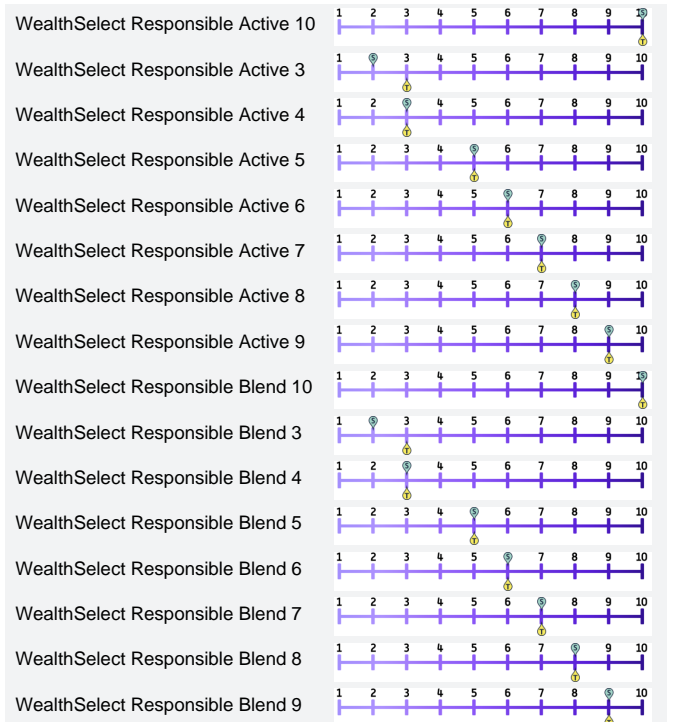
RATHBONES

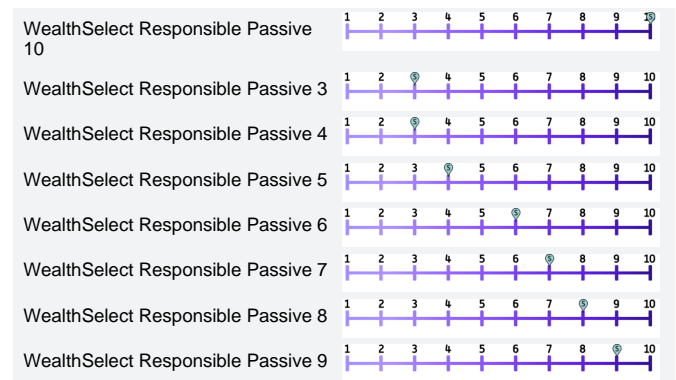
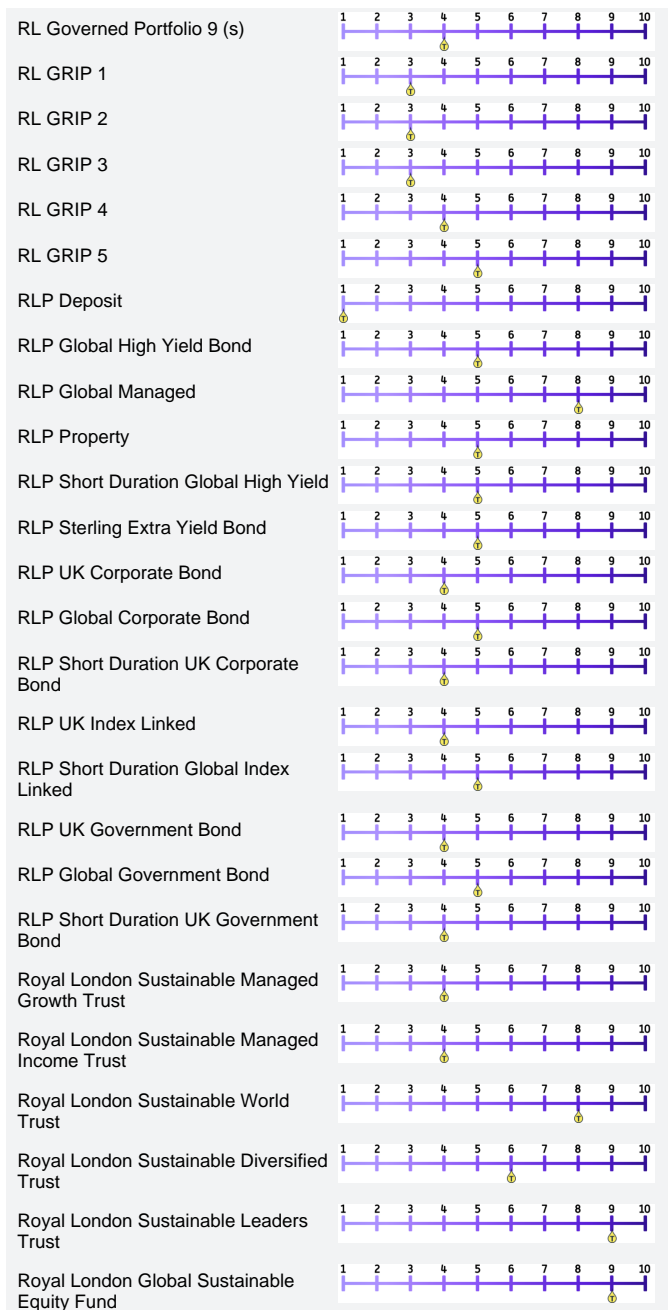


RATHBONES

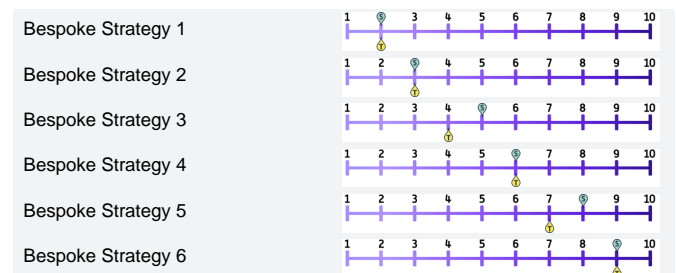


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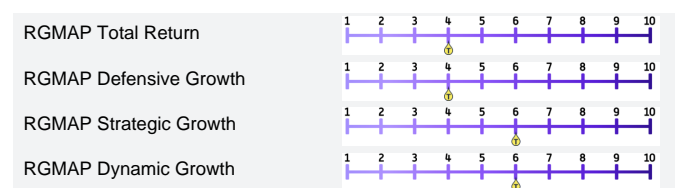




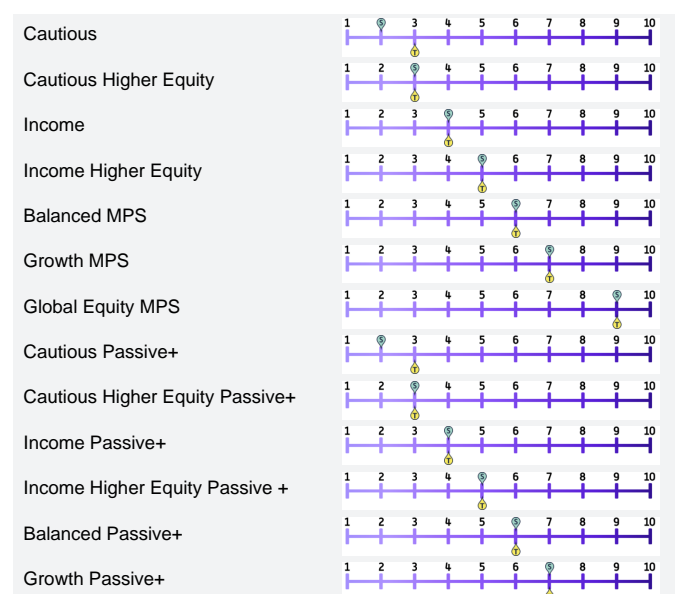
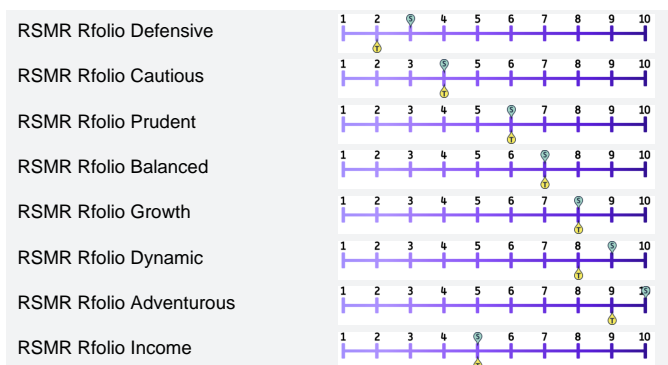
RATHBONES



RATHBONES



RSMR Portfolio Services



RSMR Responsible Cautious



RSMR Responsible Balanced



RSMR Responsible Growth



RSMR Responsible Dynamic

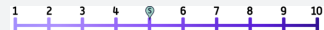


Schroders

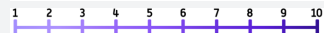
Schroder MM Diversity



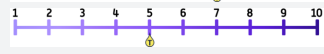
Schroder Monthly Income



Schroder Managed Balanced



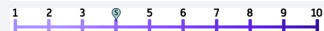
Schroder Sustainable Future Multi-Asset



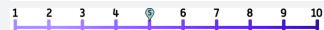
Schroder Blended Portfolio 3



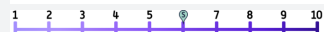
Schroder Blended Portfolio 4



Schroder Blended Portfolio 5



Schroder Blended Portfolio 6



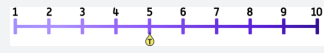
Schroder Blended Portfolio 7



Schroder Global Multi-Asset Cautious Portfolio



Schroder Global Multi-Asset Moderately Cautious Portfolio



Schroder Global Multi-Asset Balanced Portfolio



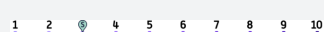
Schroder Global Multi-Asset Growth Portfolio



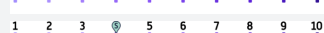
Schroder Global Multi-Asset Adventurous Portfolio



Schroder Active MPS 3



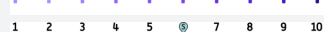
Schroder Active MPS 4



Schroder Active MPS 5



Schroder Active MPS 6



Schroder Active MPS 7



Schroder Strategic Index MPS 3



Schroder Strategic Index MPS 4



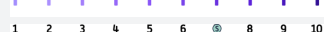
Schroder Strategic Index MPS 5



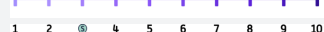
Schroder Strategic Index MPS 6



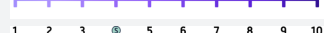
Schroder Strategic Index MPS 7



Schroder Sustainable MPS 3



Schroder Sustainable MPS 4



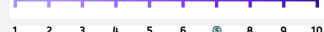
Schroder Sustainable MPS 5



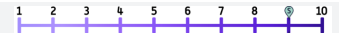
Schroder Sustainable MPS 6



Schroder Sustainable MPS 7



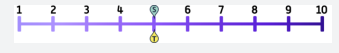
Global Equity Passive+



Sustainable MPS Income



Sustainable MPS Income Higher Equity



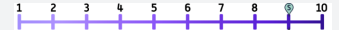
Sustainable MPS Balanced



Sustainable MPS Growth



Sustainable MPS Global Equity



Blended MPS Cautious



Blended MPS Cautious Higher Equity



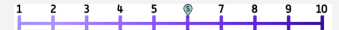
Blended MPS Income



Blended MPS Income Higher Equity



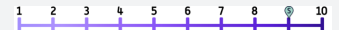
Blended MPS Balanced



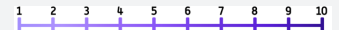
Blended MPS Growth



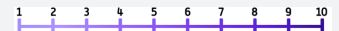
Blended MPS Global Equity



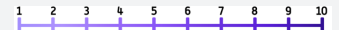
Voyager Max 100% equity fund



Voyager Max 90% equity fund



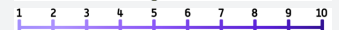
Voyager Max 80% equity fund



Voyager Max 70% equity fund



Voyager Max 60% equity fund



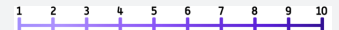
Voyager Max 40% equity fund



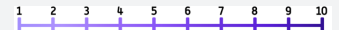
RL GMAP Diversified Bond



RL GMAP Defensive



RL GMAP Balanced



RL GMAP Growth



RL GMAP Adventurous



RL GMAP Dynamic Equity



Royal London Sustainable Managed Growth Trust



Royal London Sustainable Corporate Bond Trust



Royal London Sustainable World Trust



Royal London Sustainable Diversified Trust



Royal London Sustainable Leaders Trust



Royal London Global Sustainable Equity Fund

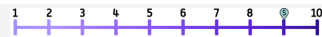


Royal London Sustainable Growth Fund

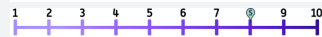




Pension Portfolio 1



Pension Portfolio 2



Pension Portfolio 3



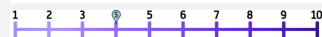
Pension Portfolio A



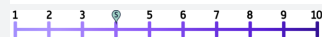
Pension Portfolio B



Pension Portfolio 4



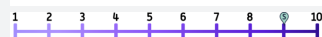
Pension Portfolio C



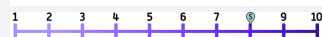
Pension Portfolio 5



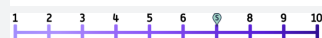
Premier Pension Portfolio 1



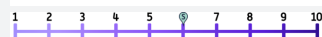
Premier Pension Portfolio 2



Premier Pension Portfolio 3



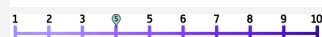
Premier Pension Portfolio A



Premier Pension Portfolio B



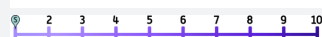
Premier Pension Portfolio 4



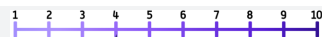
Premier Pension Portfolio C



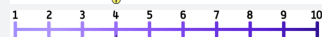
Premier Pension Portfolio 5



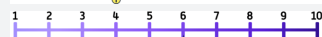
abrdn MyFolio Market I



abrdn MyFolio Market II



abrdn MyFolio Market III



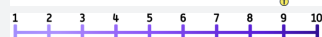
abrdn MyFolio Market IV



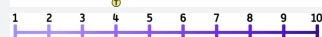
abrdn MyFolio Market V



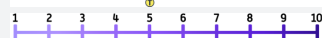
abrdn MyFolio Managed I



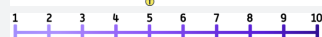
abrdn MyFolio Managed II



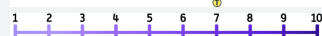
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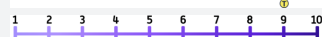
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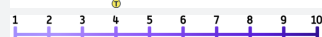
abrdn MyFolio Managed V



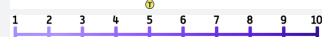
abrdn MyFolio Multi-Manager I



abrdn MyFolio Multi-Manager II



abrdn MyFolio Multi-Manager III



abrdn MyFolio Multi-Manager IV



abrdn MyFolio Multi-Manager V



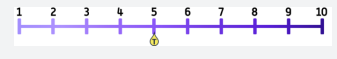
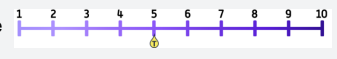
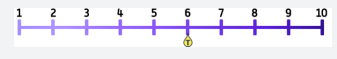
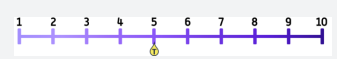
abrdn MyFolio Index I



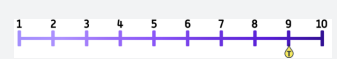
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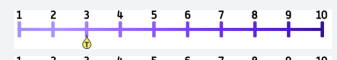
abrdn MyFolio Index III

Russell Investments Classic Plus
Secure Model PortfolioRussell Investments Classic Plus
Cautious Model PortfolioRussell Invt Classic Plus
Conservative Model PortfolioRussell Investments Classic Plus
Moderate Model PortfolioRussell Investments Classic Plus
Balanced Model PortfolioRussell Invt Classic Plus Progressive
Model PortfolioRussell Invt Classic Plus
Adventurous Model PortfolioRussell Investments Classic Plus
Growth Model PortfolioRussell Investments Classic Plus
Aggressive Model PortfolioRussell Investments Classic Plus
Aggressive Plus Model PortfolioRussell Investments Defensive
Assets FundRussell Investments Real Assets
Fund

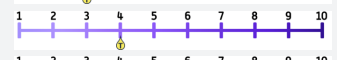
Russell Investments UK Growth

Russell Investments International
Growth

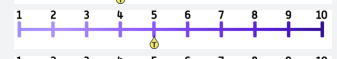
Russell Investments MA Growth 1



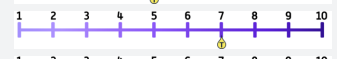
Russell Investments MA Growth 2



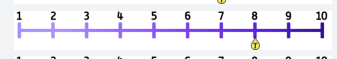
Russell Investments MA Growth 3



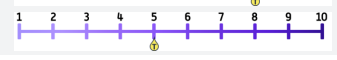
Russell Investments MA Growth 4



Russell Investments MA Growth 5



Russell Investments MA Income



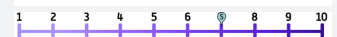
Adventurous



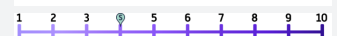
Balanced



Moderately Adventurous



Moderately Cautious



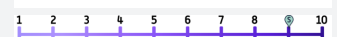
Cautious



Passive Adventurous



Passive Adventurous Plus



Passive Balanced



Passive Moderately Adventurous

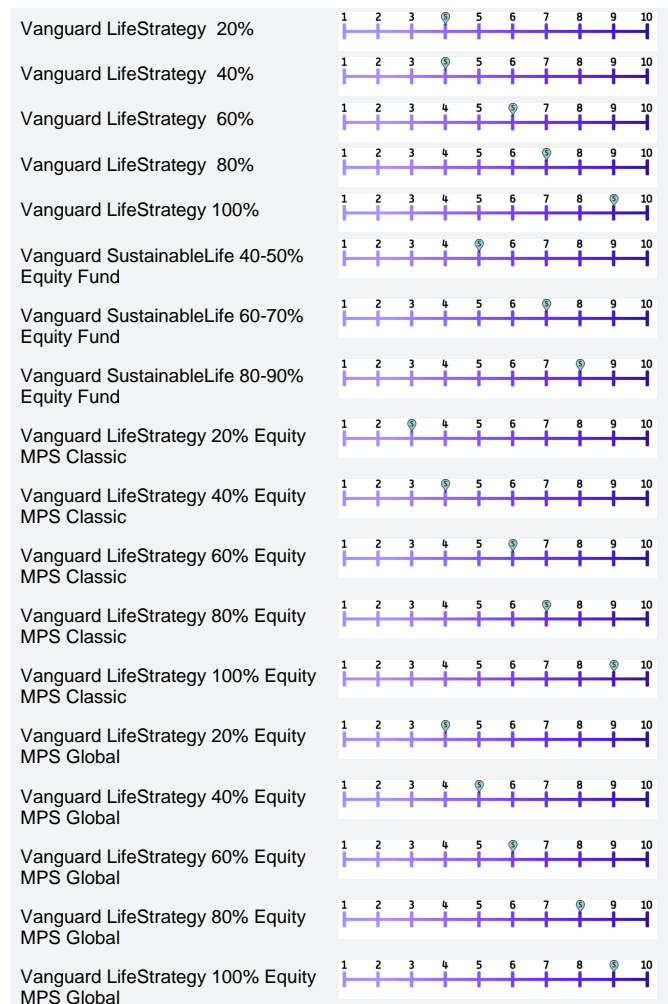
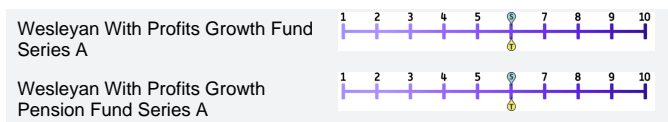
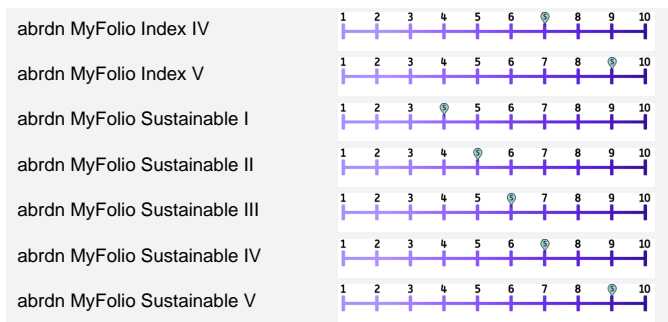


Passive Moderately Cautious

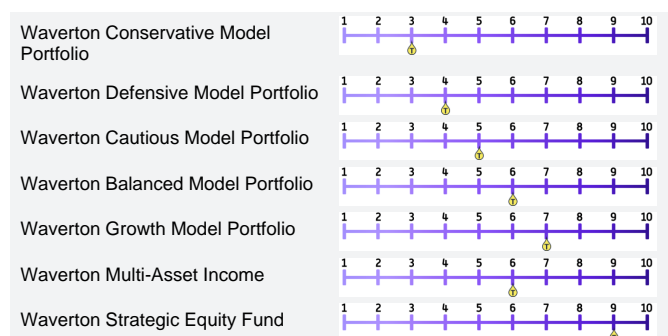


Sustainable Balance





WAVERTON
INVESTMENT MANAGEMENT





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

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

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



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