



Q1 2025

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	-24.00

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.

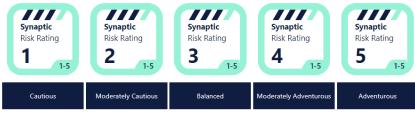
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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.



Risk Set 1-5: Synaptic Risk Rating Service

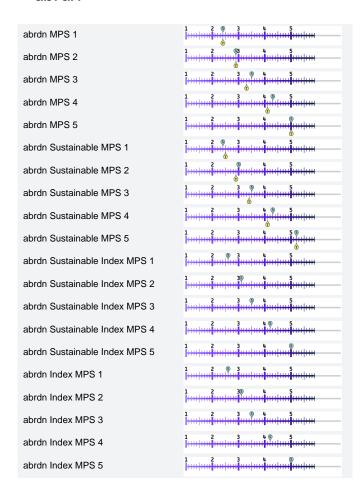


Synaptic Risk rating based on

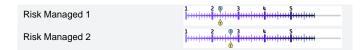




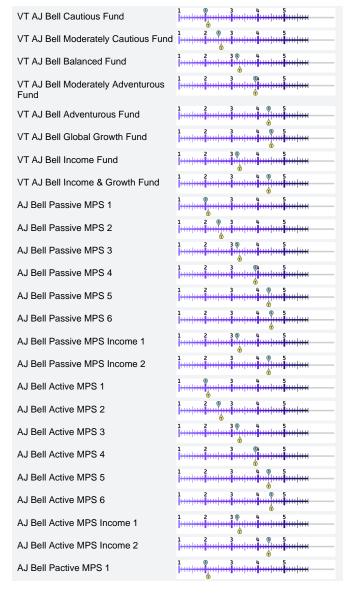
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Risk Managed 3

Risk Managed 4

Risk Managed 5

Risk Managed 6

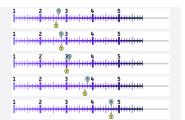
atomos wealth & financial wellbeing

IFSL Atomos Conservative Fund
IFSL Atomos Defensive Fund

IFSL Atomos Cautious Fund

IFSL Atomos Balanced Fund

IFSL Atomos Growth Fund



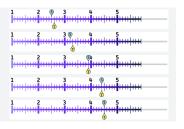
AJ Bell Pactive MPS 2

AJ Bell Pactive MPS 3

AJ Bell Pactive MPS 4

AJ Bell Pactive MPS 5

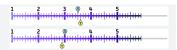
AJ Bell Pactive MPS 6





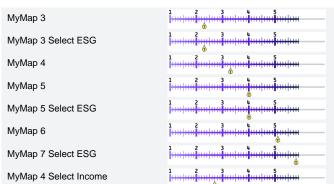
Smooth Managed Fund

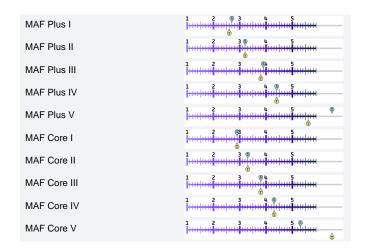
Smooth Managed 2 Fund



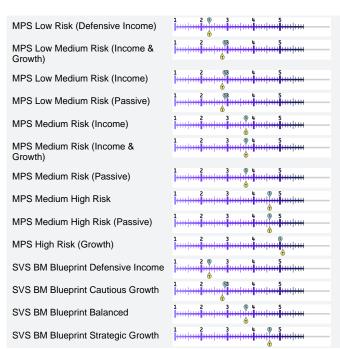


BlackRock.

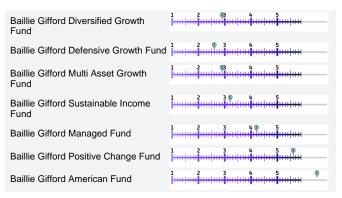




BM BROOKS MACDONALD



Baillie Gifford[®]





BNY MELLON

INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified Return

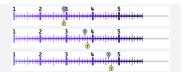
BNY Mellon Multi-Asset Income

BNY Mellon Multi-Asset Balanced





MPS RIS Low Medium Risk
MPS RIS Medium Risk
MPS RIS Medium High Risk



CHARLES STANLEY

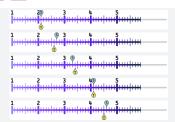
Dynamic Passive 1

Dynamic Passive 2

Dynamic Passive 3

Dynamic Passive 4

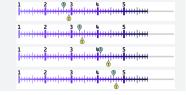
Dynamic Passive 5



CHARLES STANLEY

Responsible 2
Responsible 3
Responsible 4

Responsible 5





CT Universal MAP Defensive

CT Universal MAP Cautious

CT Universal MAP Balanced

CT Universal MAP Growth

CT Universal MAP Adventurous

CT Universal MAP Income

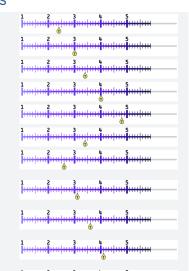
CT Sustainable Universal MAP Defensive

CT Sustainable Universal MAP Cautious

CT Sustainable Universal MAP Balanced

CT Sustainable Universal MAP Growth

CT Sustainable Universal MAP Adventurous

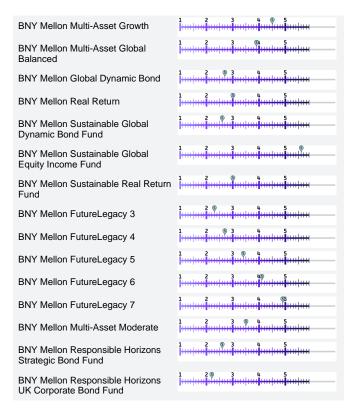




Corrival CM Moderately Cautious

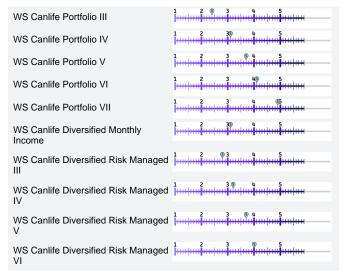
Corrival CM Balanced

Corrival CM Moderately Adventurous

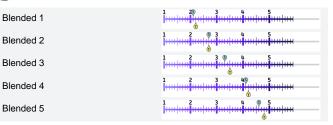




Asset Management



CHARLES STANLEY





Corrival CM Adventurous

Corrival CM Moderately Cautious Income

Corrival CM Balanced Income

Corrival CM Moderately Cautious Sustainable

Corrival CM Balanced Sustainable

Corrival CM Moderately Adventurous
Sustainable

Corrival CM Moderately Adventurous
Sustainable

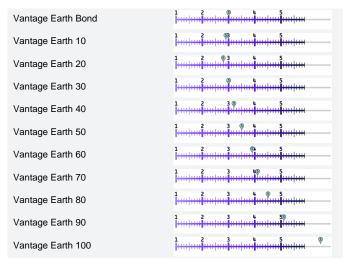
Corrival CM Adventurous Sustainable

Corrival CM Adventurous Sustainable

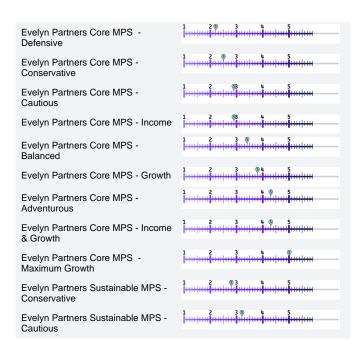
Corrival CM Passive Adventurous

Corrival CM Passive Balanced

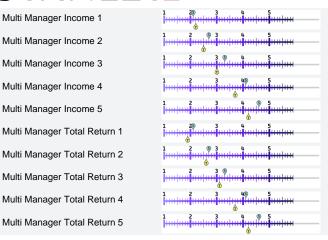




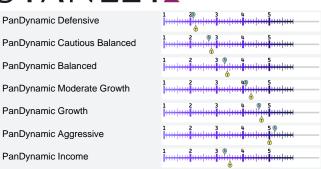
evelyn



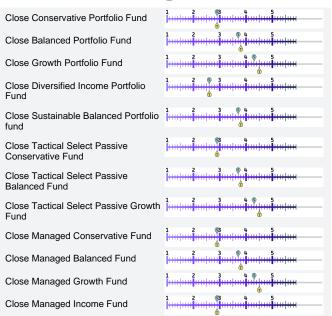
CHARLES STANLEY



CHARLES STANLEY



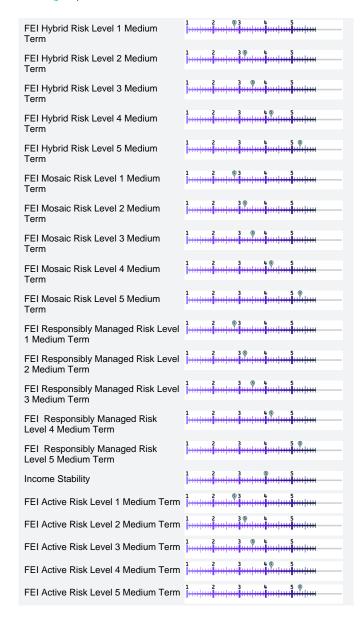






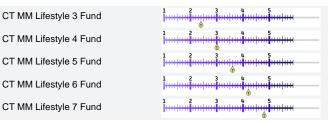
Evelyn Partners Sustainable MPS -Balanced Evelyn Partners Sustainable MPS -Growth Evelyn Partners Sustainable MPS -Adventurous Evelyn Partners Sustainable MPS -Maximum Growth Evelyn Partners Active MPS -Defensive Evelyn Partners Active MPS -Defensive Income Evelyn Partners Active MPS -Balanced Income Evelyn Partners Active MPS -Balanced Growth Evelyn Partners Active MPS - Growth Evelyn Partners Active MPS Dynamic Growth





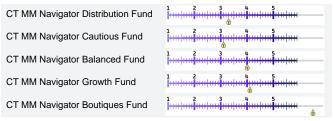


INVESTMENTS





INVESTMENTS

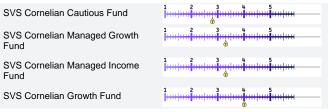




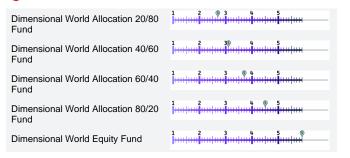
Pyrford Global Total Return (Sterling)

Cornelian

Part of the Brooks Macdonald Group

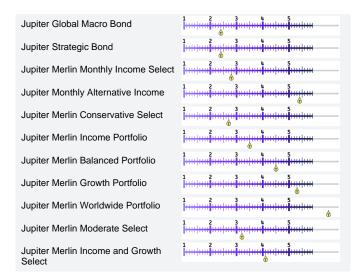




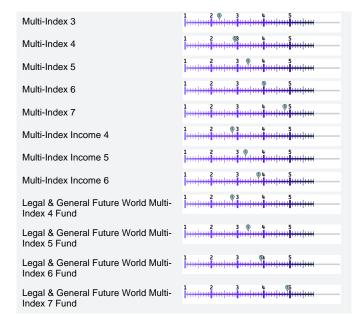




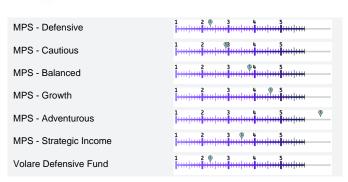
Jupiter



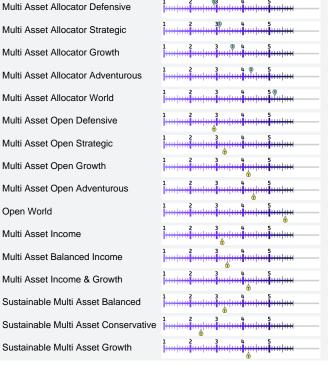
L&G





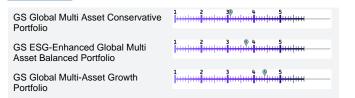




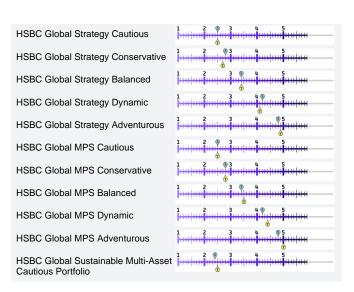


Goldman Sachs

Asset Management









Volare Cautious Fund

Volare Balanced Fund

Volare Growth Fund

Volare Strategic Income Fund

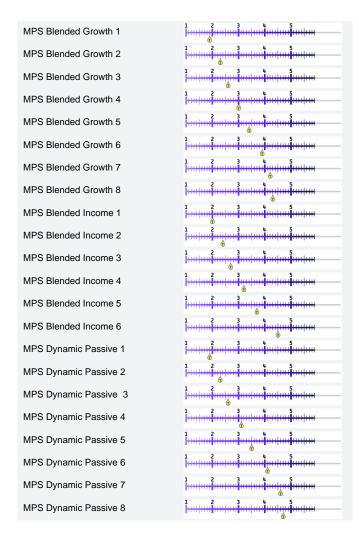
Sustainable MPS - Defensive

Sustainable MPS - Balanced

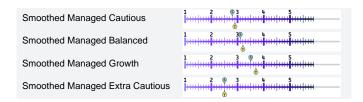
Sustainable MPS - Growth

Sustainable MPS - Adventurous









HSBC Global Sustainable Multi-Asset Conservative Portfolio

HSBC Global Sustainable Multi-Asset Balanced Portfolio

HSBC Global Sustainable Multi-Asset Dynamic Portfolio

HSBC Global Sustainable Multi-Asset Dynamic Portfolio

HSBC Global Sustainable Multi-Asset Adventurous Portfolio

HSBC World Selection Cautious

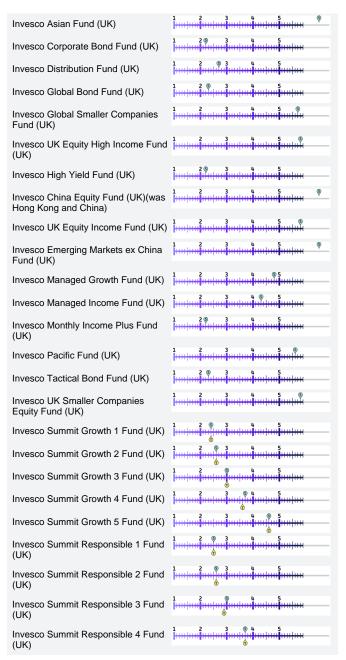
HSBC World Selection Conservative

HSBC World Selection Balanced

HSBC World Selection Dynamic

HSBC World Selection Adventurous





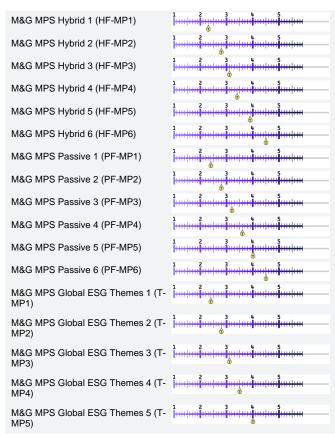


Smoothed Managed Growth Plus

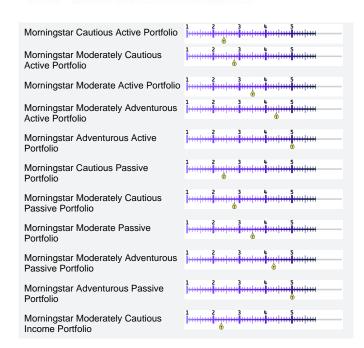
Balanced Index

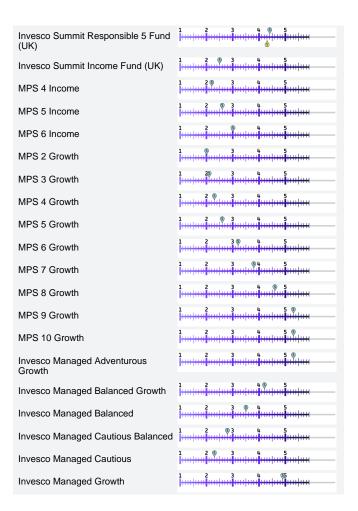


M&G wealth



M RNINGSTAR Wealth

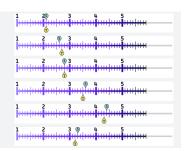




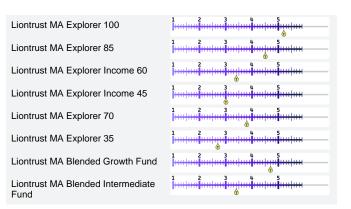
RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

Defensive Strategy
Cautious Strategy
Cautious Plus Strategy
Balanced Strategy
Growth Strategy
Income Strategy









Morningstar Moderate Income Portfolio Governed Portfolio - Cautious Growth Governed Portfolio - Moderately Cautious Growth Governed Portfolio - Moderate Growth Governed Portfolio - Moderately Adventurous Growth Governed Portfolio - Adventurous Growth Governed Portfolio - Moderately Cautious Income Morningstar ESG - Cautious Portfolio Morningstar ESG - Moderately Cautious Portfolio Morningstar ESG - Moderate Portfolio Morningstar ESG - Moderately Adventurous Portfolio Morningstar ESG - Adventurous Portfolio CG Morningstar Multi-Asset 20 CG Morningstar Multi-Asset 40 CG Morningstar Multi-Asset 60 CG Morningstar Multi-Asset 80 Morningstar Blended Cautious Portfolio Morningstar Blended Moderately Cautious Portfolio Morningstar Blended Moderate Portfolio Morningstar Blended Moderately Adventurous Portfolio Morningstar Blended Adventurous Portfolio



Diversified Income Fund

Global Income Opportunities Fund

MAP

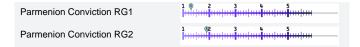
Global Macro Allocation Fund

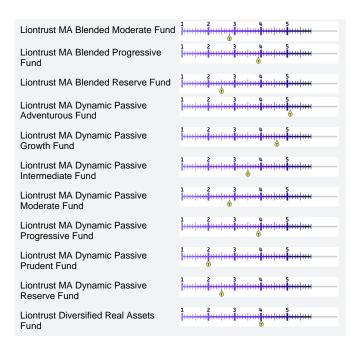
UK Special Situations

UK Alpha

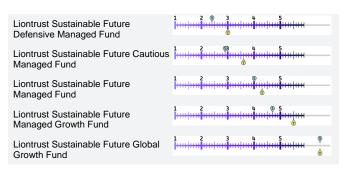
Global Strategic Equity

Parmenion

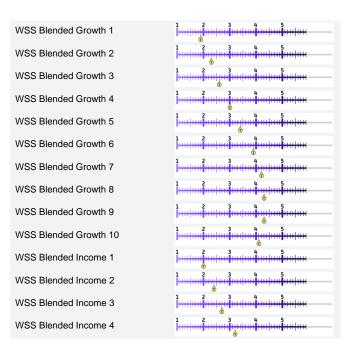




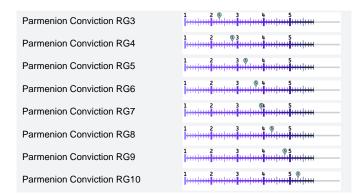


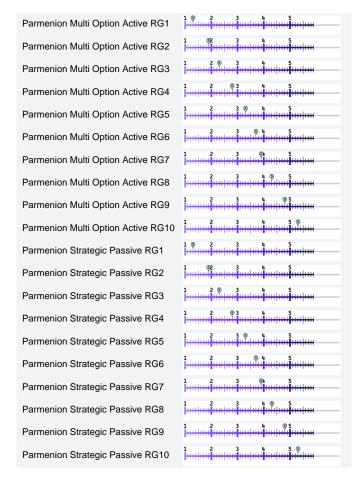






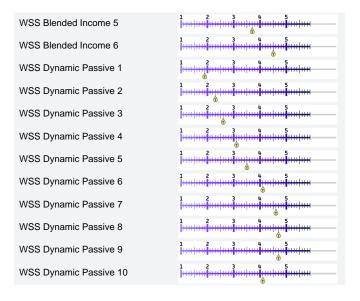




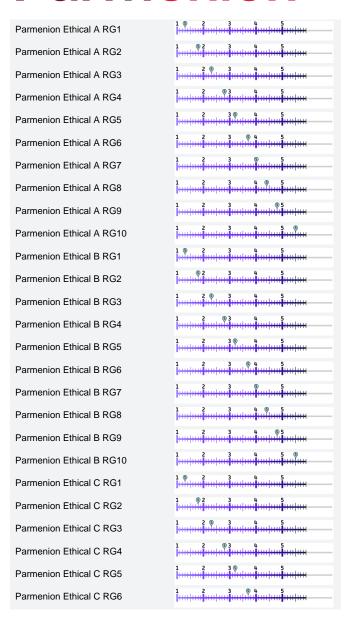


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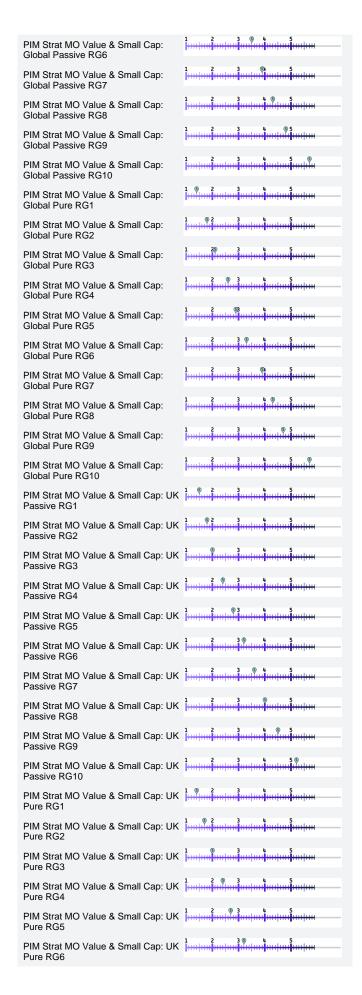


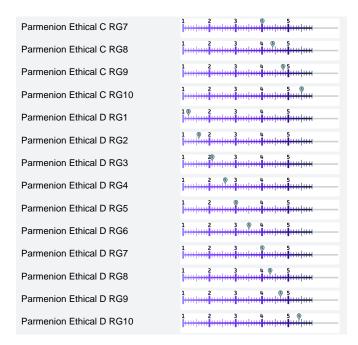


Parmenion

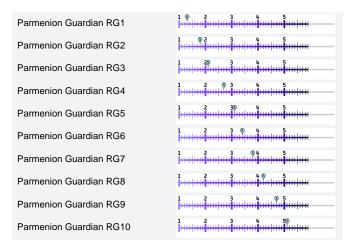




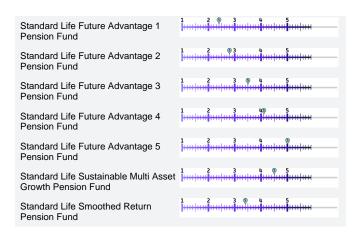




Parmenion 4 6 1



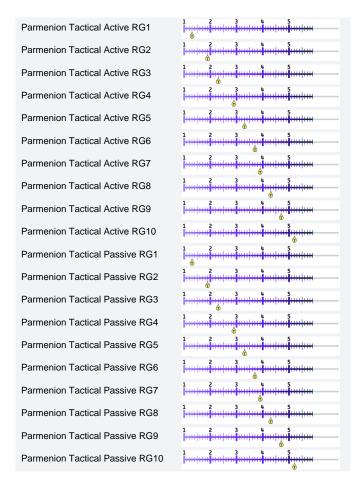




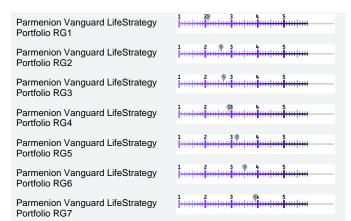




Parmenion 4 6 1



Parmenion



PRFMIER M₁TON





Parmenion Vanguard LifeStrategy Portfolio RG8

Parmenion Vanguard LifeStrategy Portfolio RG9

Parmenion Vanguard LifeStrategy Portfolio RG10



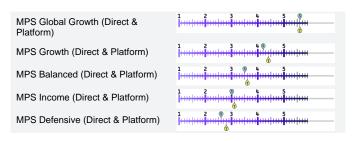


Pru

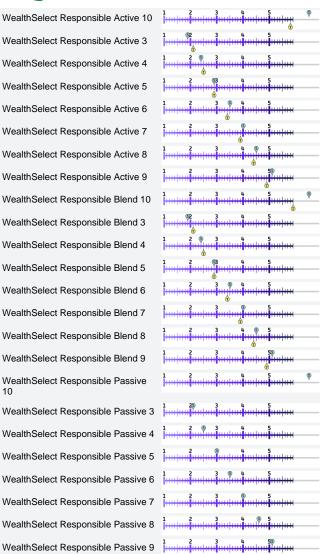
part of M&G plo



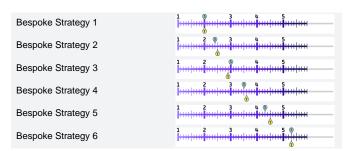




Quilter



RATHBONES



RATHBONES

RGMAP Total Return



MPS Conservative (Direct & Platform)

MPS Cautious (Direct & Platform)

IDX Growth

IDX Balanced

IDX Income

IDX Conservative

IDX Growth (Platform)

IDX Balanced (Platform)

IDX Balanced (Platform)

IDX Conservative

IDX Conservative

IDX Conservative

IDX Conservative

IDX Conservative

IDX Conservative (Platform)

Quilter Investors



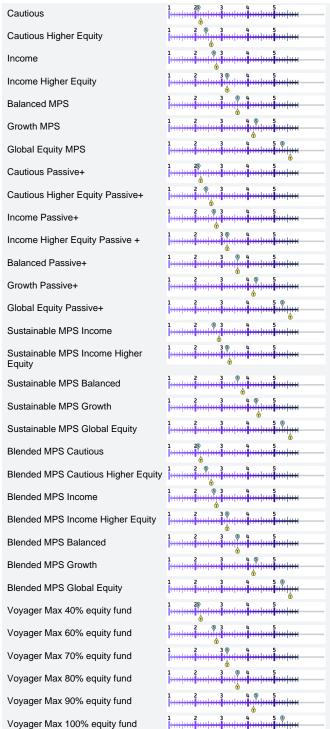
RGMAP Defensive Growth

RGMAP Strategic Growth

RGMAP Dynamic Growth



Brewin Dolphin

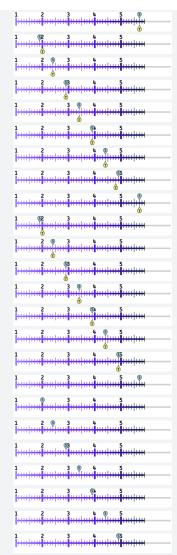




2 3 9 4 5

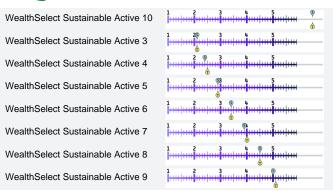
Quilter

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

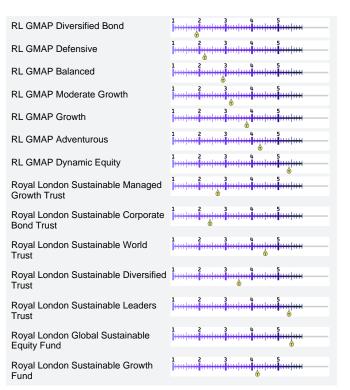


Quilter

WealthSelect Managed Passive 9



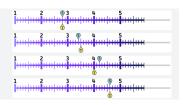




RS Portfolio Services

RSMR Responsible Cautious
RSMR Responsible Balanced
RSMR Responsible Growth

RSMR Responsible Dynamic





Pension Portfolio 1

Pension Portfolio 2

Pension Portfolio 3

Pension Portfolio A

Pension Portfolio B

Pension Portfolio B

Pension Portfolio C

Pension Portfolio 5

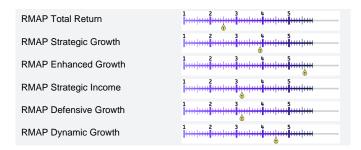
Premier Pension Portfolio 1

Premier Pension Portfolio 2

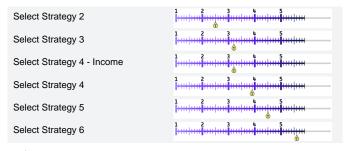
Premier Pension Portfolio 3



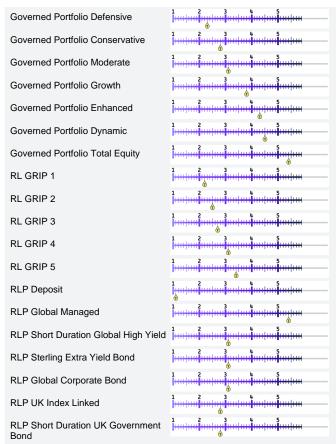
RATHBONES



RATHBONES



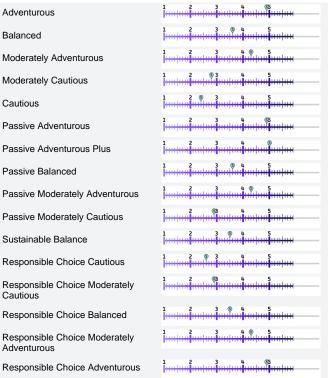
ROYAL LONDON



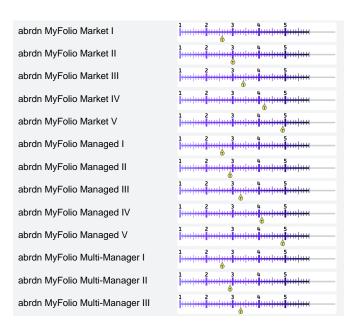








☐ abrd∩





Royal London Sustainable Managed
Growth Trust

Royal London Sustainable Corporate
Bond Trust

Royal London Sustainable World
Trust

Royal London Sustainable Diversified
Trust

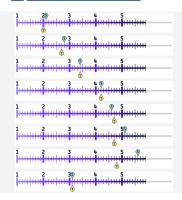
Royal London Sustainable Leaders
Trust

Royal London Sustainable Leaders
Trust

Royal London Global Sustainable
Equity Fund

RS Portfolio Services

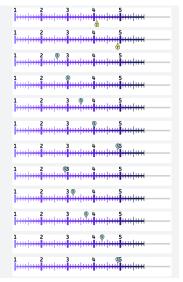
RSMR Rfolio Defensive
RSMR Rfolio Cautious
RSMR Rfolio Prudent
RSMR Rfolio Balanced
RSMR Rfolio Growth
RSMR Rfolio Dynamic
RSMR Rfolio Adventurous
RSMR Rfolio Income



Russell Investments

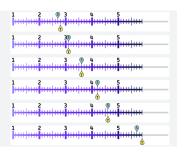


abrdn MyFolio Multi-Manager IV
abrdn MyFolio Multi-Manager V
abrdn MyFolio Index I
abrdn MyFolio Index II
abrdn MyFolio Index III
abrdn MyFolio Index IV
abrdn MyFolio Index V
abrdn MyFolio Enhanced ESG II
abrdn MyFolio Enhanced ESG III
abrdn MyFolio Enhanced ESG IV
abrdn MyFolio Enhanced ESG IV





Tatton Classic Core Defensive
Tatton Classic Core Cautious
Tatton Classic Core Balanced
Tatton Classic Core Active
Tatton Classic Core Aggressive
Tatton Core Global Equity



Vanguard[®]

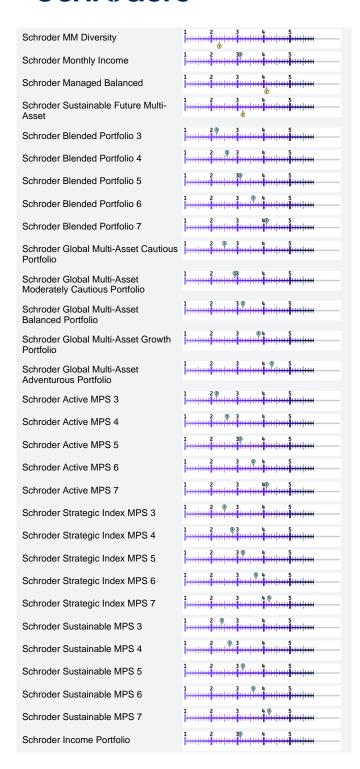
Vanguard LifeStrategy 20% Vanguard LifeStrategy 40% Vanguard LifeStrategy 60% Vanguard LifeStrategy 80% Vanguard LifeStrategy 100% Vanguard ActiveLife Climate Aware 40-50% Equity Fund Vanguard ActiveLife Climate Aware 60-70% Equity Fund Vanguard ActiveLife Climate Aware 80-90% Equity Fund Vanguard LifeStrategy 20% Equity MPS Classic Vanguard LifeStrategy 40% Equity MPS Classic Vanguard LifeStrategy 60% Equity MPS Classic Vanguard LifeStrategy 80% Equity MPS Classic Vanguard LifeStrategy 100% Equity MPS Classic Vanguard LifeStrategy 20% Equity MPS Global

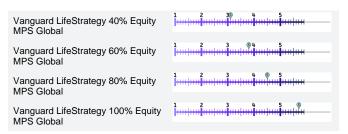


Russell Investments MA Growth 1

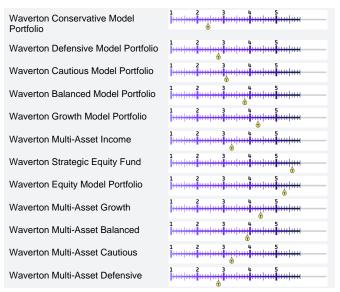


Schroders



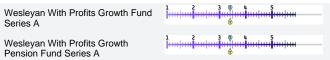












(s) These portfolios were constructed with short investment timelines (5 year) in mind.
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information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



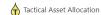


Risk Set 1-10: Synaptic Risk Rating Service

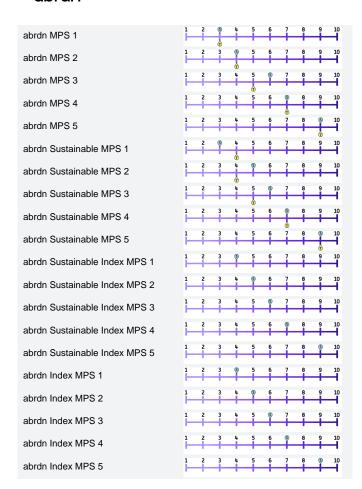


Synaptic Risk rating based on





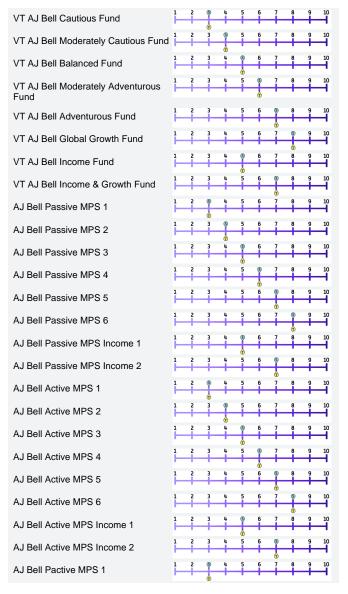
abrdn





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



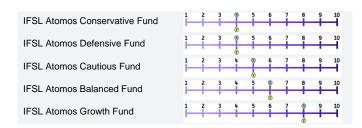






atomos

wealth & financial wellbeing

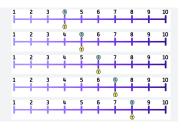


AJ Bell Pactive MPS 2

AJ Bell Pactive MPS 3

AJ Bell Pactive MPS 4 AJ Bell Pactive MPS 5

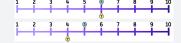
AJ Bell Pactive MPS 6





Smooth Managed Fund

Smooth Managed 2 Fund



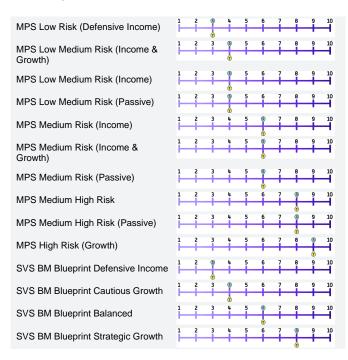


BlackRock.

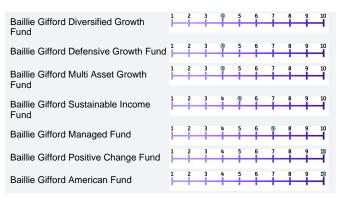
МуМар 3	<u> </u>	2	3	4	5	6	7	8	9	10
MyMap 3 Select ESG	1	2	3	4	5	6	7	8	9	10
MyMap 4	1	2	3	4	5	6	7	8	9	10
MyMap 5	1	2	3	4	5	6	7	8	9	10
MyMap 5 Select ESG	<u>1</u>	2	3	4	5	6	7	8	9	10
МуМар 6	1	2	3	4	5	6	7	8	9	10
MyMap 7 Select ESG	1	2	3	4	5	6	7	8	9	10
MyMap 4 Select Income	1	2	3	4	5	6	7	8	9	10

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

BROOKS MACDONALD



Baillie Gifford[®]





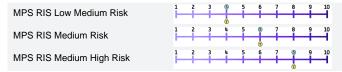
BNY MELLON

INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified

BNY Mellon Multi-Asset Income BNY Mellon Multi-Asset Balanced





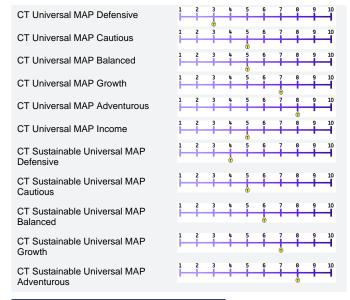
CHARLES STANLEY



CHARLES STANLEY

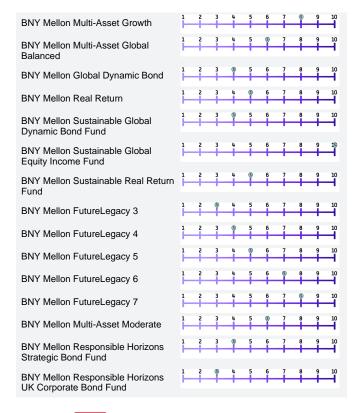
Responsible 2	ŀ	2	3	(5)	5	-6	7	*	9	-10 -1
Responsible 3	1	2	3	4	(S)	6	7	8	9	10
Responsible 4	1	2	3	4	5	6	(S)	8	9	10
Responsible 5	1	2	3	4	5	6	7	(S)	9	10







Corrival CM Moderately Cautious	1	2	3	4	5	6	7	8	9	10
Comvai Civi Moderatery Cautious	ш	_	_	d	_				_	_
Corrival CM Balanced	1	2	3	4	5	6	7	8	9	10
Comvai OW Balancea						ð				_
Corrival CM Moderately Adventurous	1	2	3	4	5	6	7	8	9	10
Contrai Civi Moderatery Adventurous							d			_





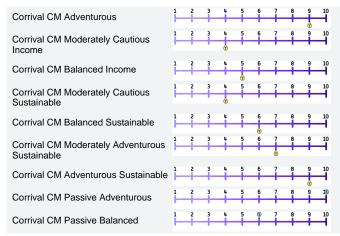
Asset Management

WS Canlife Portfolio III	<u>1</u>	2	(\$)	4	5	6	7	8	9	10
WS Canlife Portfolio IV	1	2	3	4	(5)	6	7	8	9	10
WS Canlife Portfolio V	<u>1</u>	2	3	4	5	(\$)	7	8	9	10
WS Canlife Portfolio VI	<u>1</u>	2	3	4	5	6	(5)	8	9	10
WS Canlife Portfolio VII	<u>1</u>	2	3	4	5	6	7	(5)	9	10
WS Canlife Diversified Monthly Income	1	2	3	4	(\$)	6	7	8	9	10
WS Canlife Diversified Risk Managed III	1	2	3	(5)	5	6	7	8	9	10
WS Canlife Diversified Risk Managed IV	1	2	3	4	(\$)	6	7	8	9	10
WS Canlife Diversified Risk Managed V	1	2	3	4	5	(\$)	7	8	9	10
WS Canlife Diversified Risk Managed VI	1	2	3	4	5	6	(5)	8	9	10

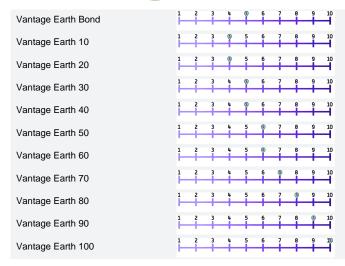
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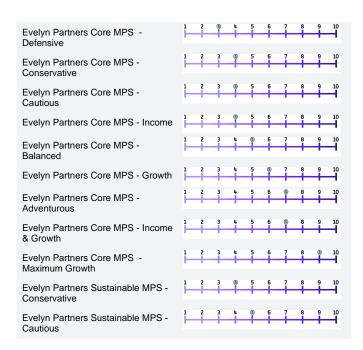




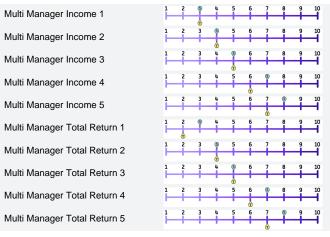




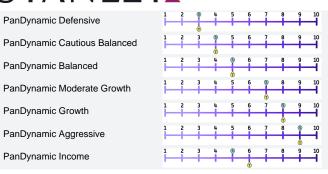
evelyn



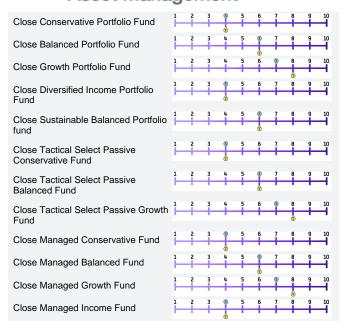
CHARLES STANLEY



CHARLES STANLEY



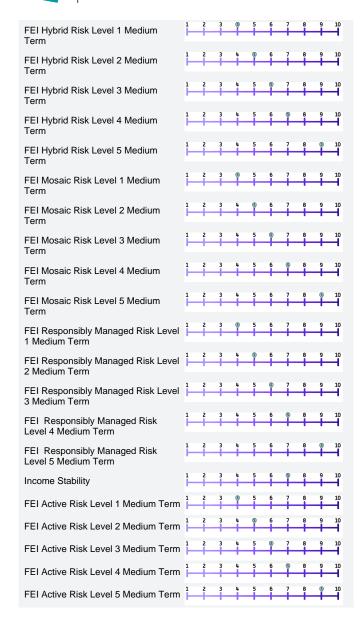






Evelyn Partners Sustainable MPS - Balanced	1	2	3	4	5	(5)	7	8	9	10
Evelyn Partners Sustainable MPS - Growth	1	2	3	4	5	6	(5)	8	9	10
Evelyn Partners Sustainable MPS - Adventurous	1	2	3	4	5	6	(\$)	8	9	10
Evelyn Partners Sustainable MPS - Maximum Growth	1	2	3	4	5	6	7	8	(5)	10
Evelyn Partners Active MPS - Defensive	1	2	§ 1	4	5	6	7	8	9	10
Evelyn Partners Active MPS - Defensive Income	ŀ	2	3	4	(S)	6	7	8	9	10
Evelyn Partners Active MPS - Balanced Income	<u> </u>	2	3	4	5	(S)	7	8	9	10
Evelyn Partners Active MPS - Balanced Growth	1	2	3	4	5	6	(S)	8	9	10
Evelyn Partners Active MPS - Growth	1	2	3	4	5	6	7	(S)	9	10
Evelyn Partners Active MPS - Dynamic Growth	1	2	3	4	5	6	7	§	9	10





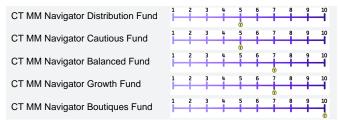


INVESTMENTS





INVESTMENTS





Pyrford Global Total Return (Sterling)

Cornelian

Part of the Brooks Macdonald Group

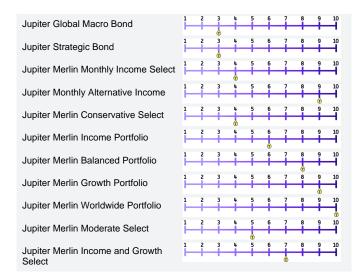
SVS Cornelian Cautious Fund	1	2	3	4	5	6	7	8	9	10
SVS Cornelian Managed Growth Fund	1	2	3	4	5	6	7	8	9	10
SVS Cornelian Managed Income Fund	1	2	3	4	5	6	7	8	9	10
SVS Cornelian Growth Fund	1	2	3	4	5	6	7	8	9	10



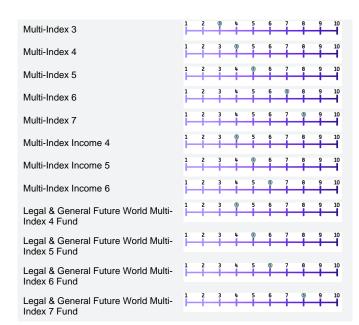
Dimensional World Allocation 20/80 Fund	1	2	3	(5)	5	6	7	8	9	10
Dimensional World Allocation 40/60 Fund	<u>1</u>	2	3	4	(5)	6	7	8	9	10
Dimensional World Allocation 60/40 Fund	1	2	3	4	5	(\$)	7	8	9	10
Dimensional World Allocation 80/20 Fund	1	2	3	4	5	6	7	(5)	9	10
Dimensional World Equity Fund	1	2	3	4	5	6	7	8	9	13)



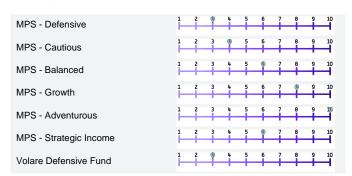
Jupiter



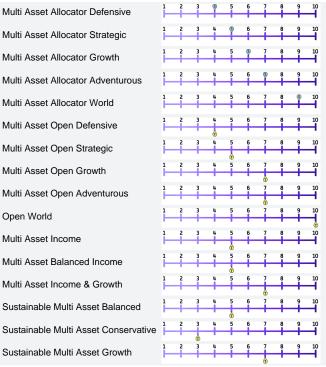
L&G











Goldman Sachs

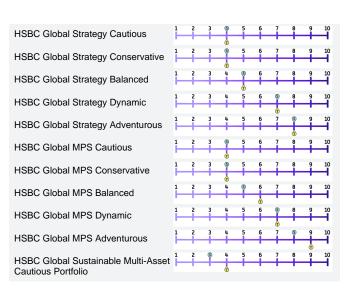
Asset Management

GS Global Multi Asset Conservative Portfolio

GS ESG-Enhanced Global Multi Asset Balanced Portfolio

GS Global Multi-Asset Growth Portfolio

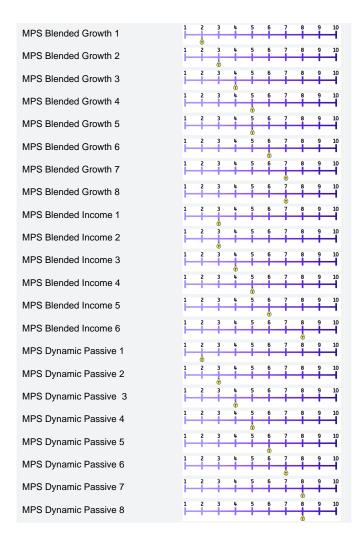






Volare Cautious Fund	1	2	3	(\$)	5	6	7	8	9	10
Volare Balanced Fund	1	2	3	4	5	(5)	7	8	9	10
Volare Growth Fund	1	2	3	4	5	6	7	(5)	9	10
Volare Strategic Income Fund	1	2	3	4	5	(5)	7	8	9	10
Sustainable MPS - Defensive	1	2	(\$)	4	5	6	7	8	9	10
Sustainable MPS - Cautious	1	2	3	4	(\$)	6	7	8	9	10
Sustainable MPS - Balanced	1	2	3	4	5	(5)	7	8	9	10
Sustainable MPS - Growth	1	2	3	4	5	6	7	(5)	9	10
Sustainable MPS - Adventurous	1	2	3	4	5	6	7	8	9	19)







Smoothed Managed Cautious	1	2	3	(S)	5	6	7	8	9	10
Smoothed Managed Balanced	1	2	3	4	(S)	6	7	8	9	10
Smoothed Managed Growth	1	2	3	4	5	(5)	7	8	9	10
Smoothed Managed Extra Cautious	1	2	3	(S)	5	6	7	8	9	10

HSBC Global Sustainable Multi-Asset Conservative Portfolio

HSBC Global Sustainable Multi-Asset Balanced Portfolio

HSBC Global Sustainable Multi-Asset Dynamic Portfolio

HSBC Global Sustainable Multi-Asset Dynamic Portfolio

HSBC Global Sustainable Multi-Asset Adventurous Portfolio

HSBC World Selection Cautious

HSBC World Selection Conservative

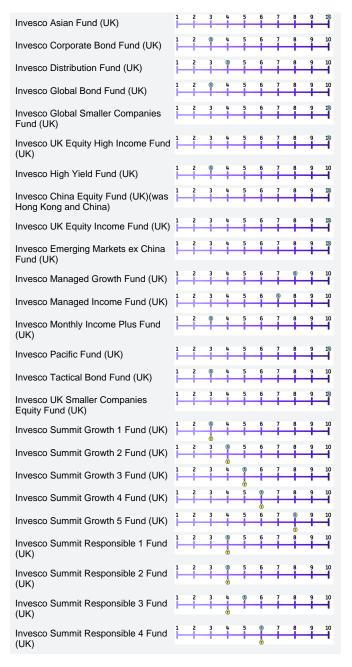
HSBC World Selection Balanced

HSBC World Selection Dynamic

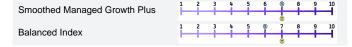
HSBC World Selection Dynamic

HSBC World Selection Adventurous



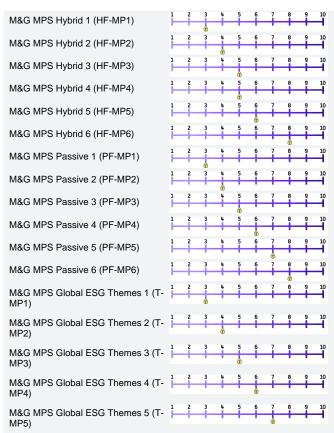




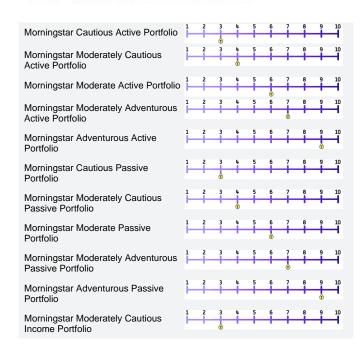




M&G wealth



M RNINGSTAR Wealth



Invesco Summit Responsible 5 Fund (UK)	1 2	3	4	5	6	(S)	8	9 10
Invesco Summit Income Fund (UK)	1 2	3	(8)	5	6	7	8	9 10
MPS 4 Income	1 2	(\$)	4	5	6	7	8	9 10
MPS 5 Income	1 2	3	®	5	6	7	8	9 10
MPS 6 Income	1 2	3	4	(5)	6	7	8	9 10
MPS 2 Growth	1 2	(\$)	4	5	6	7	8	9 10
MPS 3 Growth	1 2	(\$)	4	5	6	7	8	9 10
MPS 4 Growth	1 2	(\$)	4	5	6	7	8	9 10
MPS 5 Growth	1 2	3	(5)	5	6	7	8	9 10
MPS 6 Growth	1 2	3	4	(5)	6	7	8	9 10
MPS 7 Growth	1 2	3	4	5	(5)	7	8	9 10
MPS 8 Growth	1 2	3	4	5	6	7	(5)	9 10
MPS 9 Growth	1 2	3	4	5	6	7	8	\$ 10
MPS 10 Growth	1 2	3	4	5	6	7	8	\$ 10
Invesco Managed Adventurous Growth	1 2	3	4	5	6	7	8	§ 10
Invesco Managed Balanced Growth	1 2	3	4	5	6	(5)	8	9 10
Invesco Managed Balanced	1 2	3	4	5	(5)	7	8	9 10
Invesco Managed Cautious Balanced	1 2	3	(5)	5	6	7	8	9 10
Invesco Managed Cautious	1 2	(5)	4	5	6	7	8	9 10
Invesco Managed Growth	1 2	3	4	5	6	7	(5)	9 10

RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

Defensive Strategy

Cautious Strategy

1 2 3 5 6 7 8 9 10

Cautious Plus Strategy

Balanced Strategy

1 2 3 4 5 6 7 8 9 10

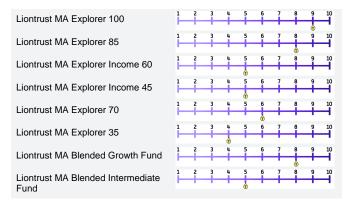
Growth Strategy

1 2 3 4 5 6 8 9 10

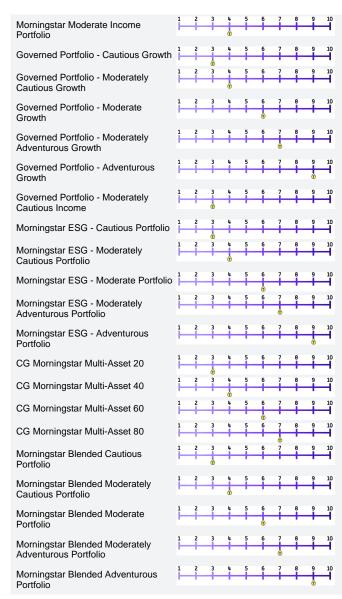
1 2 3 4 5 6 8 9 10

Income Strategy

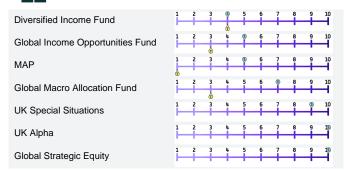




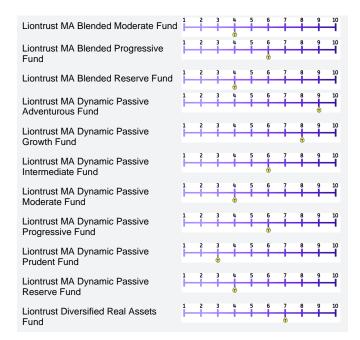




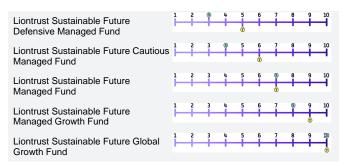




Parmenion Conviction RG1	(5)	2	3	4	5	6	7	8	9	10
Parmenion Conviction RG2	1	(\$)	3	4	5	6	7	8	9	10



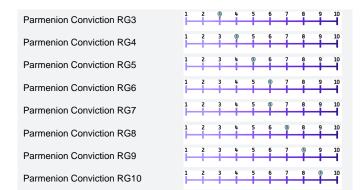


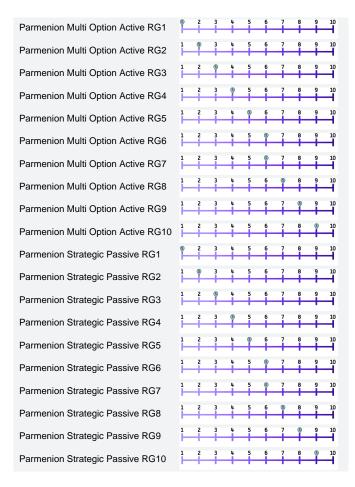






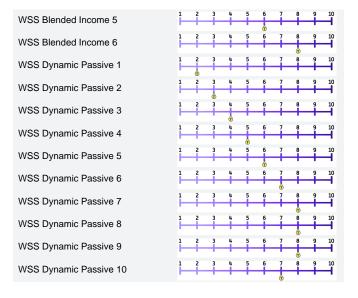




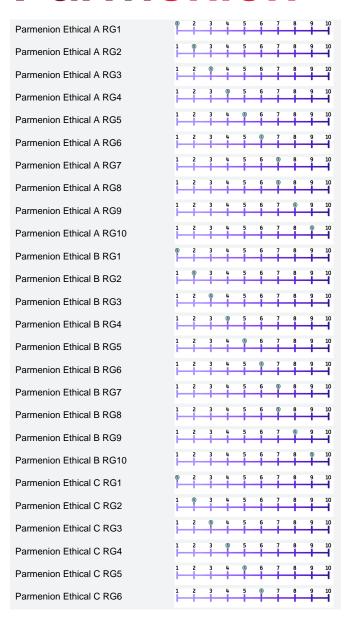


Parmenion



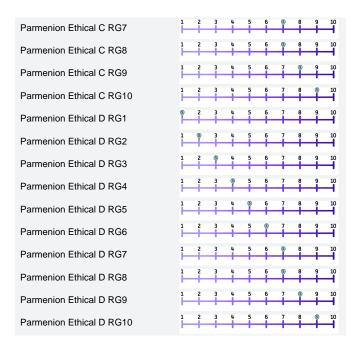


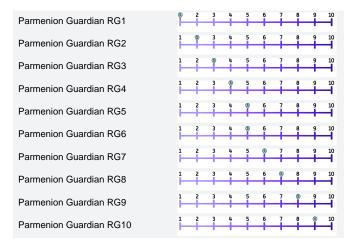
Parmenion





PIM Strat MO Value & Small Cap: Global Passive RG6	1	2	3	4	5	(5)	7 8 9 10
PIM Strat MO Value & Small Cap: Global Passive RG7	<u> </u>	2	3	4	5	(5)	7 8 9 10
PIM Strat MO Value & Small Cap: Global Passive RG8	ŀ	2	3	4	5	6	\$ 8 9 10
PIM Strat MO Value & Small Cap: Global Passive RG9	1	2	3	4	5	6	7 \$ 9 10
PIM Strat MO Value & Small Cap: Global Passive RG10	ŀ	2	3	4	5	6	7 8 9 18
PIM Strat MO Value & Small Cap: Global Pure RG1	\$	2	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG2	1	(5)	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG3	<u>1</u>	2	(5)	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG4	1	2	3	(5)	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG5	<u>1</u>	2	3	(5)	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG6	1	2	3	4	(5)	6	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG7	1	2	3	4	5	(5)	7 8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG8	<u>1</u>	2	3	4	5	6	8 9 10
PIM Strat MO Value & Small Cap: Global Pure RG9	<u>1</u>	2	3	4	5	6	7 \$ 9 10
PIM Strat MO Value & Small Cap: Global Pure RG10	<u>1</u>	2	3	4	5	6	7 8 9 18
PIM Strat MO Value & Small Cap: UK Passive RG1	\$	2	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG2	1	(\$)	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG3	1	2	(5)	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG4	1	2	(\$)	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG5	1	2	3	(5)	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG6	1	2	3	4	(5)	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG7	1	2	3	4	5	(5)	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG8	1	2	3	4	5	6	\$ 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG9	1	2	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Passive RG10	1	2	3	4	5	6	7 8 \$ 10
PIM Strat MO Value & Small Cap: UK Pure RG1	\$	2	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Pure RG2	1	(5)	3	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Pure RG3	1	2	(5)	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Pure RG4	1	2	(5)	4	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Pure RG5	1	2	3	(5)	5	6	7 8 9 10
PIM Strat MO Value & Small Cap: UK Pure RG6	1	2	3	4	(5)	6	7 8 9 10







Standard Life Future Advantage 1
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 3
Pension Fund

Standard Life Future Advantage 4
Pension Fund

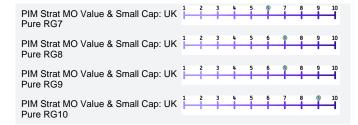
Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 5
Pension Fund

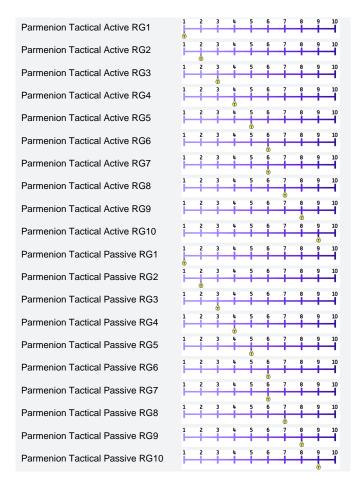
Standard Life Sustainable Multi Asset Growth Pension Fund

Standard Life Smoothed Return
Pension Fund

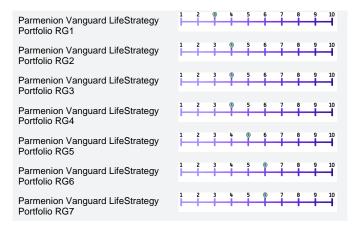




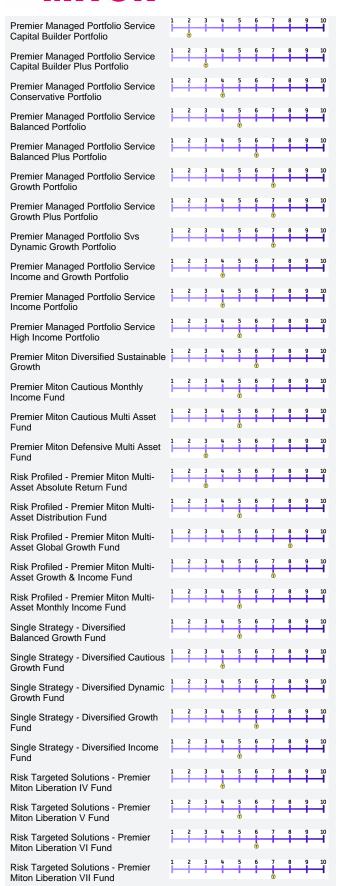
Parmenion 4 6 1



Parmenion



PRFMIER M1TON





Parmenion Vanguard LifeStrategy
Portfolio RG8

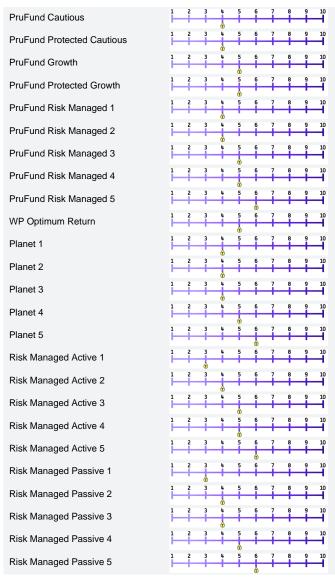
Parmenion Vanguard LifeStrategy
Portfolio RG9

Parmenion Vanguard LifeStrategy
Portfolio RG9

Parmenion Vanguard LifeStrategy
Portfolio RG10



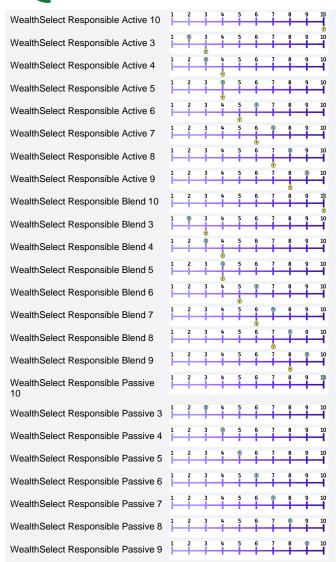
part of M&G plo



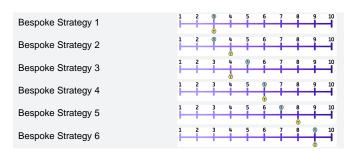
QUILTER CHEVIOT



Quilter



RATHBONES



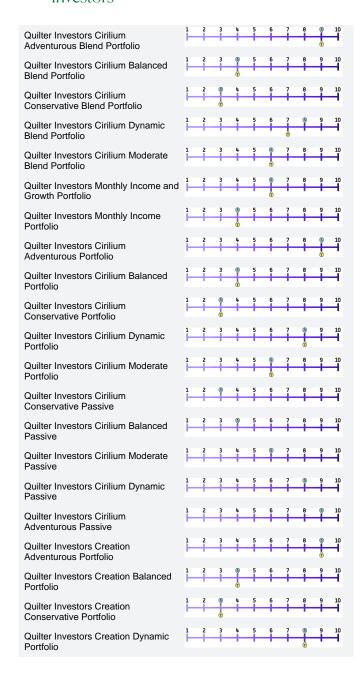
RATHBONES

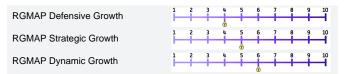




MPS Conservative (Direct & Platform)	1 2 9 4 5 6 7 8 9 10
MPS Cautious (Direct & Platform)	1 2 \$ 4 5 6 7 8 9 10
IDX Growth	1 2 3 4 5 6 8 9 10
IDX Balanced	1 2 3 4 5 6 7 8 9 10
IDX Income	1 2 3 4 6 6 7 8 9 10
IDX Conservative	1 2 8 4 5 6 7 8 9 10
IDX Growth (Platform)	1 2 3 4 5 6 6 8 9 10
IDX Balanced (Platform)	1 2 3 4 5 6 7 8 9 10
IDX Income (Platform)	1 2 3 4 6 6 7 8 9 10
IDX Conservative (Platform)	1 2 8 4 5 6 7 8 9 10

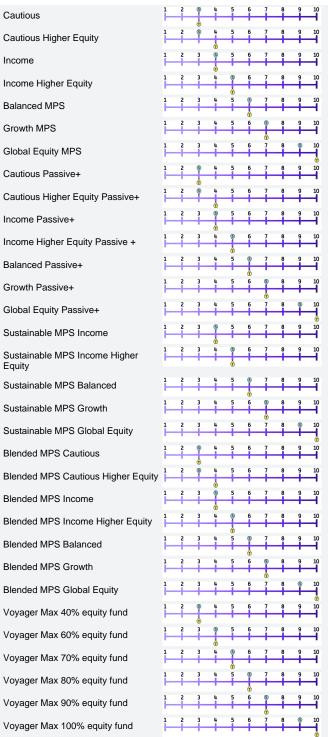
Quilter Investors





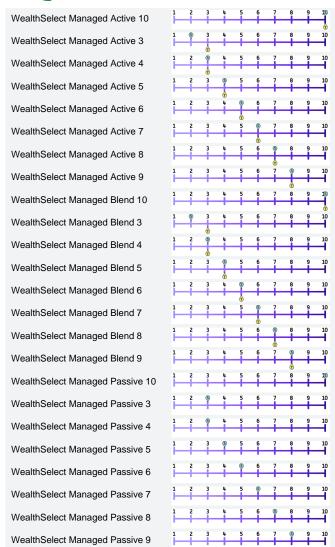


Brewin Dolphin

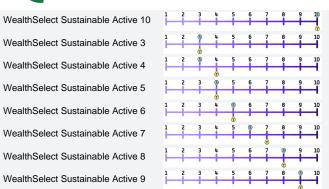




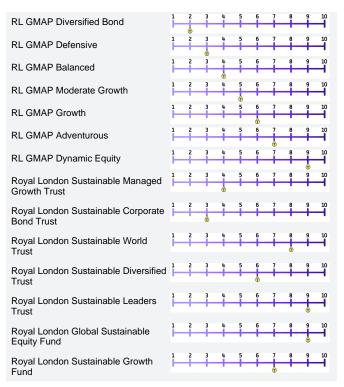
Quilter



Quilter







Portfolio Services

RSMR Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Growth

RSMR Responsible Dynamic

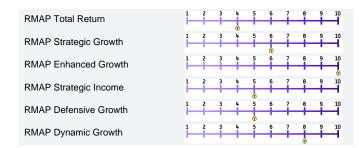
1 2 3 4 5 6 7 8 9



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



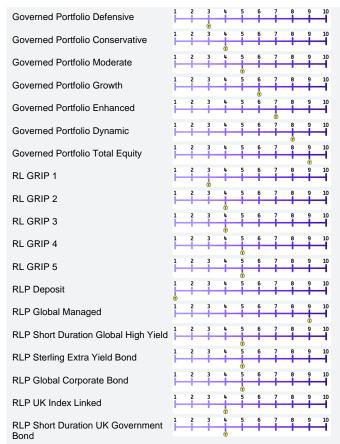
RATHBONES



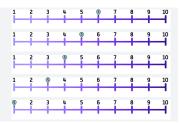
RATHBONES

Select Strategy 2	ŀ	2	3	4	-	-	+	-	-	– 10	
Select Strategy 3	1	2	3	4	5	6	7	8	9	10	
Select Strategy 4 - Income	1	2	3	4	5	6	7	8	9	10	
Select Strategy 4	1	2	3	4	5	6	7	8	9	10	
Select Strategy 5	1	2	3	4	5	6	7	8	9	10	
Select Strategy 6	1	2	3	4	5	6	7	8	9	10	

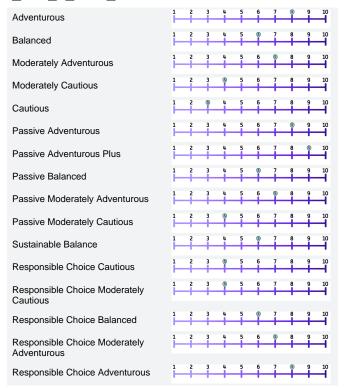
ROYAL LONDON



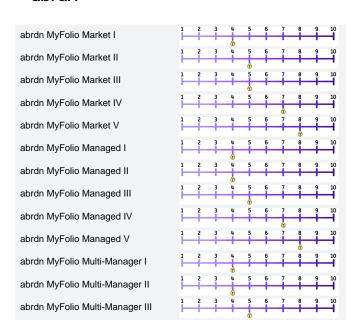
Premier Pension Portfolio A
Premier Pension Portfolio B
Premier Pension Portfolio 4
Premier Pension Portfolio C
Premier Pension Portfolio 5



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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 Diversified
Trust

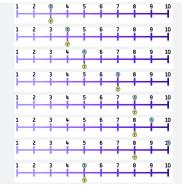
Royal London Sustainable Leaders
Trust

Royal London Sustainable Leaders
Trust

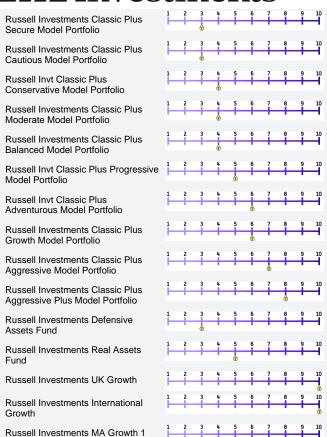
Royal London Global Sustainable
Equity Fund

Portfolio Services

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



Russell Investments



abrdn MyFolio Multi-Manager IV

abrdn MyFolio Multi-Manager V

abrdn MyFolio Index II

abrdn MyFolio Index III

abrdn MyFolio Index III

abrdn MyFolio Index IV

abrdn MyFolio Enhanced ESG II

abrdn MyFolio Enhanced ESG III

abrdn MyFolio Enhanced ESG IV



Tatton Classic Core Defensive

Tatton Classic Core Cautious

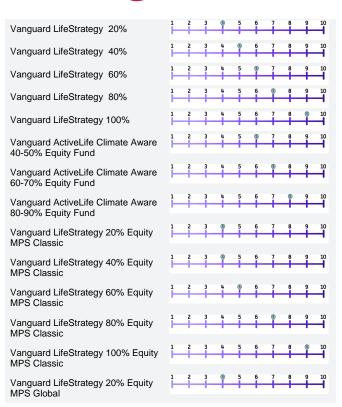
Tatton Classic Core Balanced

Tatton Classic Core Active

Tatton Classic Core Aggressive

Tatton Core Global Equity

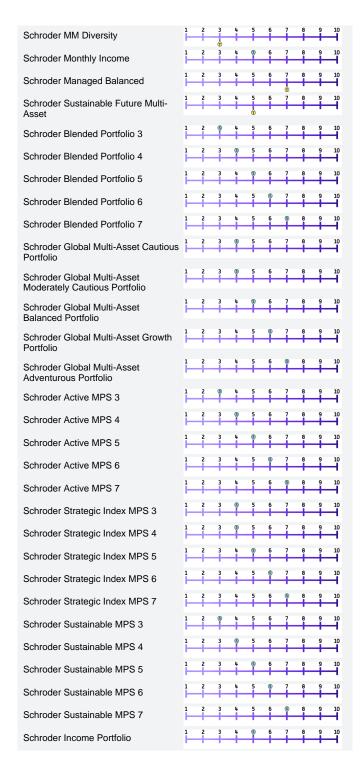
Vanguard[®]





Russell Investments MA Growth 2	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 3	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 4	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Growth 5	1	2	3	4	5	6	7	8	9	10
Russell Investments MA Income	1	2	3	4	5	6	7	8	9	10

Schroders



Vanguard LifeStrategy 40% Equity MPS Global

Vanguard LifeStrategy 60% Equity MPS Global

Vanguard LifeStrategy 80% Equity MPS Global

Vanguard LifeStrategy 80% Equity MPS Global

Vanguard LifeStrategy 100% Equity MPS Global



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





Wesleyan With Profits Growth Fund Series A	1	2	3	4	§)	6	7	8	9	10
Wesleyan With Profits Growth Pension Fund Series A	1	2	3	4	\$ 1	6	7	8	9	10

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

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