



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.

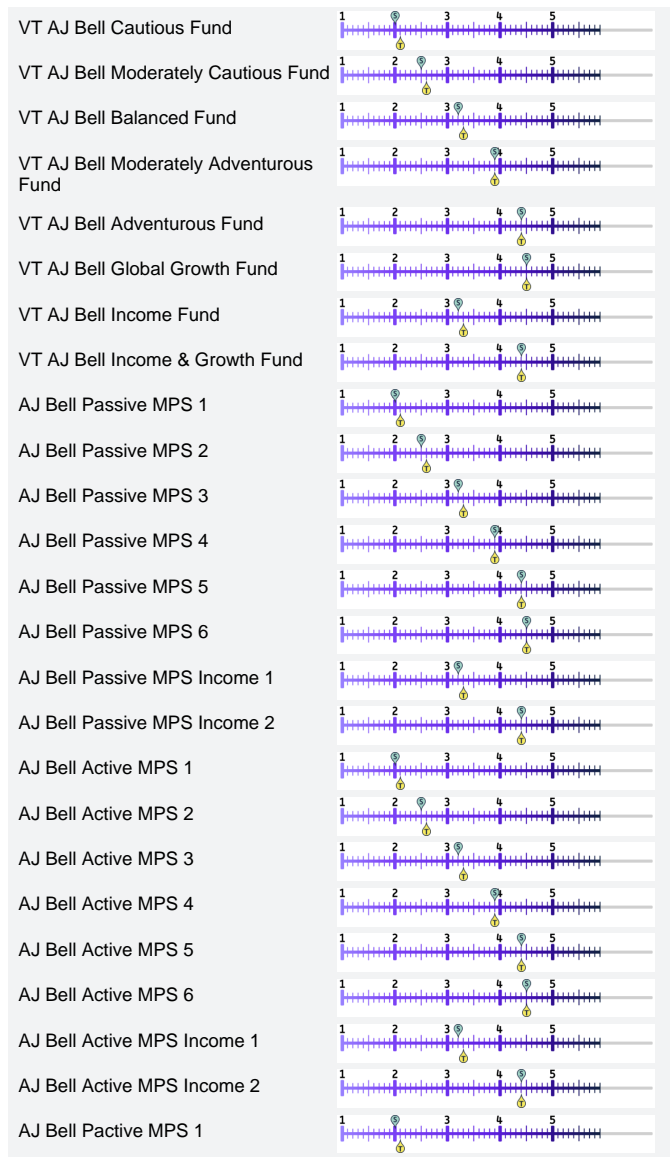
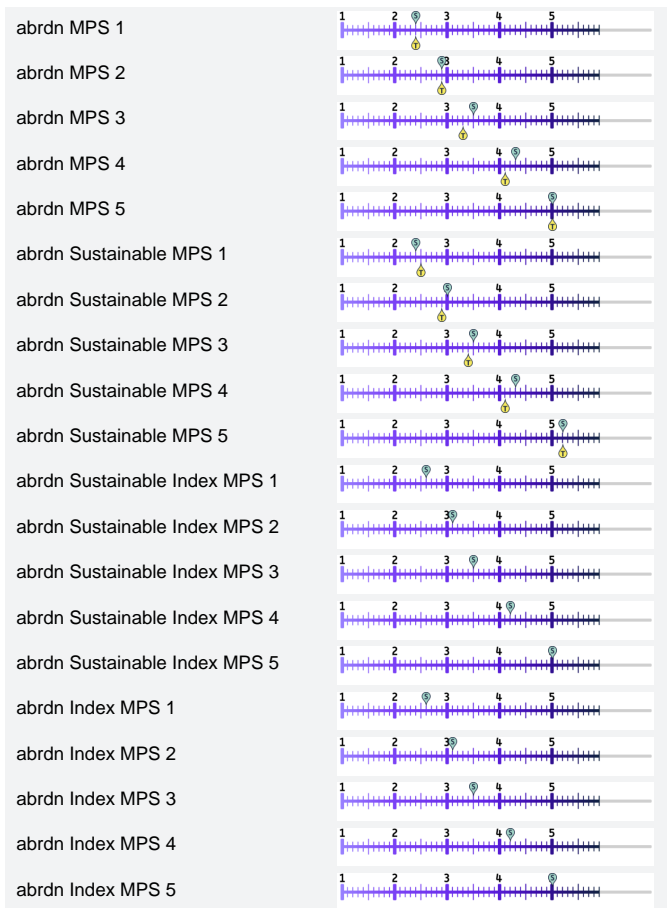
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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.

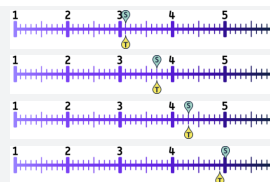
If you are an adviser or applying on behalf of a firm, simply email hello@synaptic.co.uk or contact us on 0800 783 4477 and we can arrange immediate access.



Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation



Risk Managed 3



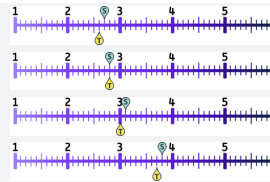
Risk Managed 4

Risk Managed 5

Risk Managed 6

atomos
wealth & financial wellbeing

IFSL Atomos Conservative Fund



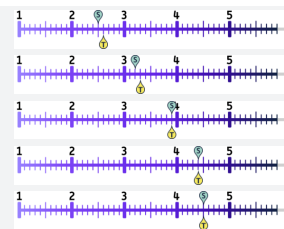
IFSL Atomos Defensive Fund

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

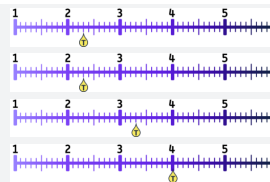


Smooth Managed 2 Fund



BlackRock

MyMap 3



MyMap 3 Select ESG

MyMap 4

MyMap 5

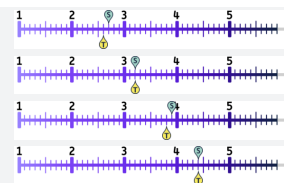
MyMap 5 Select ESG

MyMap 6

MyMap 7 Select ESG

MyMap 4 Select Income

MAF Plus I



MAF Plus II

MAF Plus III

MAF Plus IV

MAF Plus V

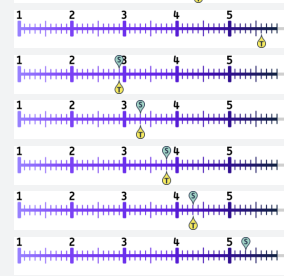
MAF Core I

MAF Core II

MAF Core III

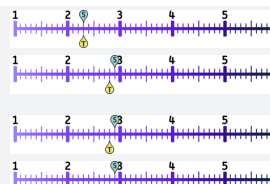
MAF Core IV

MAF Core V



BM BROOKS
MACDONALD

MPS Low Risk (Defensive Income)



MPS Low Medium Risk (Income & Growth)

MPS Low Medium Risk (Income)

MPS Low Medium Risk (Passive)

MPS Medium Risk (Income)

MPS Medium Risk (Income & Growth)

MPS Medium Risk (Passive)

MPS Medium High Risk

MPS Medium High Risk (Passive)

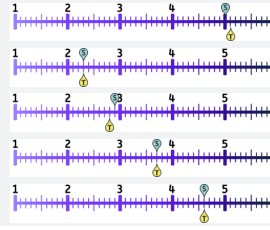
MPS High Risk (Growth)

SVS BM Blueprint Defensive Income

SVS BM Blueprint Cautious Growth

SVS BM Blueprint Balanced

SVS BM Blueprint Strategic Growth



Baillie Gifford[™]

Baillie Gifford Diversified Growth Fund



Baillie Gifford Defensive Growth Fund

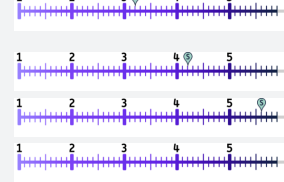
Baillie Gifford Multi Asset Growth Fund

Baillie Gifford Sustainable Income Fund

Baillie Gifford Managed Fund

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



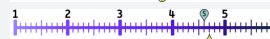
MPS RIS Low Medium Risk



MPS RIS Medium Risk



MPS RIS Medium High Risk



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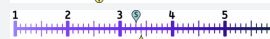
Dynamic Passive 1



Dynamic Passive 2



Dynamic Passive 3



Dynamic Passive 4

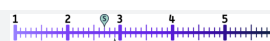


Dynamic Passive 5

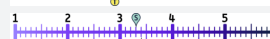


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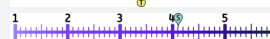
Responsible 2



Responsible 3



Responsible 4

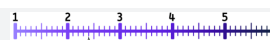


Responsible 5



COLUMBIA
THREADNEEDLE
INVESTMENTS

CT Universal MAP Defensive



CT Universal MAP Cautious



CT Universal MAP Balanced



CT Universal MAP Growth



CT Universal MAP Adventurous



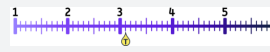
CT Universal MAP Income



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
CAPITAL MANAGEMENT

Corrival CM Moderately Cautious



Corrival CM Balanced



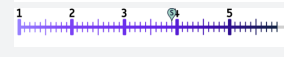
Corrival CM Moderately Adventurous



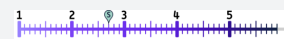
BNY Mellon Multi-Asset Growth



BNY Mellon Multi-Asset Global Balanced



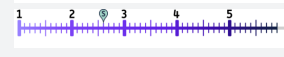
BNY Mellon Global Dynamic Bond



BNY Mellon Real Return



BNY Mellon Sustainable Global Dynamic Bond 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



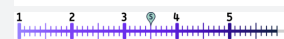
BNY Mellon FutureLegacy 6



BNY Mellon FutureLegacy 7



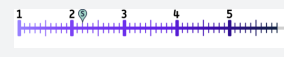
BNY Mellon Multi-Asset Moderate



BNY Mellon Responsible Horizons Strategic Bond Fund



BNY Mellon Responsible Horizons UK Corporate Bond Fund



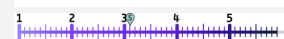
canada life

Asset Management

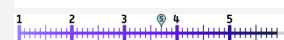
WS Canlife Portfolio III



WS Canlife Portfolio IV



WS Canlife Portfolio V



WS Canlife Portfolio VI



WS Canlife Portfolio VII



WS Canlife Diversified Monthly Income



WS Canlife Diversified Risk Managed III



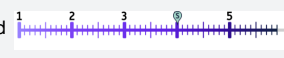
WS Canlife Diversified Risk Managed IV



WS Canlife Diversified Risk Managed V



WS Canlife Diversified Risk Managed VI



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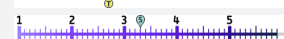
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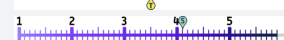
Blended 2



Blended 3



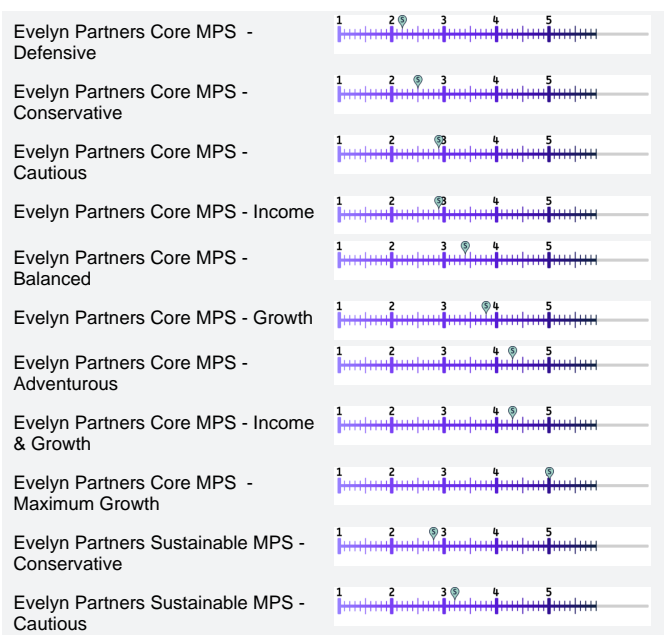
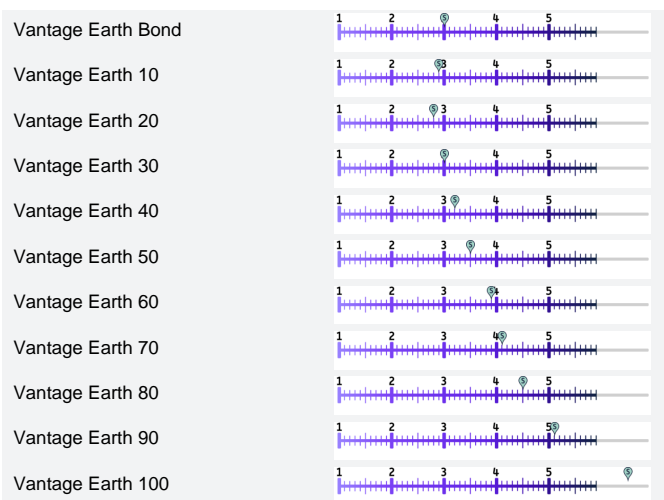
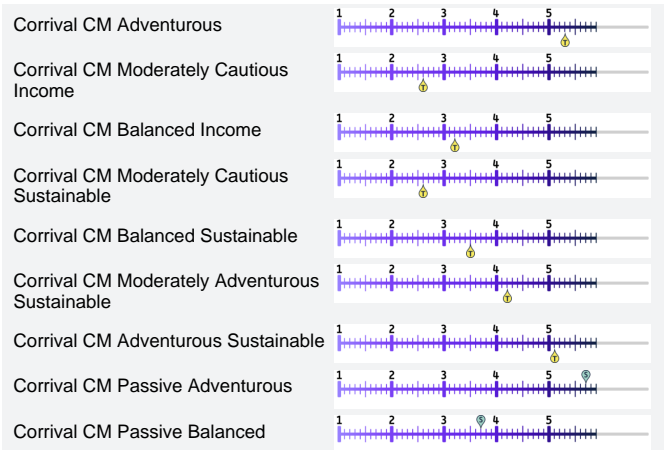
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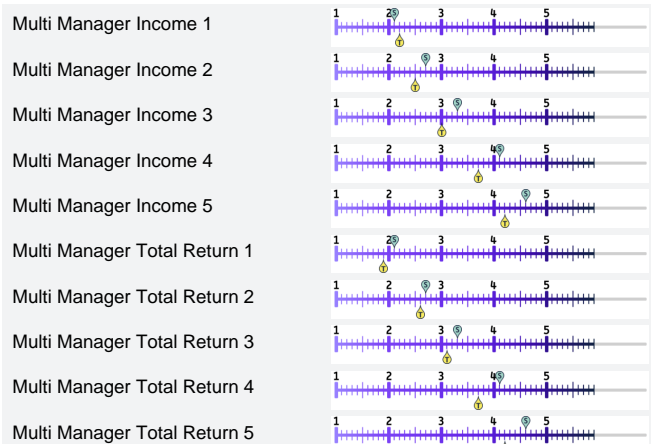
Blended 5



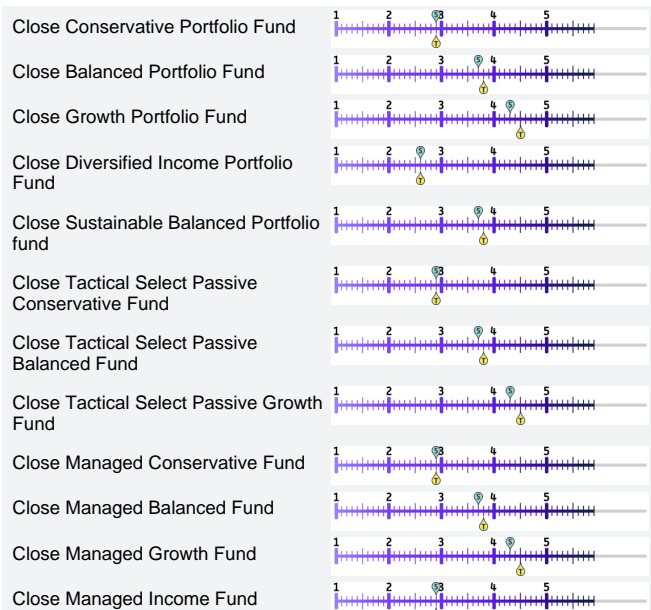
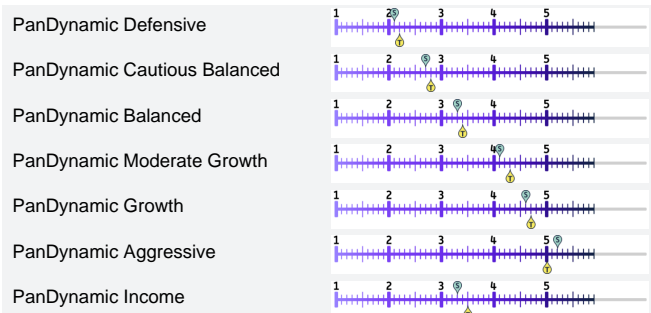
Synaptic

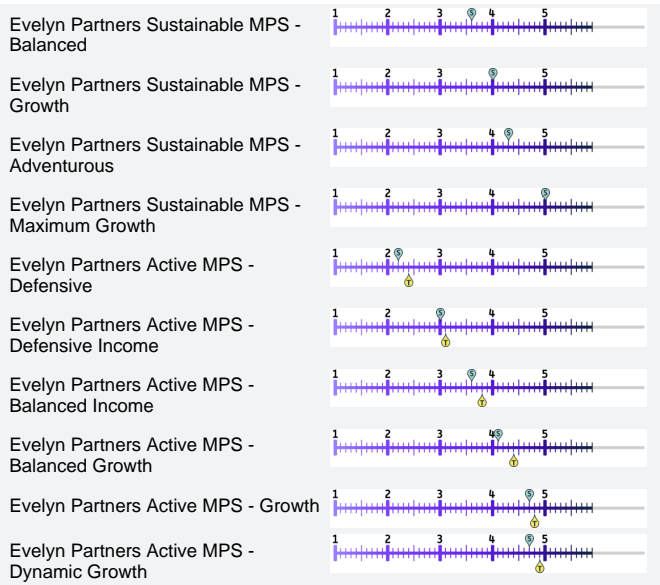


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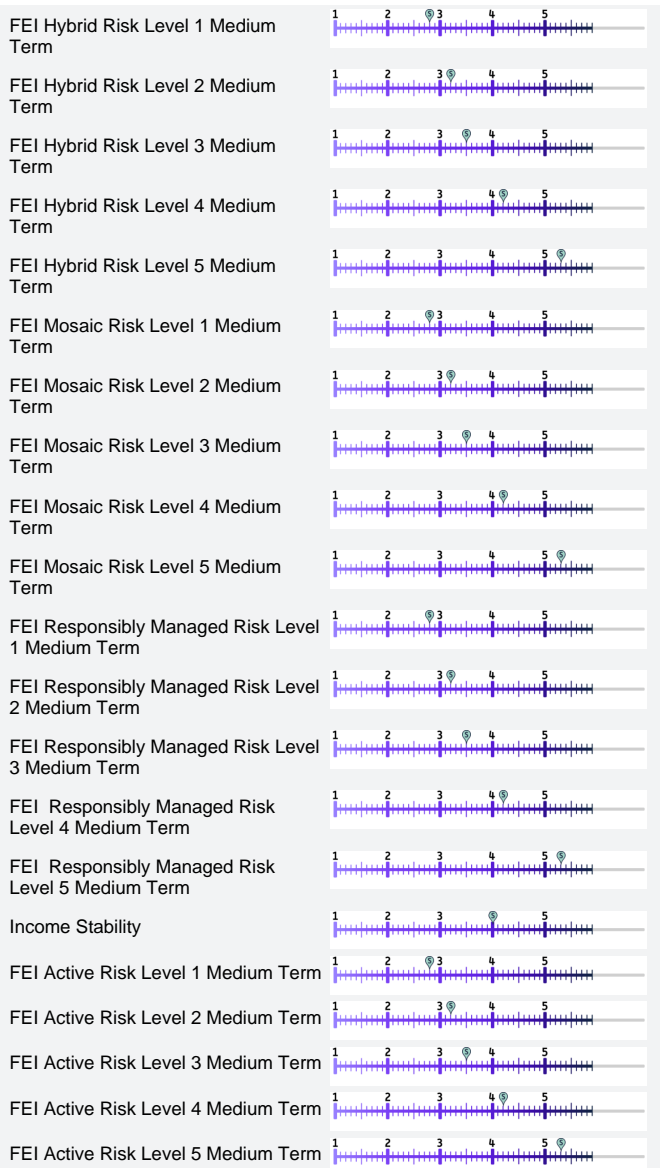


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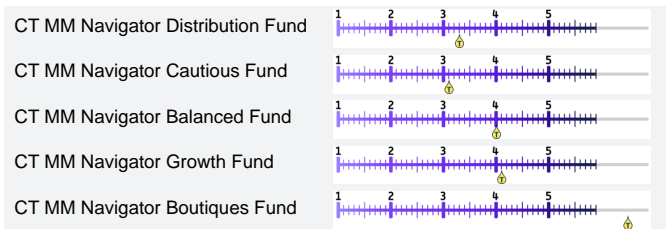
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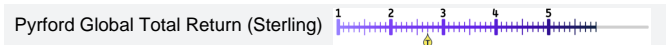
COLUMBIA THREADNEEDLE INVESTMENTS



COLUMBIA THREADNEEDLE INVESTMENTS

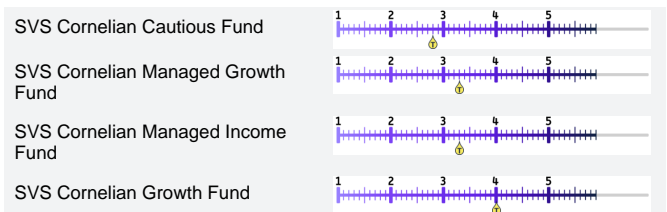


COLUMBIA THREADNEEDLE INVESTMENTS

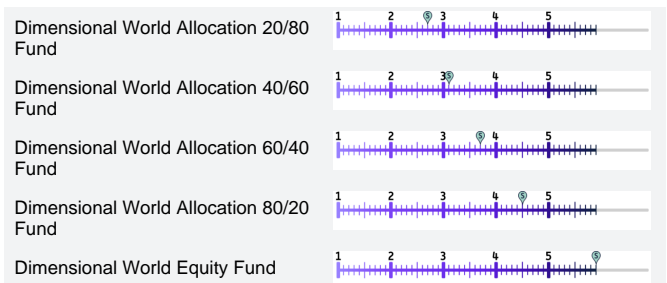


Cornelian

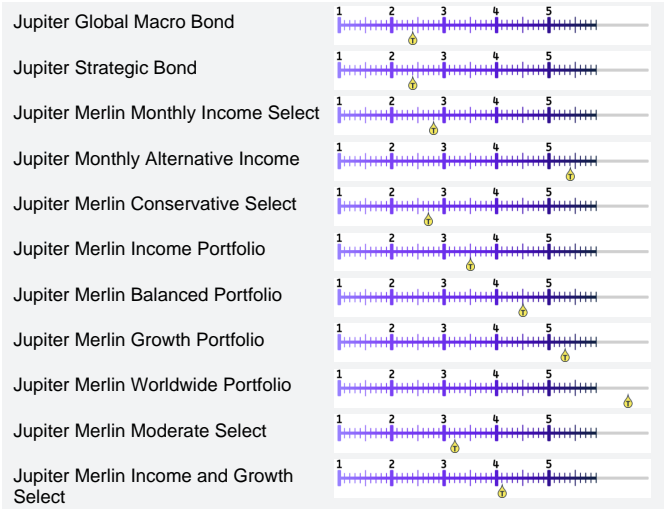
Part of the Brooks Macdonald Group



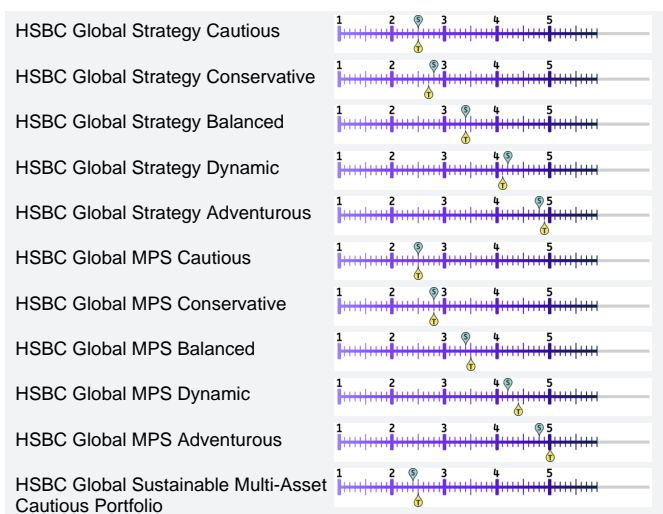
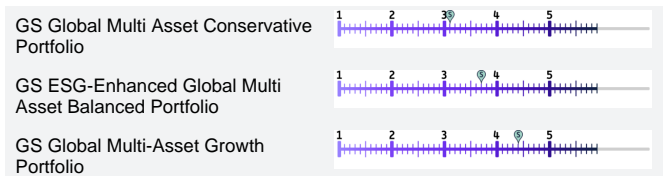
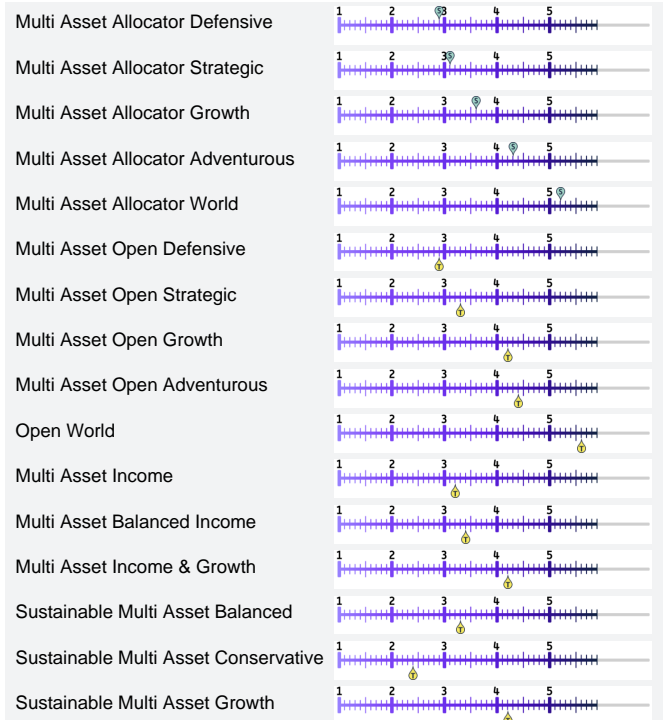
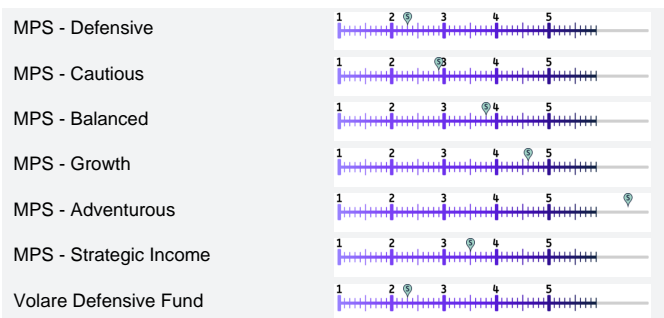
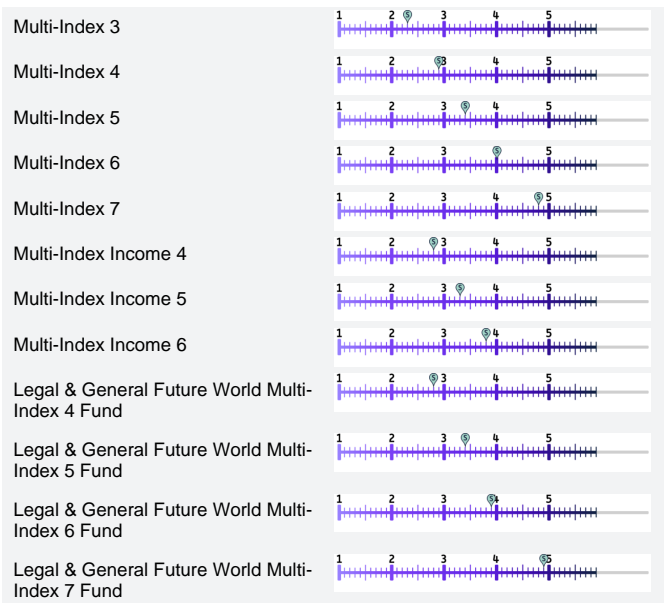
Dimensional

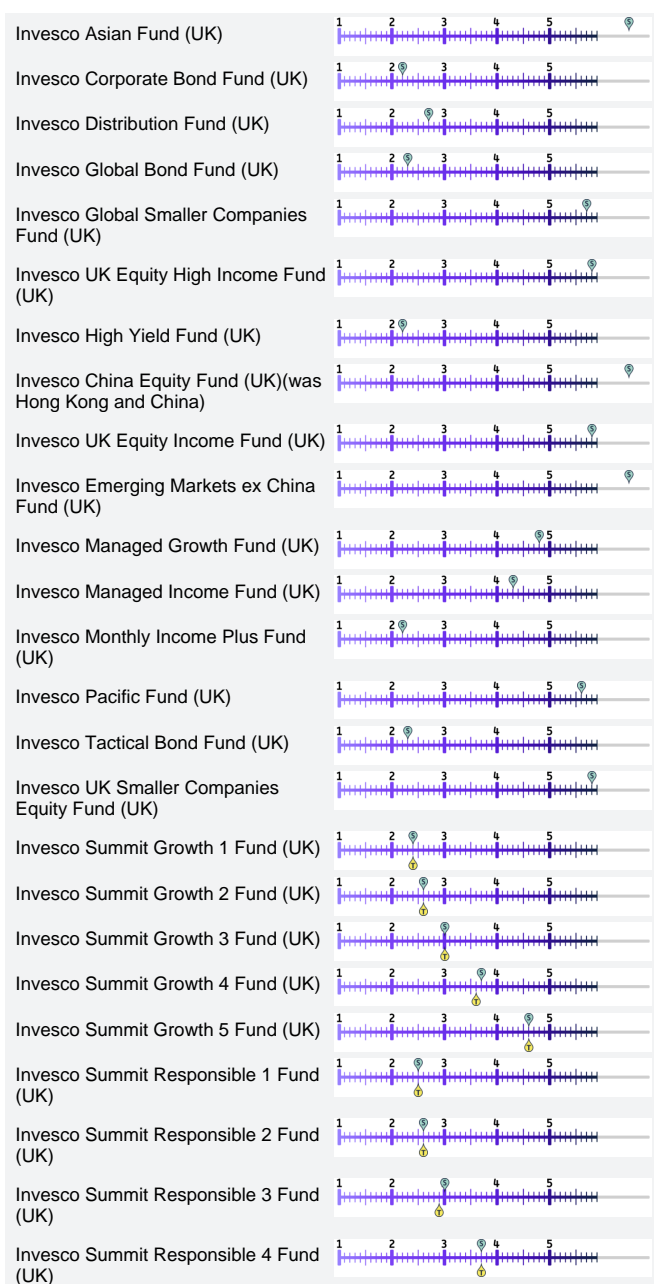
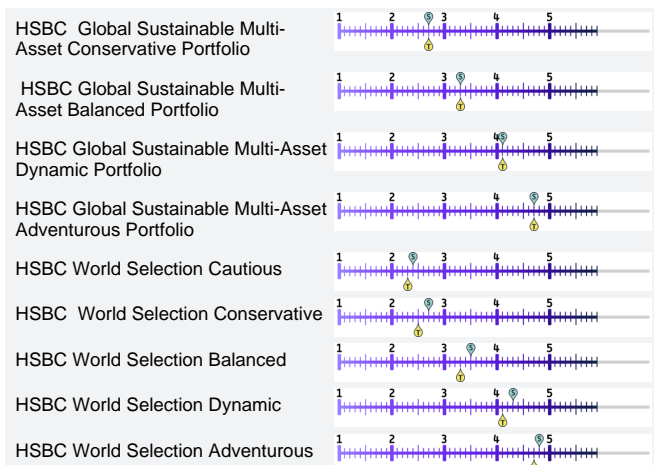
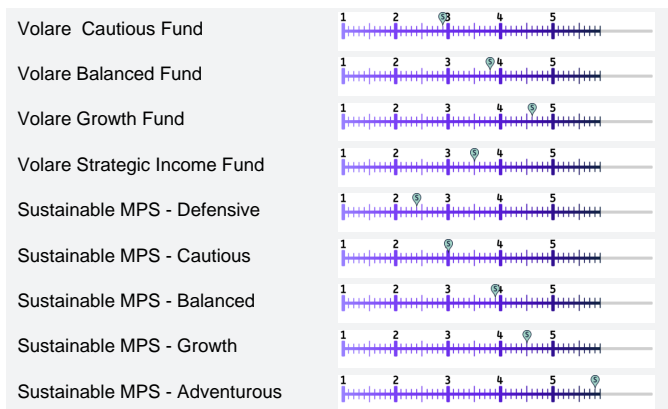


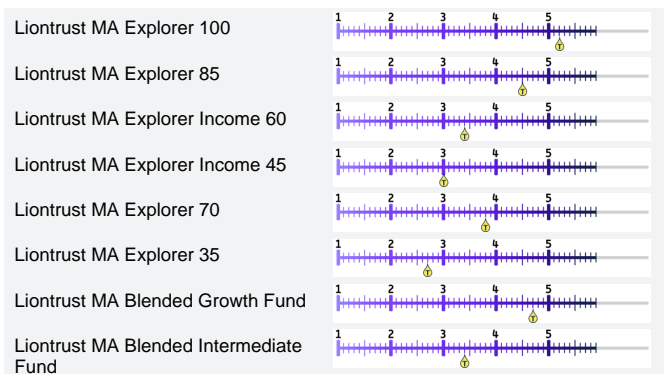
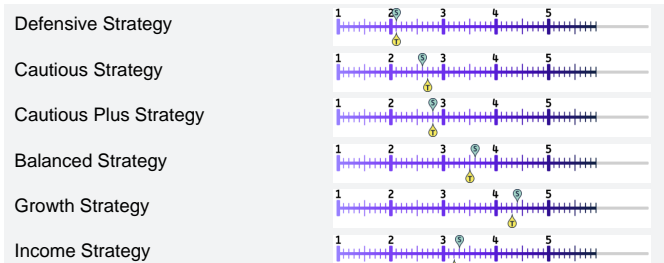
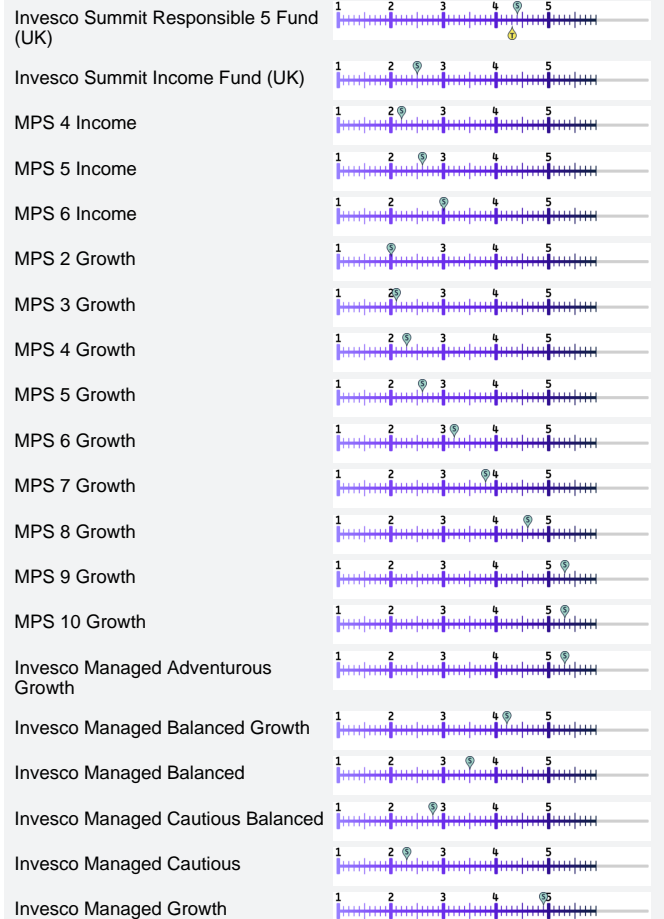
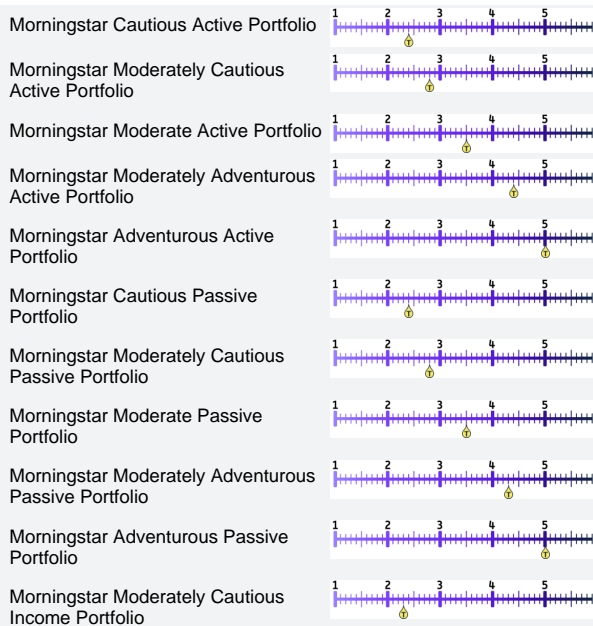
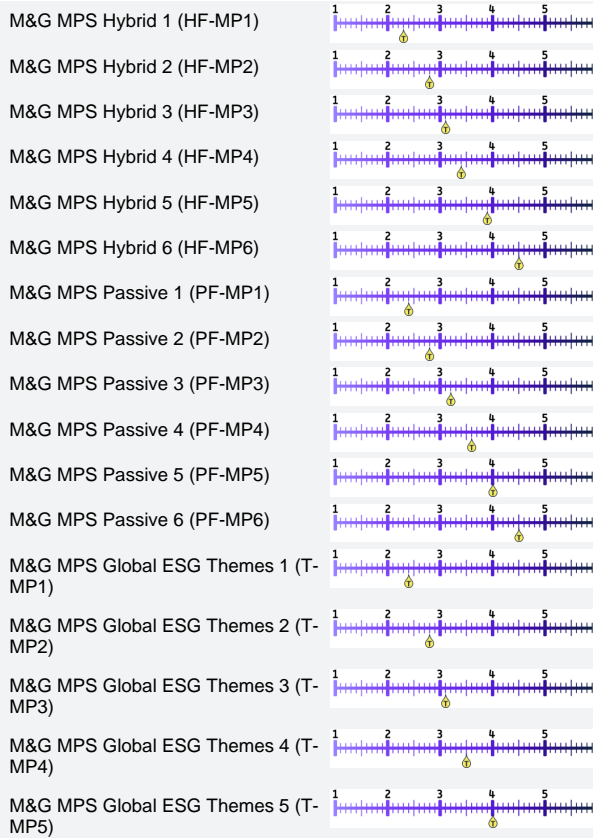
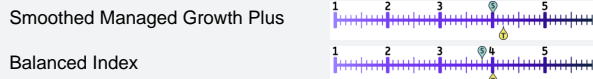
Jupiter

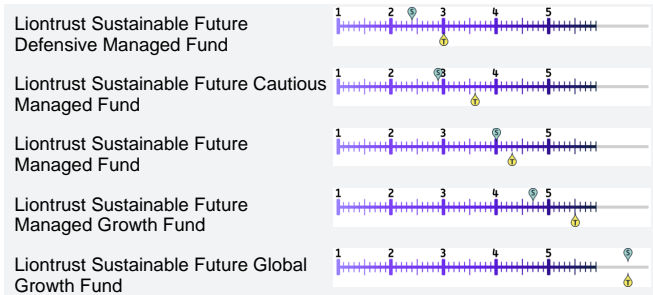
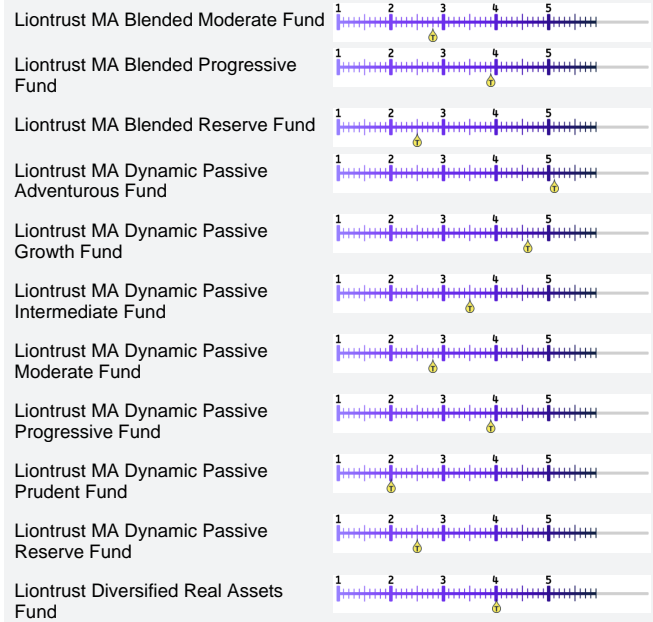
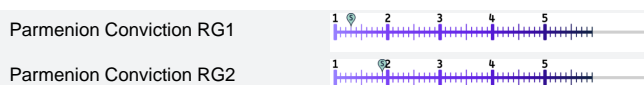
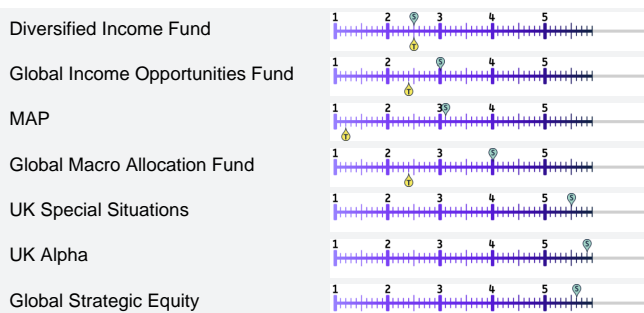
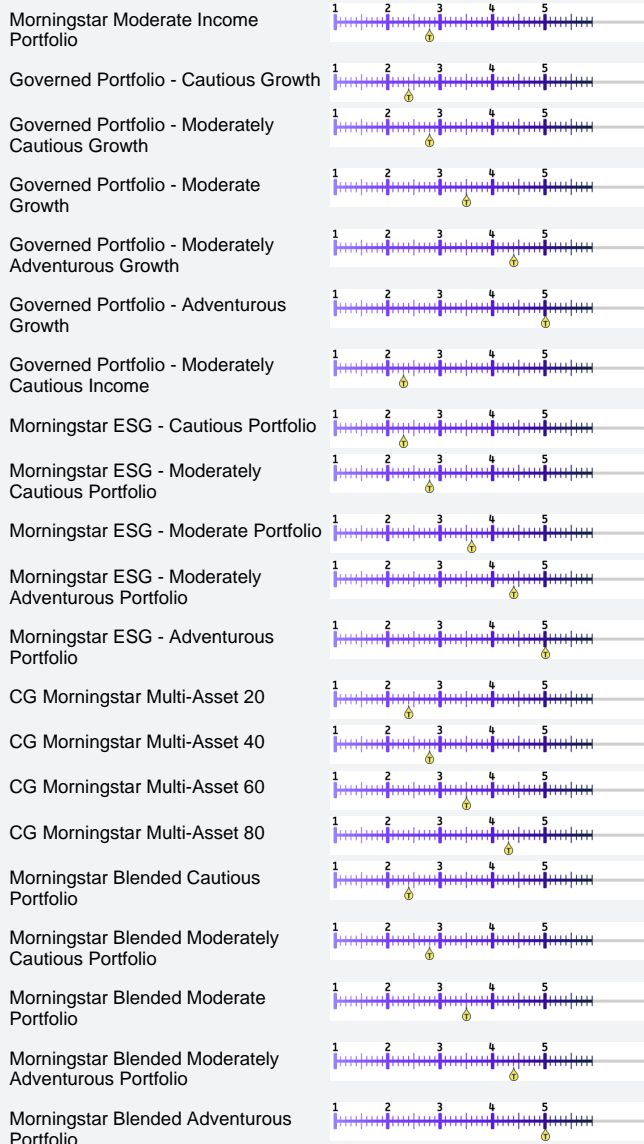


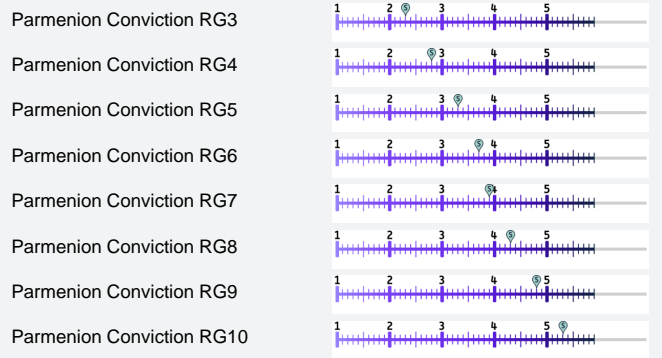
L&G



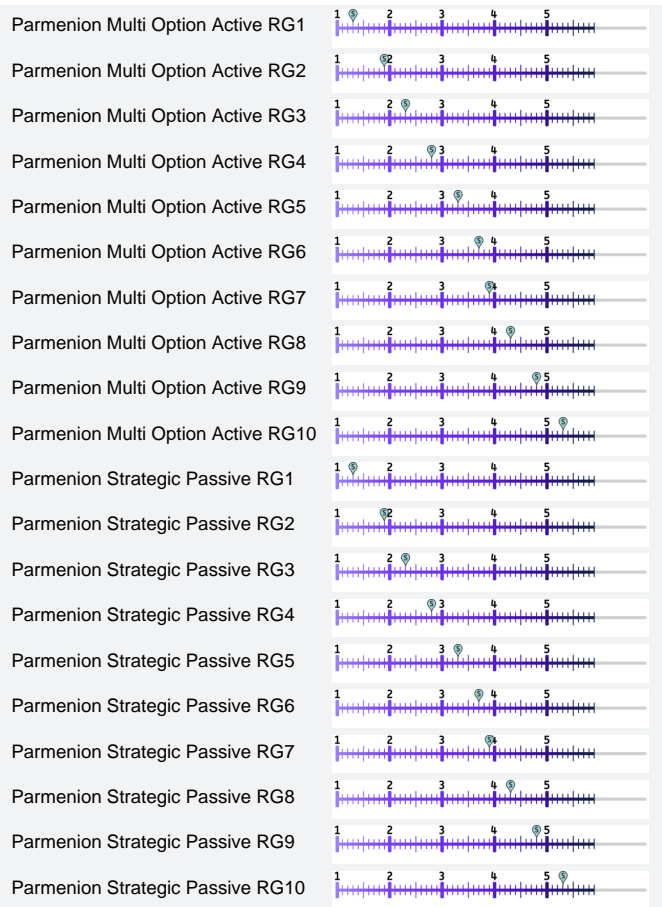




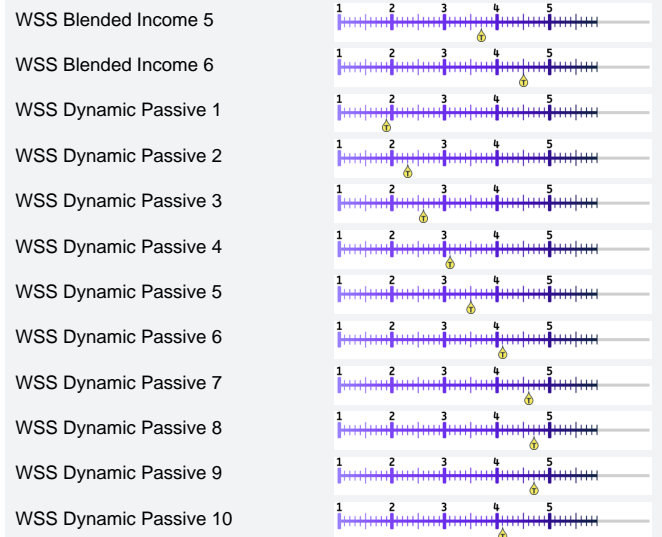
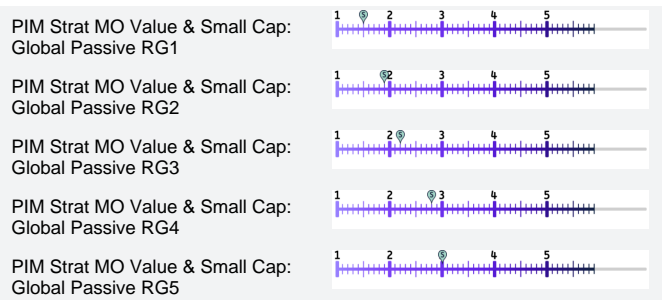




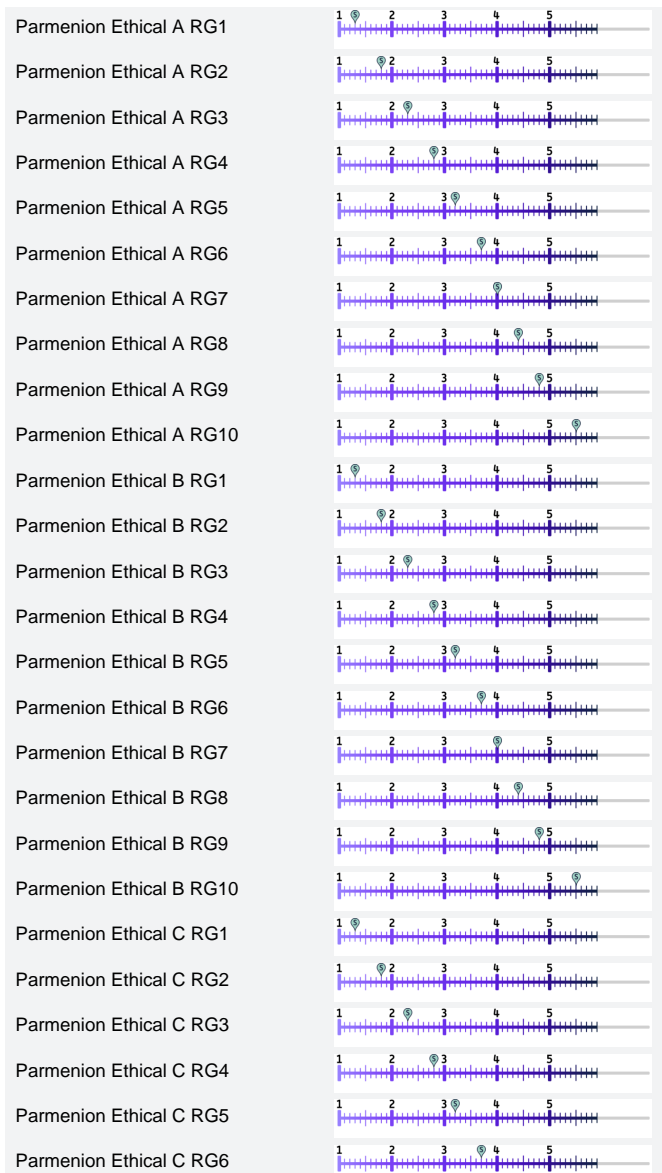
Parmenion

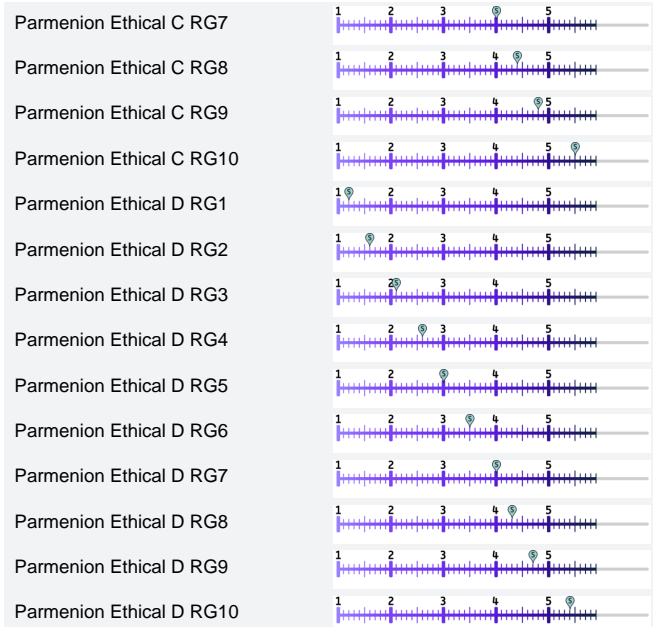
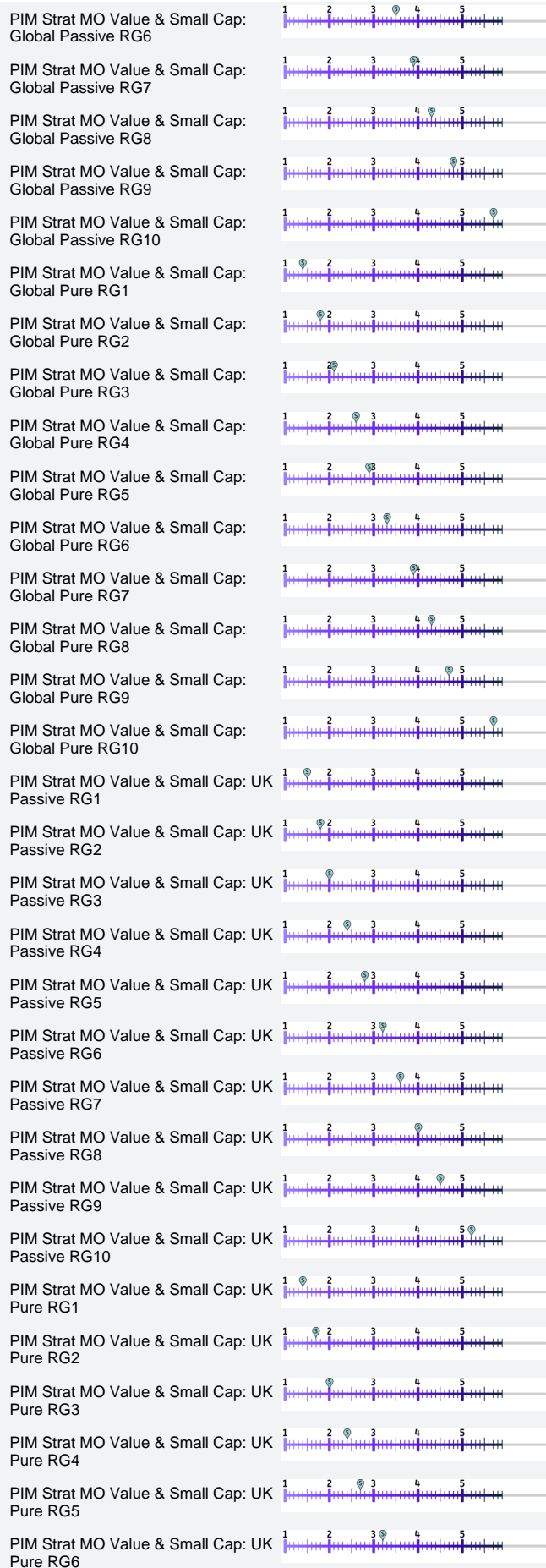


Parmenion

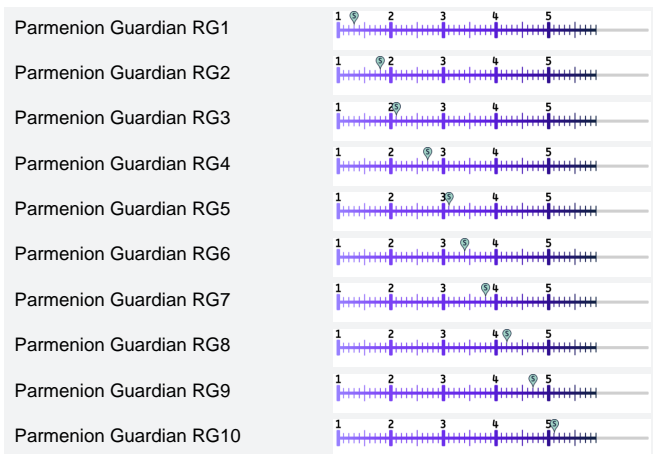


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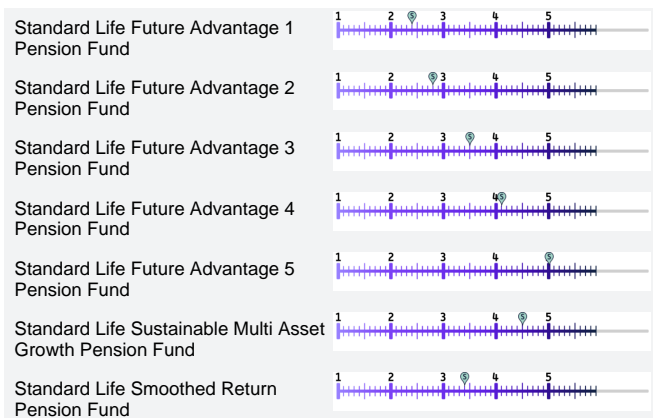


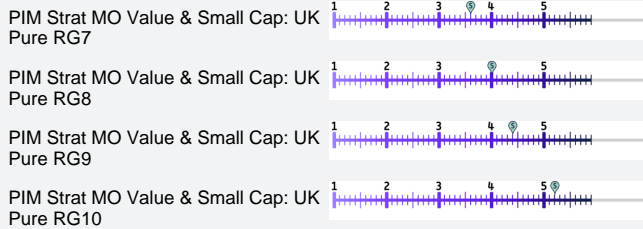


Parmenion

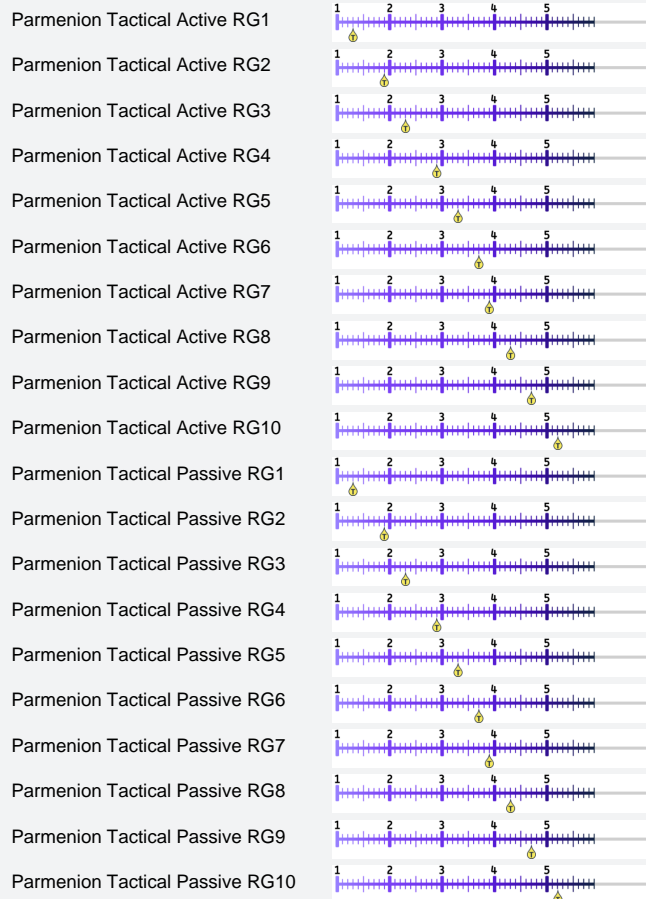


Standard Life
Part of Phoenix Group

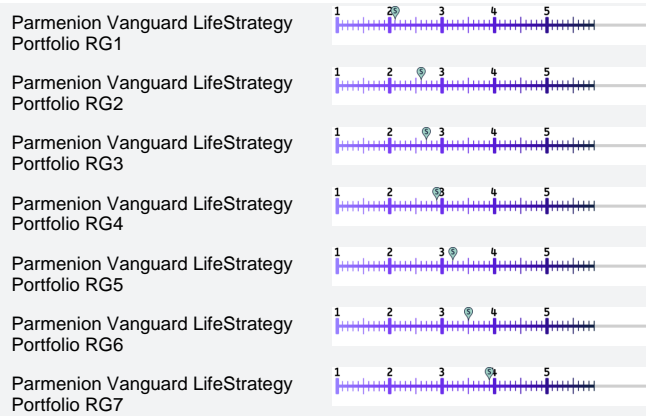




Parmenion



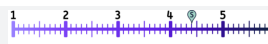
Parmenion



PREMIER MITON



Parmenion Vanguard LifeStrategy Portfolio RG8



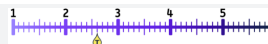
Parmenion Vanguard LifeStrategy Portfolio RG9



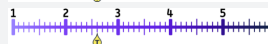
Parmenion Vanguard LifeStrategy Portfolio RG10



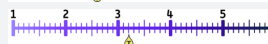
PruFund Cautious



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



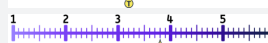
Planet 3



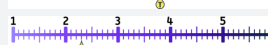
Planet 4



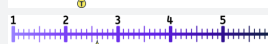
Planet 5



Risk Managed Active 1



Risk Managed Active 2



Risk Managed Active 3



Risk Managed Active 4



Risk Managed Active 5



Risk Managed Passive 1



Risk Managed Passive 2



Risk Managed Passive 3



Risk Managed Passive 4



Risk Managed Passive 5



MPS Global Growth (Direct & Platform)



MPS Growth (Direct & Platform)



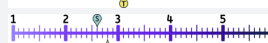
MPS Balanced (Direct & Platform)



MPS Income (Direct & Platform)



MPS Defensive (Direct & Platform)

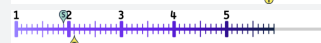


Quilter

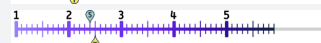
WealthSelect Responsible Active 10



WealthSelect Responsible Active 3



WealthSelect Responsible Active 4



WealthSelect Responsible Active 5



WealthSelect Responsible Active 6



WealthSelect Responsible Active 7



WealthSelect Responsible Active 8



WealthSelect Responsible Active 9



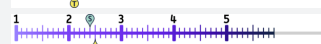
WealthSelect Responsible Blend 10



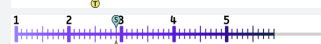
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WealthSelect Responsible Blend 4



WealthSelect Responsible Blend 5



WealthSelect Responsible Blend 6



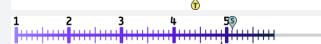
WealthSelect Responsible Blend 7



WealthSelect Responsible Blend 8



WealthSelect Responsible Blend 9



WealthSelect Responsible Passive 10



WealthSelect Responsible Passive 3



WealthSelect Responsible Passive 4



WealthSelect Responsible Passive 5



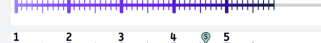
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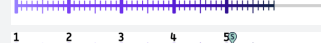
WealthSelect Responsible Passive 7



WealthSelect Responsible Passive 8



WealthSelect Responsible Passive 9

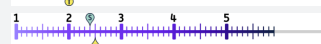


RATHBONES

Bespoke Strategy 1



Bespoke Strategy 2



Bespoke Strategy 3



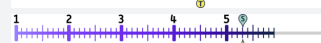
Bespoke Strategy 4



Bespoke Strategy 5

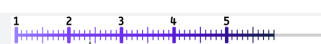


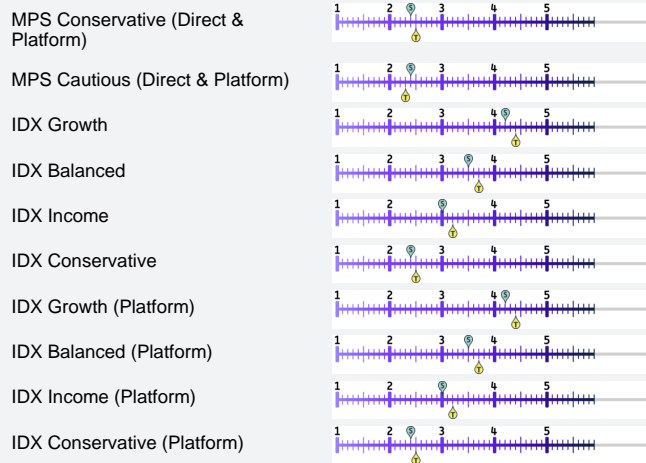
Bespoke Strategy 6



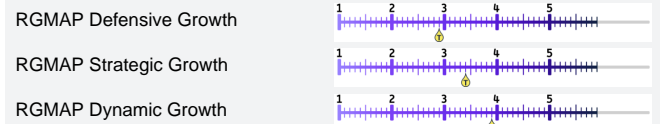
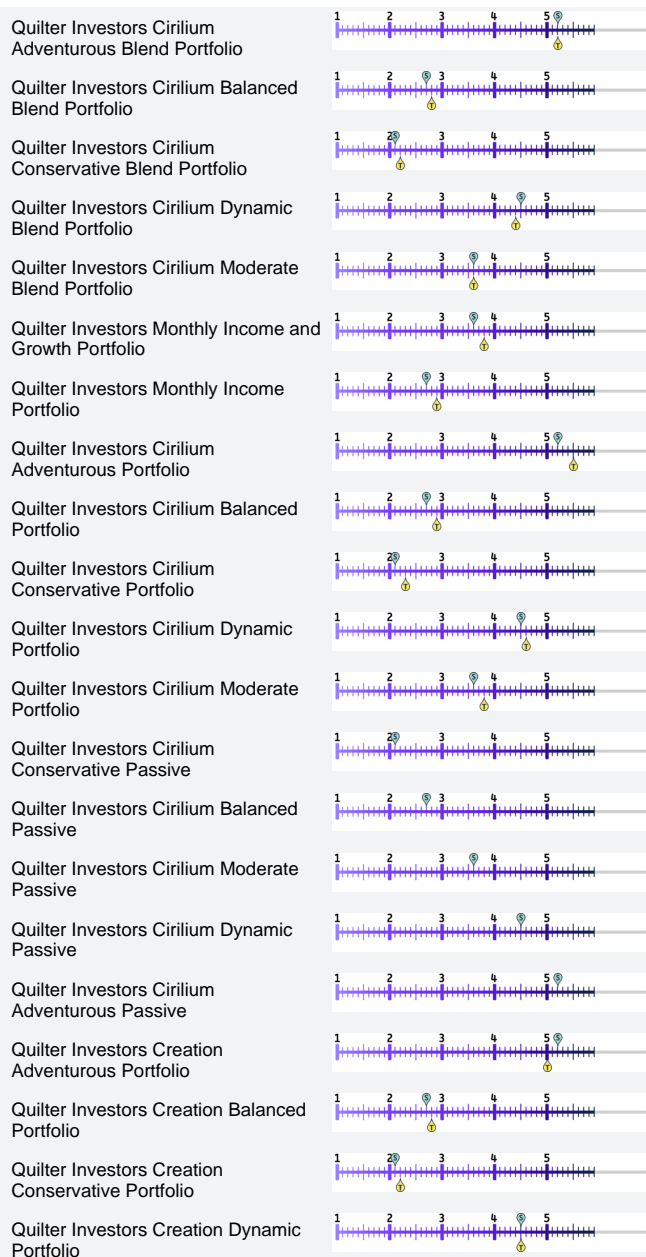
RATHBONES

RGMAP Total Return

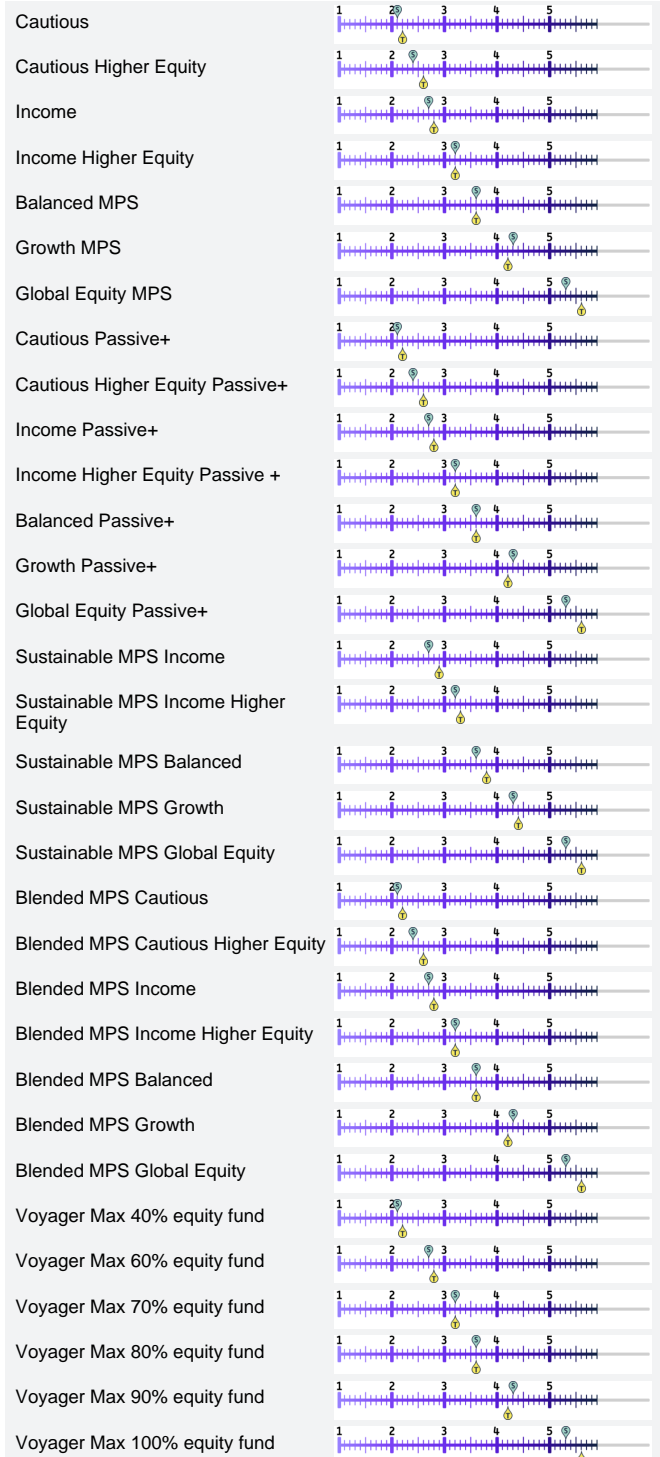




Quilter
Investors



Brewin
Dolphin



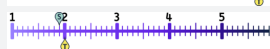


Quilter

WealthSelect Managed Active 10



WealthSelect Managed Active 3



WealthSelect Managed Active 4



WealthSelect Managed Active 5



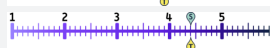
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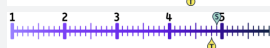
WealthSelect Managed Active 7



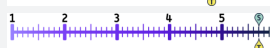
WealthSelect Managed Active 8



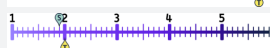
WealthSelect Managed Active 9



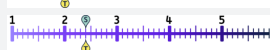
WealthSelect Managed Blend 10



WealthSelect Managed Blend 3



WealthSelect Managed Blend 4



WealthSelect Managed Blend 5



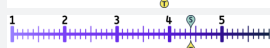
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WealthSelect Managed Blend 7



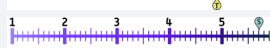
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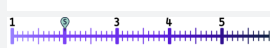
WealthSelect Managed Blend 9



WealthSelect Managed Passive 10



WealthSelect Managed Passive 3



WealthSelect Managed Passive 4



WealthSelect Managed Passive 5



WealthSelect Managed Passive 6



WealthSelect Managed Passive 7



WealthSelect Managed Passive 8

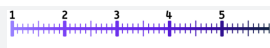


WealthSelect Managed Passive 9

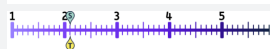


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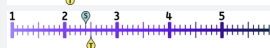
WealthSelect Sustainable Active 10



WealthSelect Sustainable Active 3



WealthSelect Sustainable Active 4



WealthSelect Sustainable Active 5



WealthSelect Sustainable Active 6



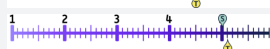
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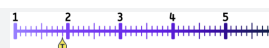
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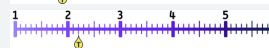
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RL GMAP Diversified Bond



RL GMAP Defensive



RL GMAP Balanced



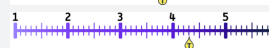
RL GMAP Moderate Growth



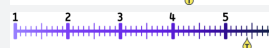
RL GMAP Growth



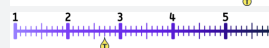
RL GMAP Adventurous



RL GMAP Dynamic Equity



Royal London Sustainable Managed Growth Trust



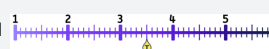
Royal London Sustainable Corporate Bond Trust



Royal London Sustainable World Trust



Royal London Sustainable Diversified Trust



Royal London Sustainable Leaders Trust



Royal London Global Sustainable Equity Fund

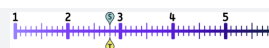


Royal London Sustainable Growth Fund



RSMR Portfolio Services

RSMR Responsible Cautious



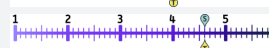
RSMR Responsible Balanced



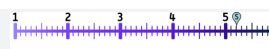
RSMR Responsible Growth



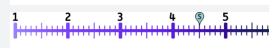
RSMR Responsible Dynamic



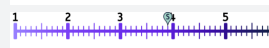
Pension Portfolio 1



Pension Portfolio 2



Pension Portfolio 3



Pension Portfolio A



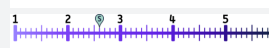
Pension Portfolio B



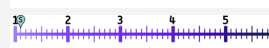
Pension Portfolio 4



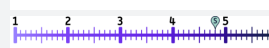
Pension Portfolio C



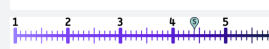
Pension Portfolio 5



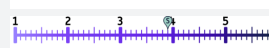
Premier Pension Portfolio 1



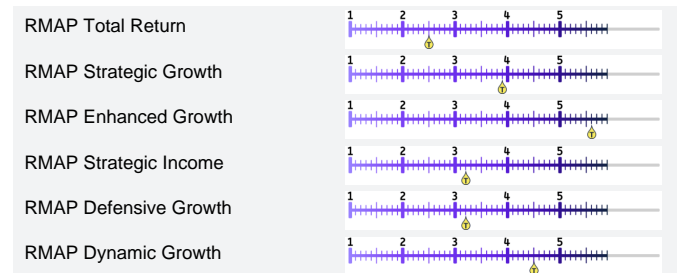
Premier Pension Portfolio 2



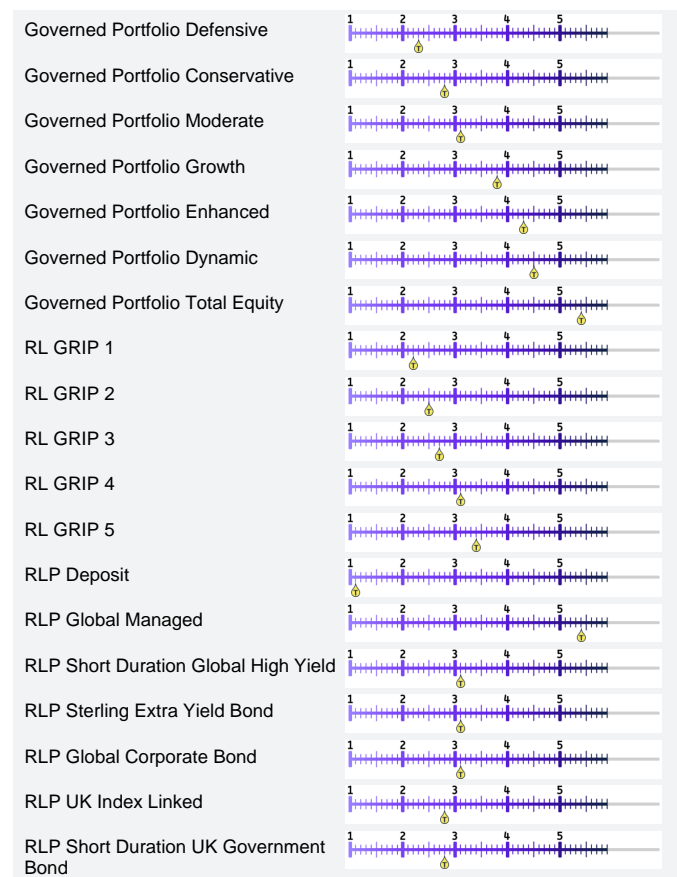
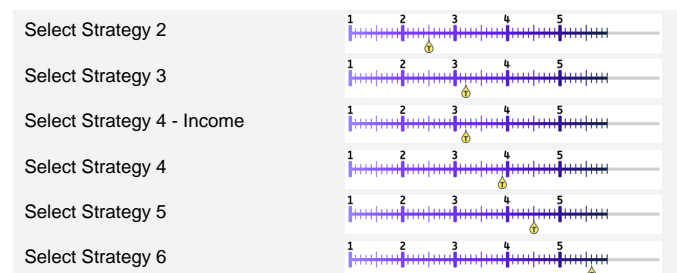
Premier Pension Portfolio 3



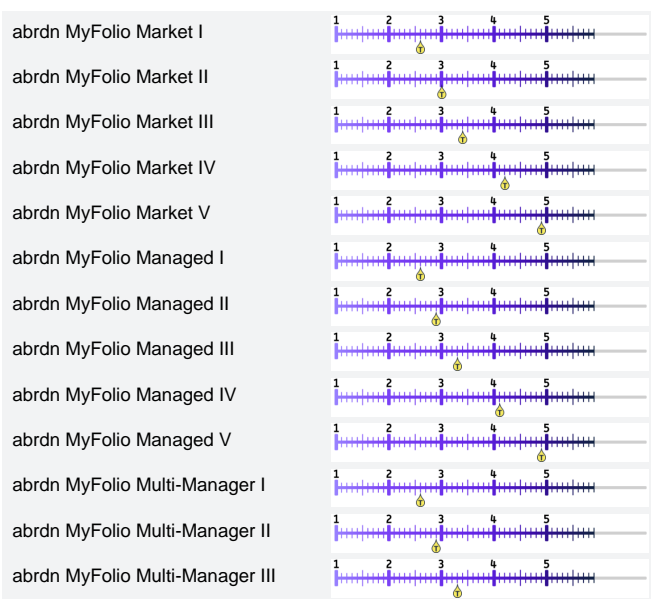
RATHBONES



RATHBONES

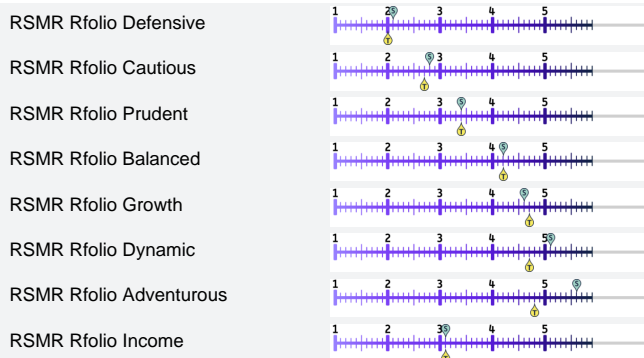


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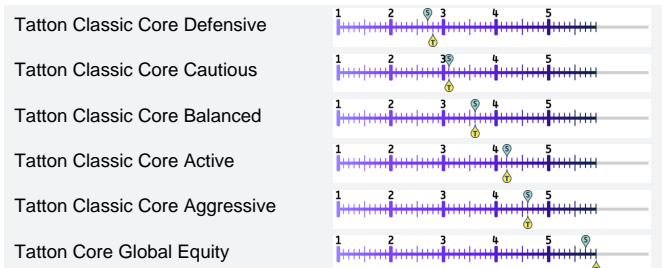
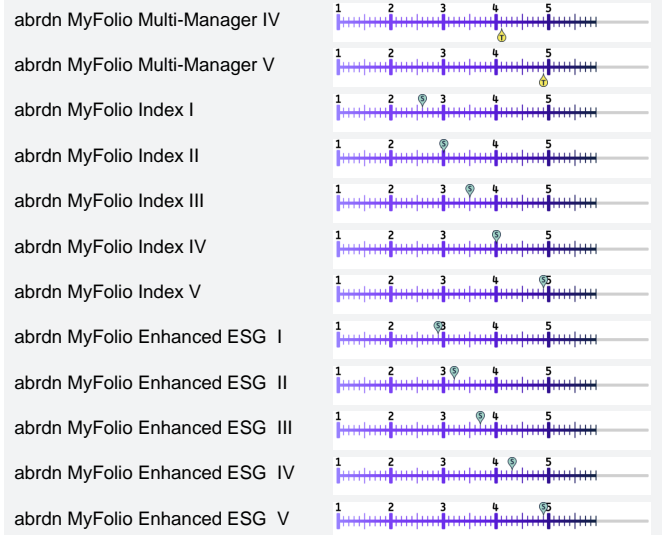
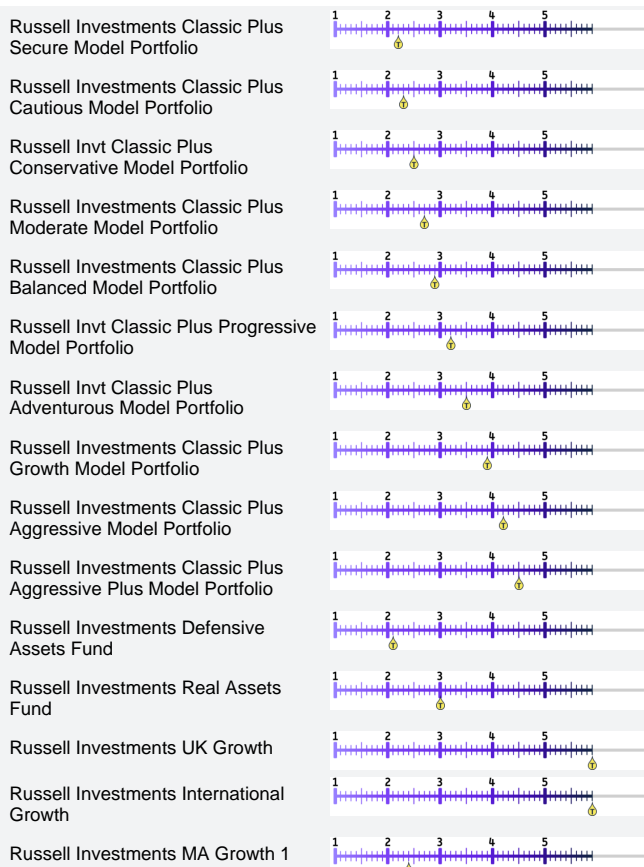




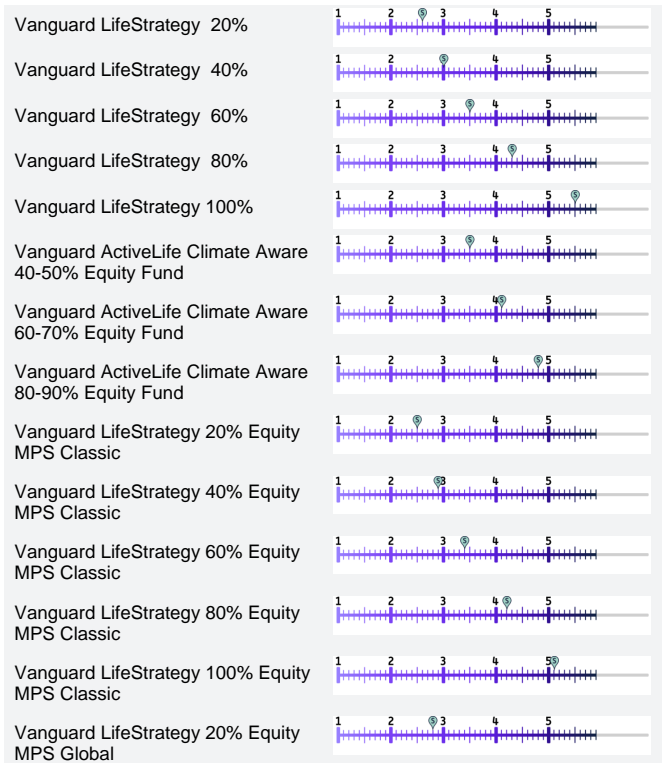
RSMR Portfolio Services

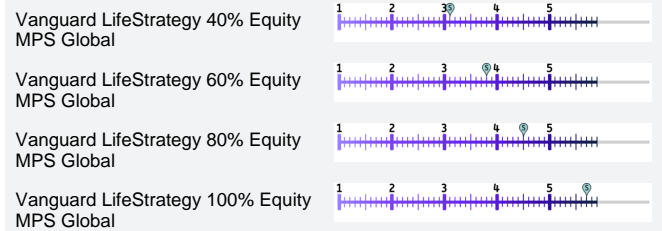
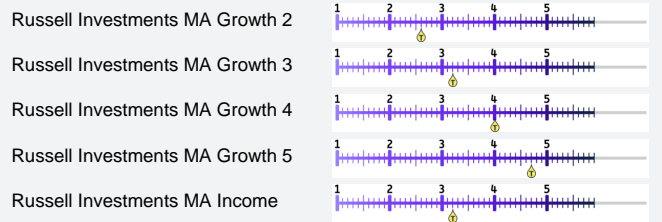


Russell Investments

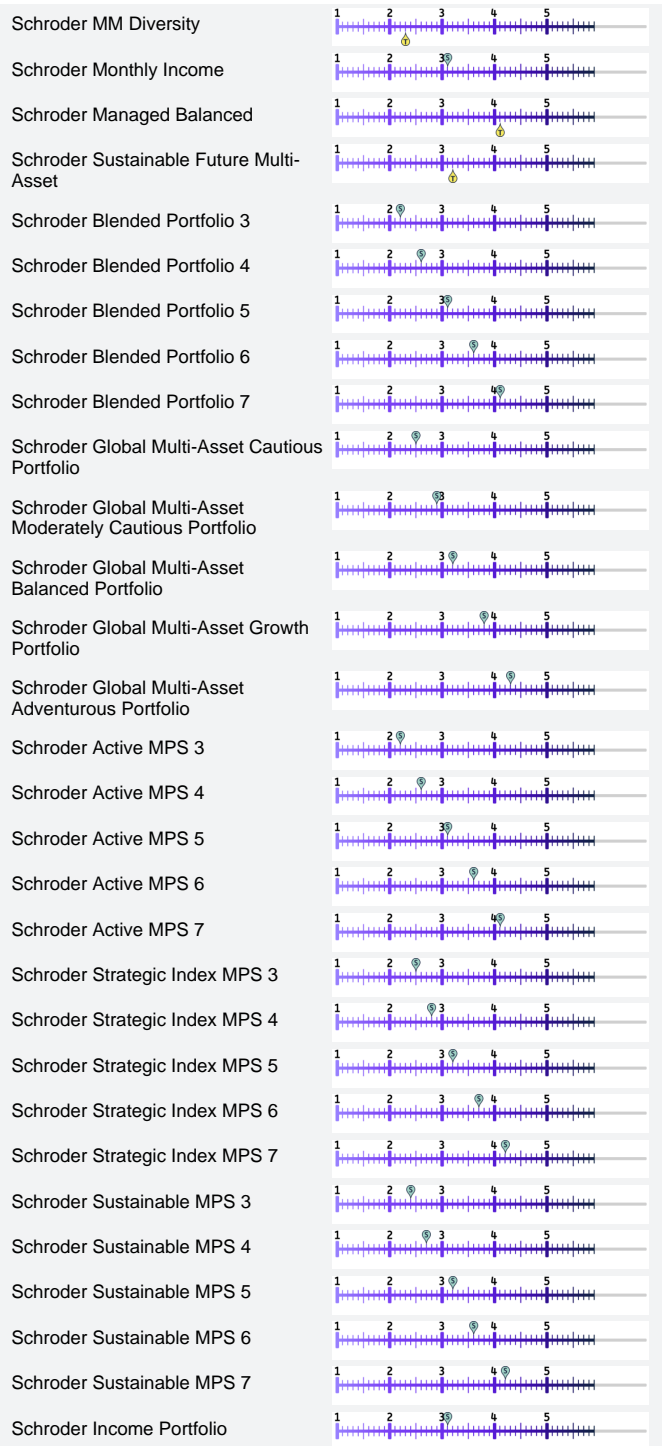


Vanguard

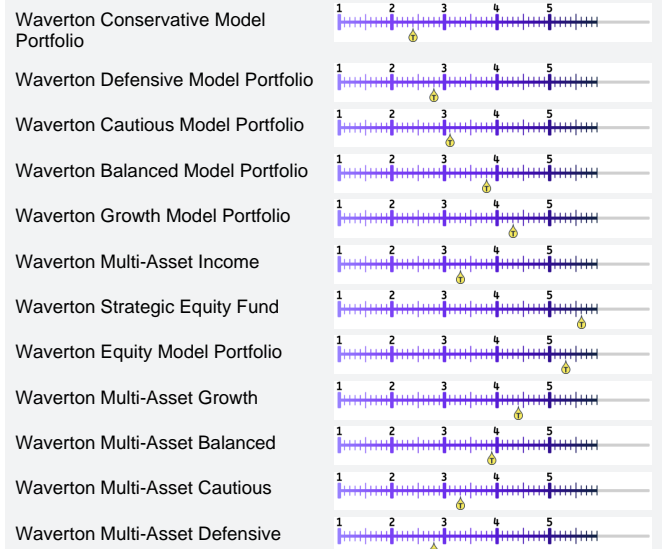


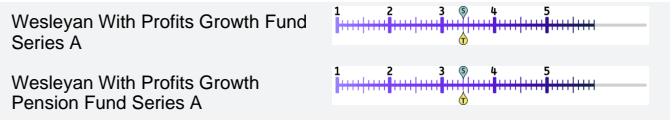


Schroders



WAVERTON
INVESTMENT MANAGEMENT

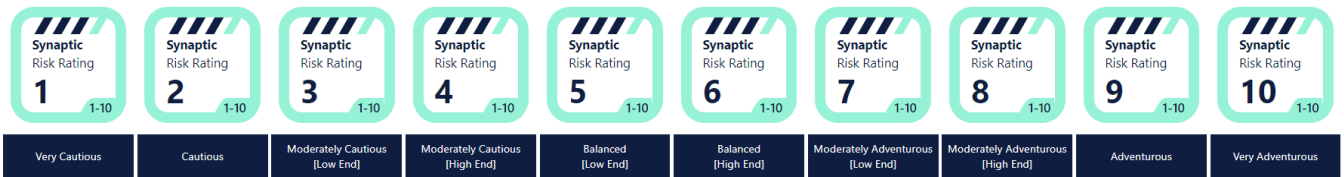




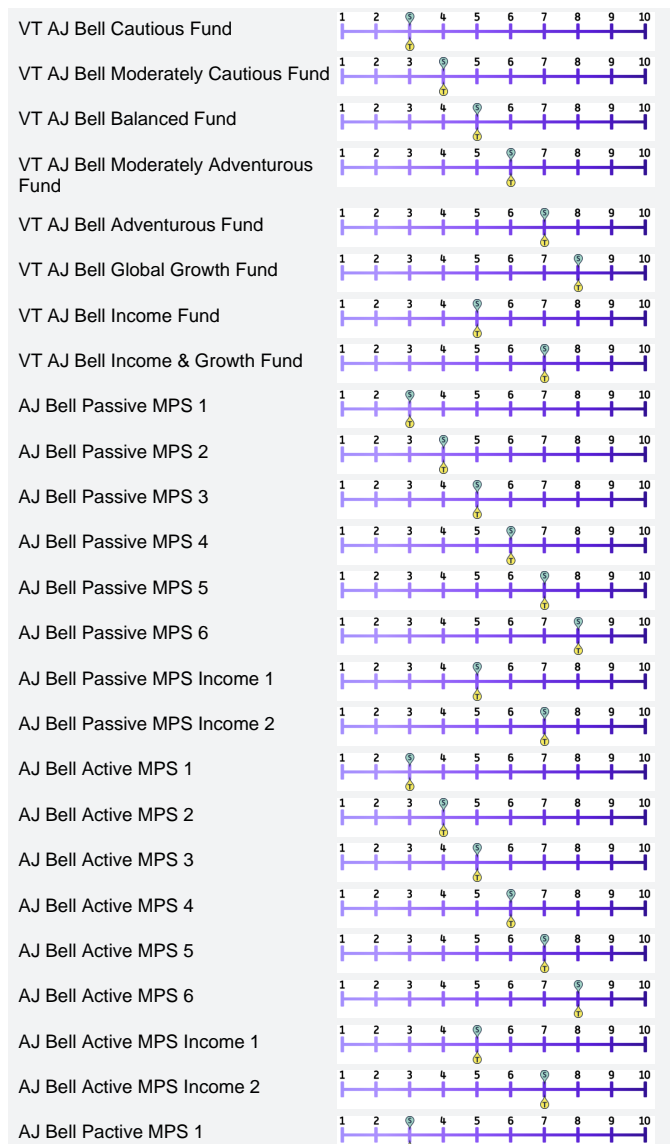
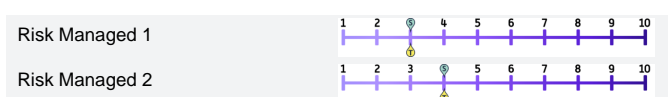
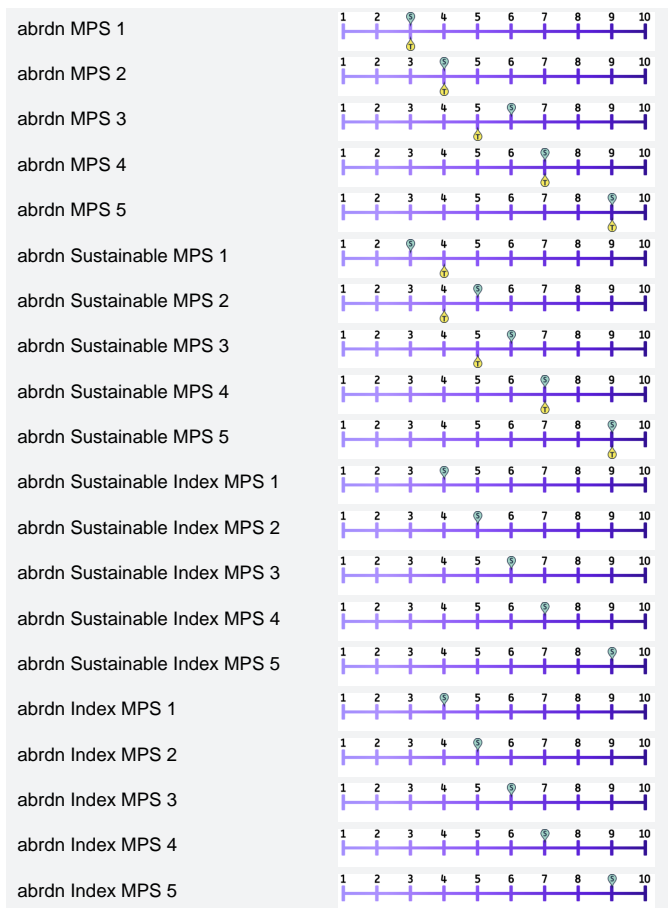
(s) These portfolios were constructed with short investment timelines (5 year) in mind.

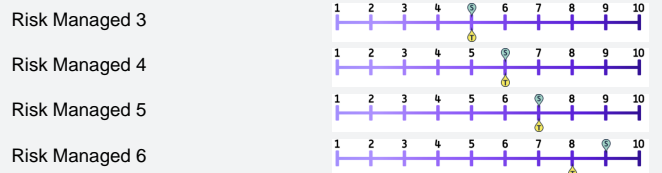
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.

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.

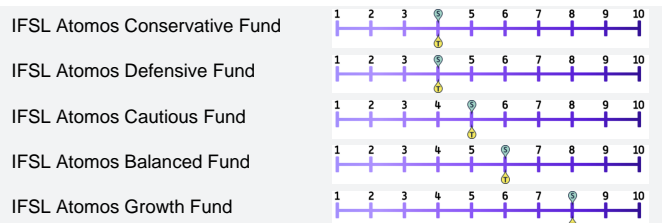


Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation

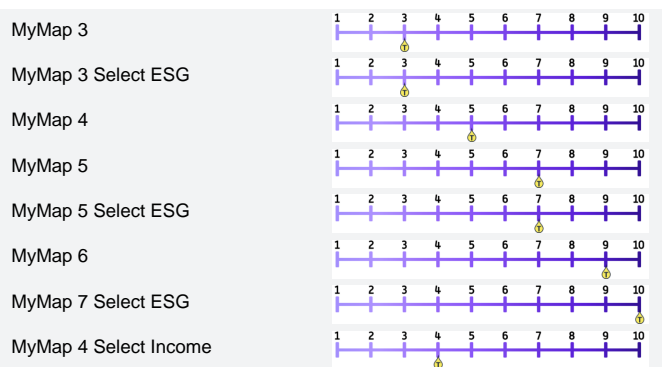




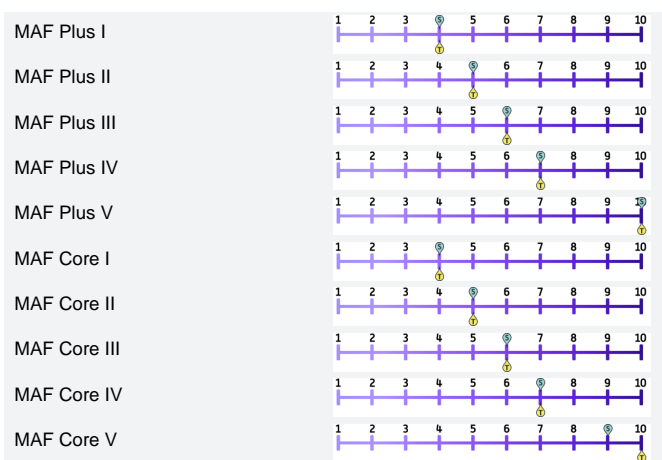
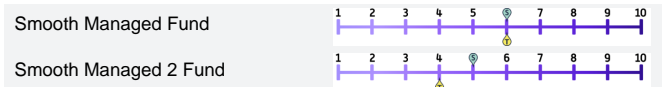
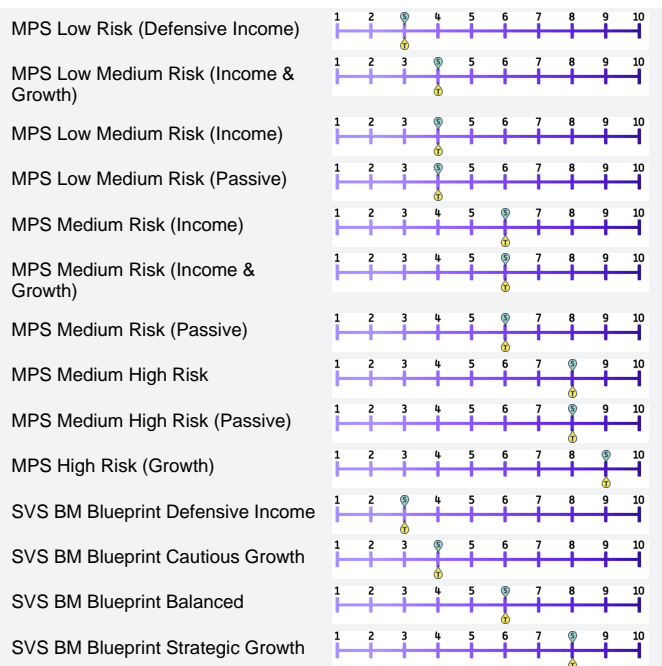
atomos
wealth & financial wellbeing



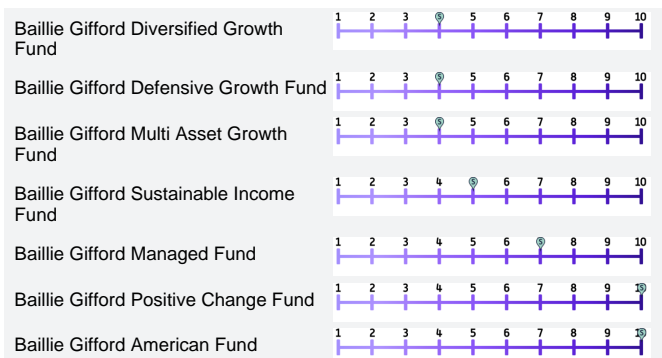
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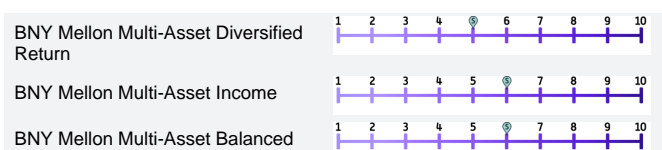
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MACDONALD**

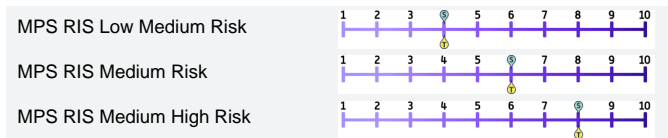


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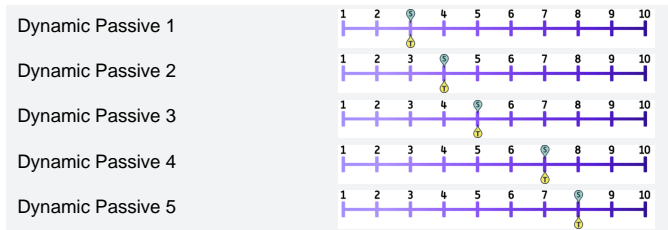


BNY MELLON
INVESTMENT MANAGEMENT

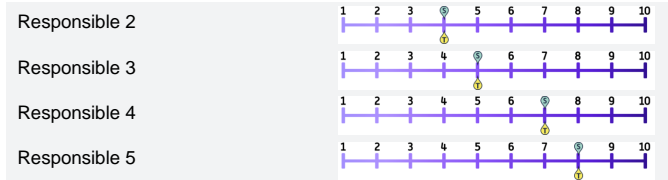




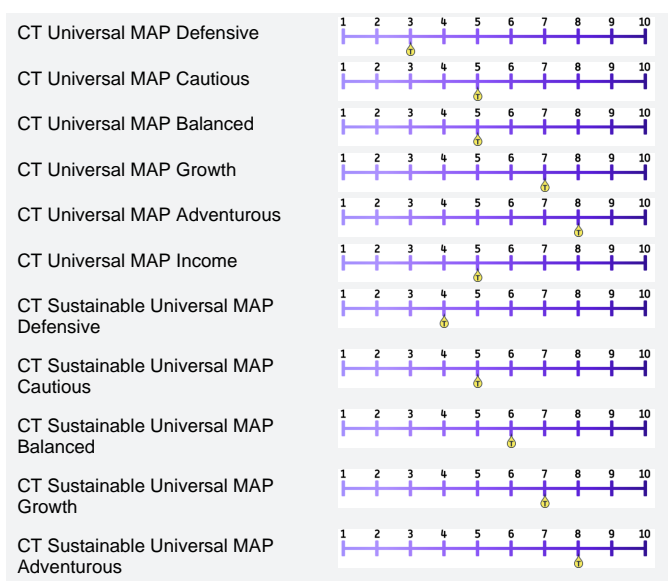
CHARLES STANLEY



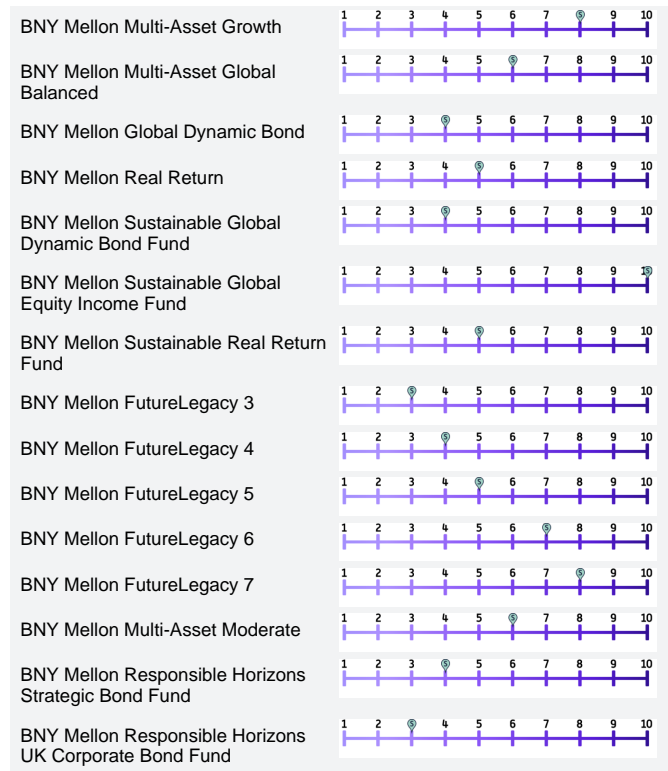
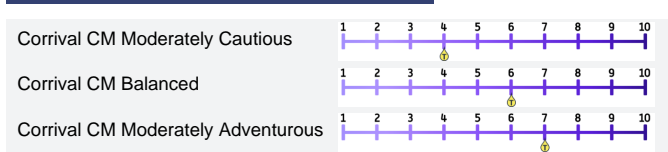
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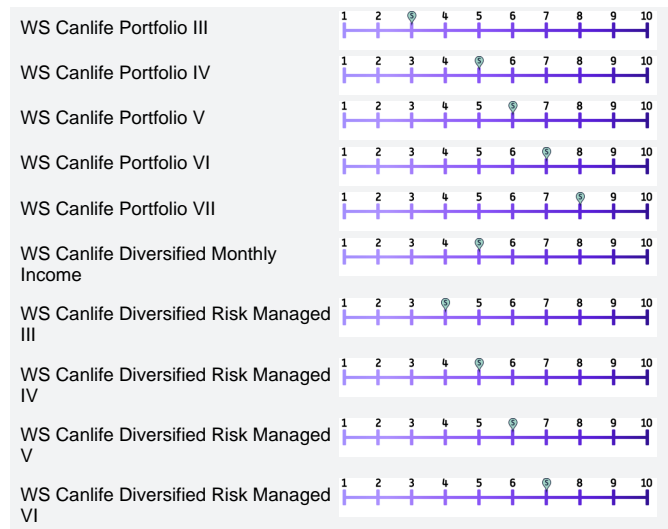
COLUMBIA THREADNEEDLE INVESTMENTS



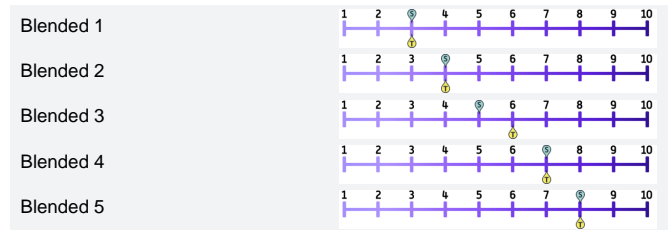
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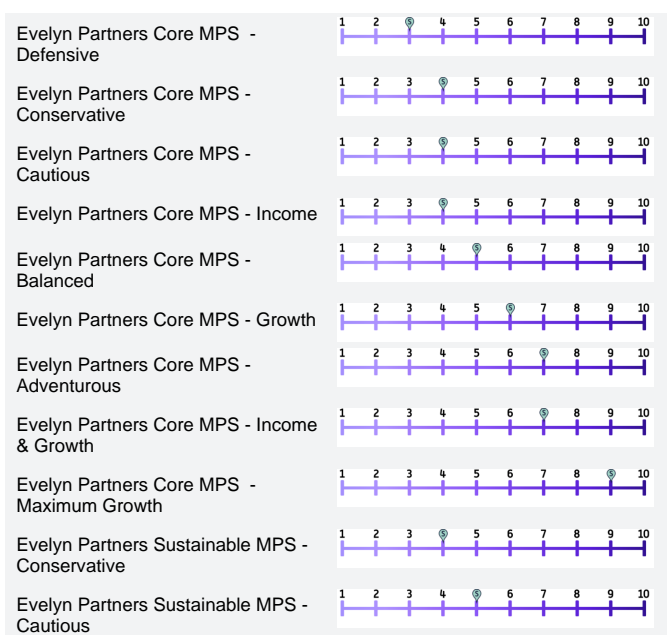
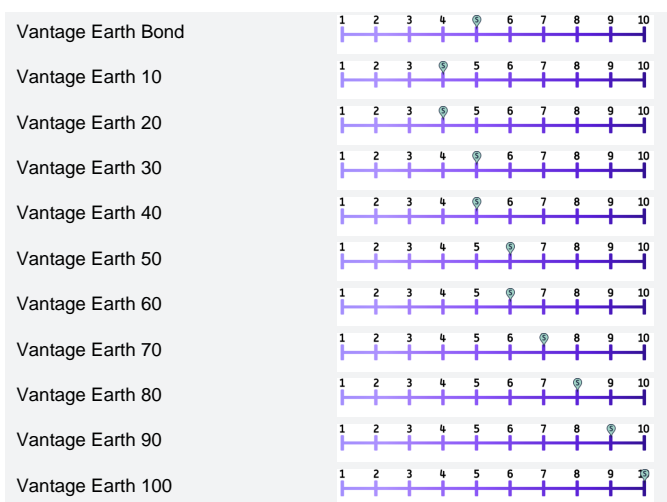
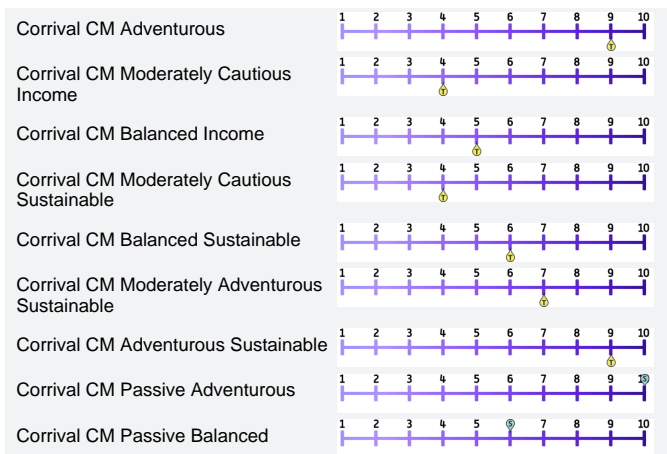


canada life Asset Management

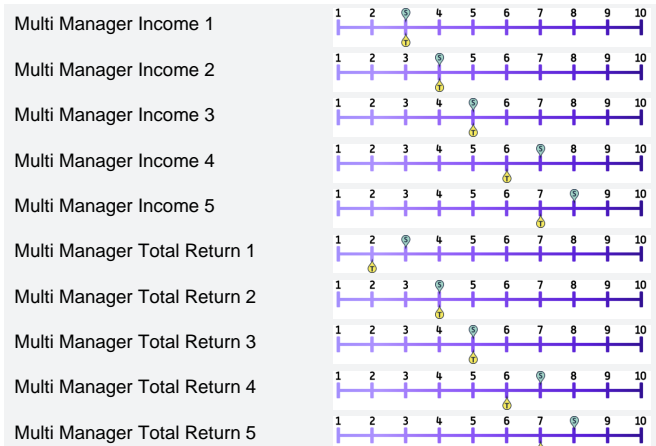


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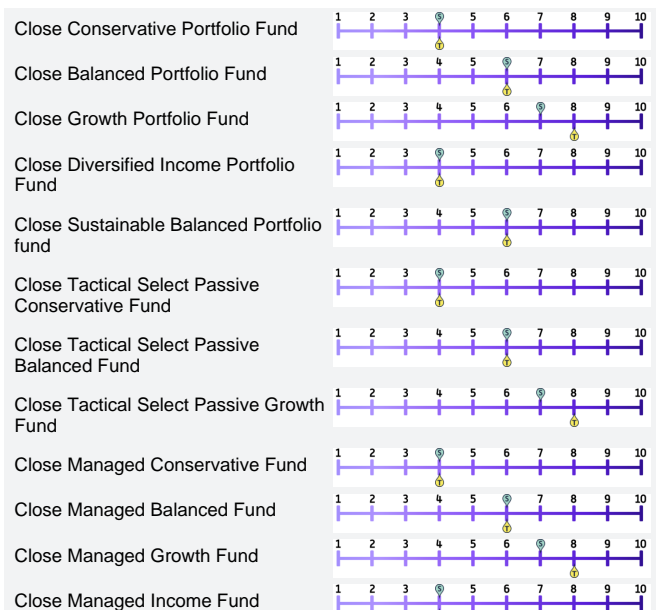
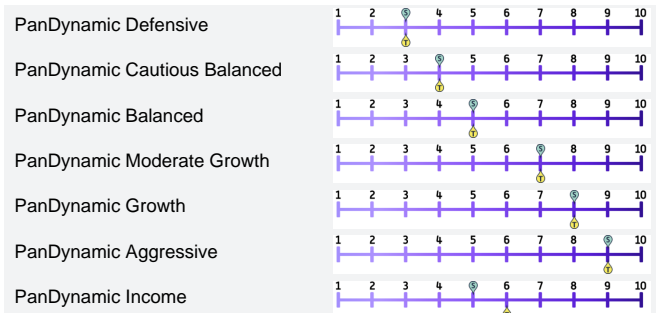


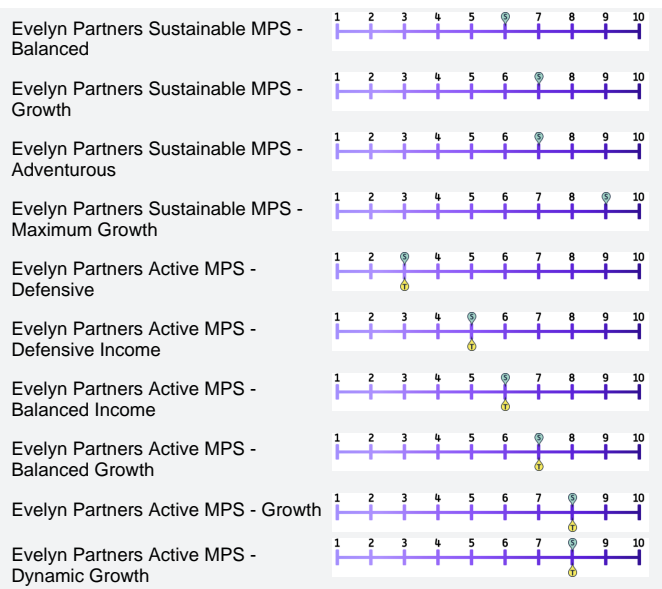


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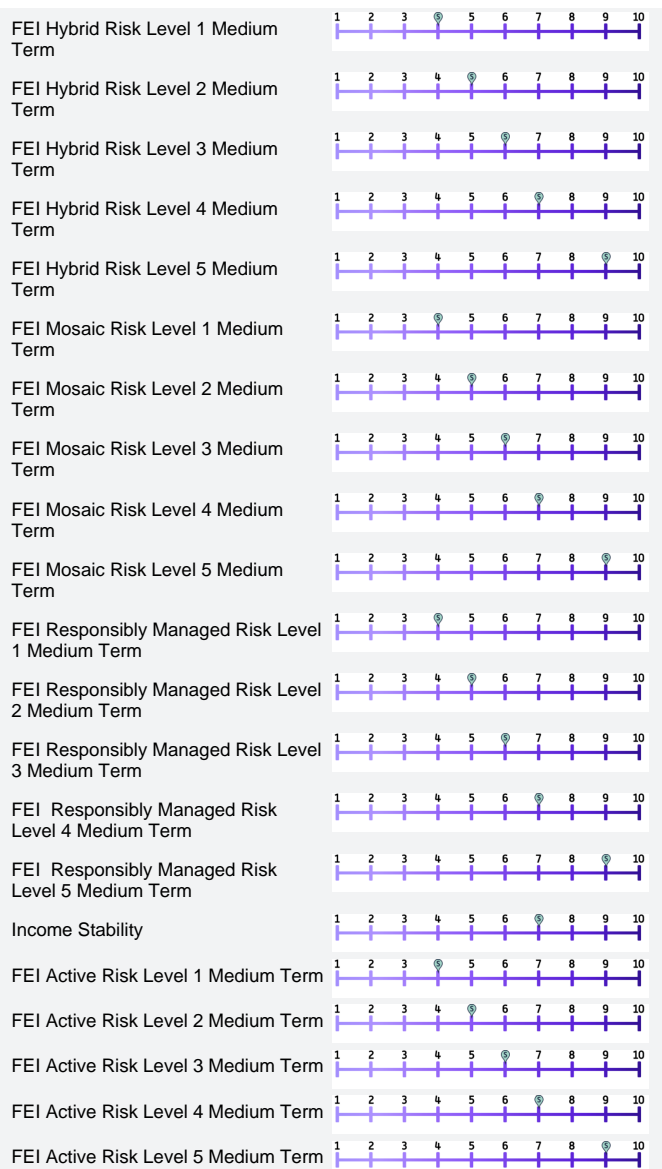


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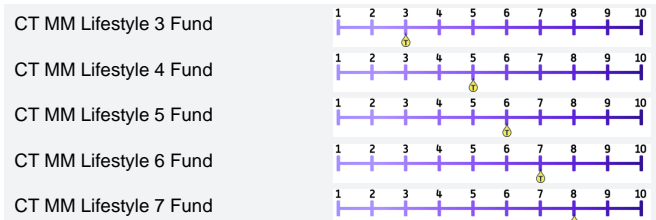




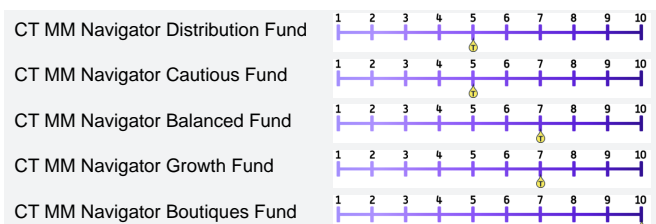
FE Investments



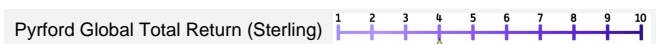
COLUMBIA THREADNEEDLE INVESTMENTS



COLUMBIA THREADNEEDLE INVESTMENTS

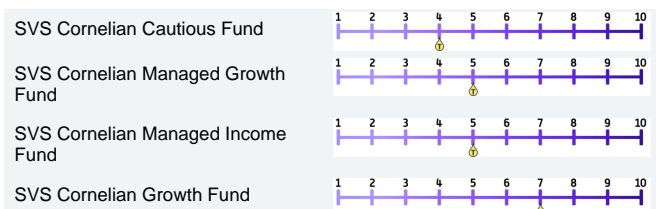


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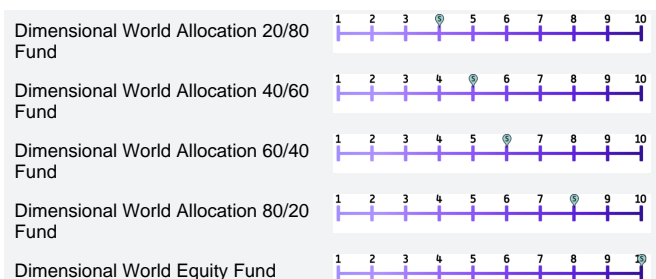


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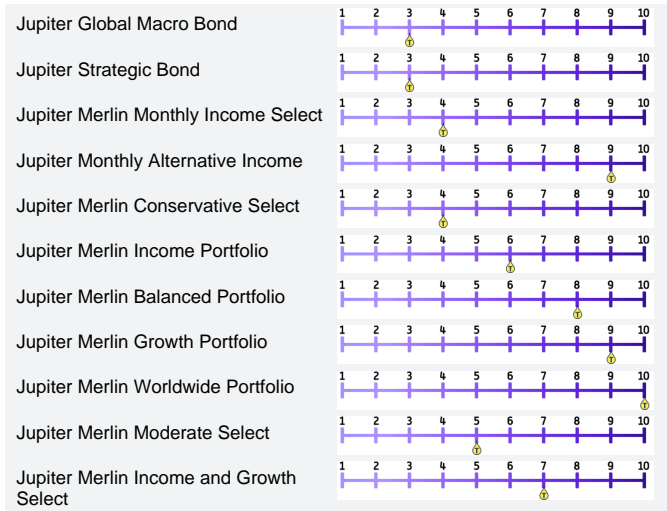
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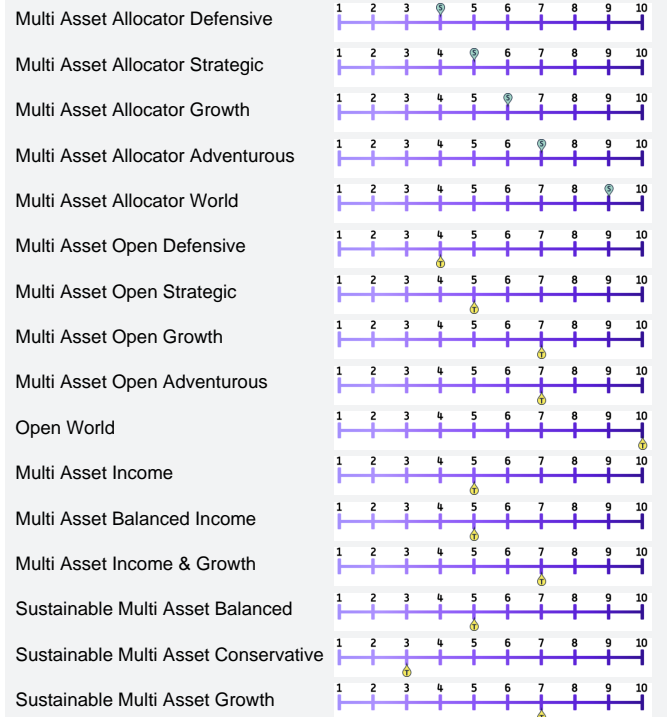
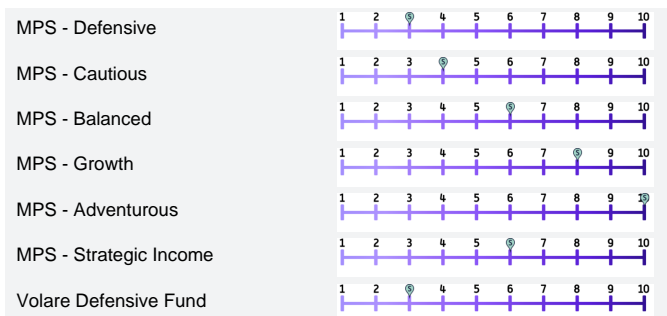
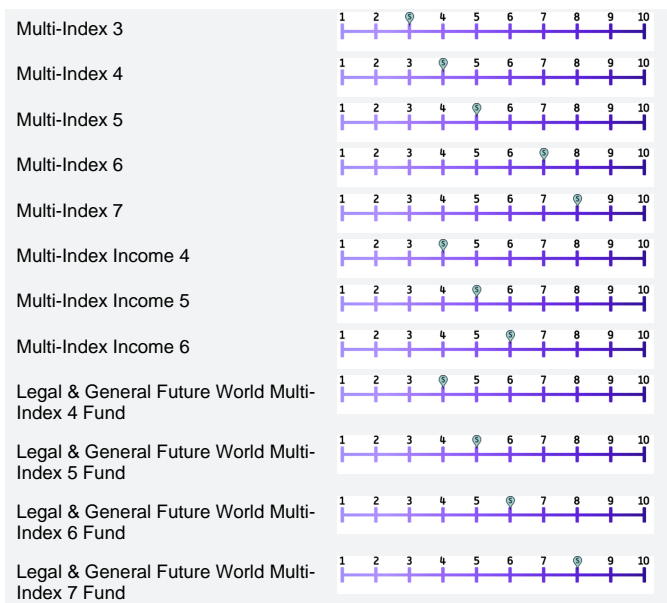
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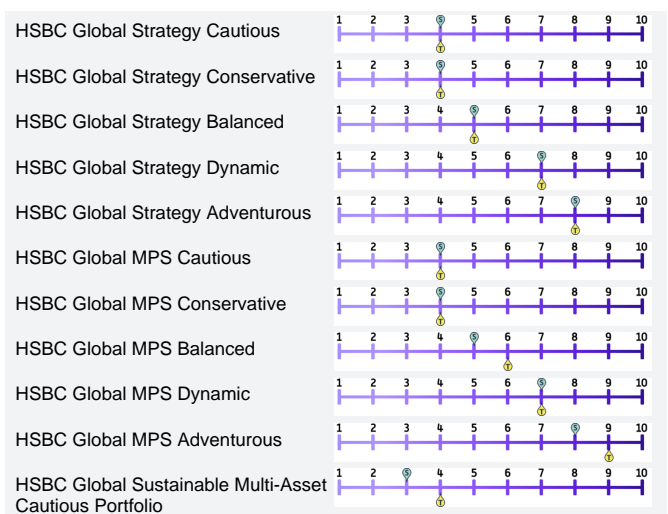
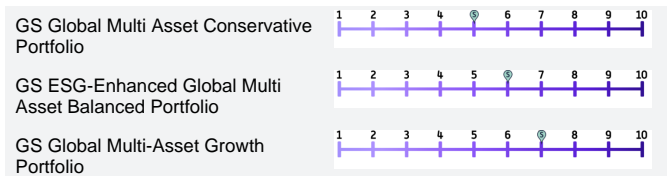
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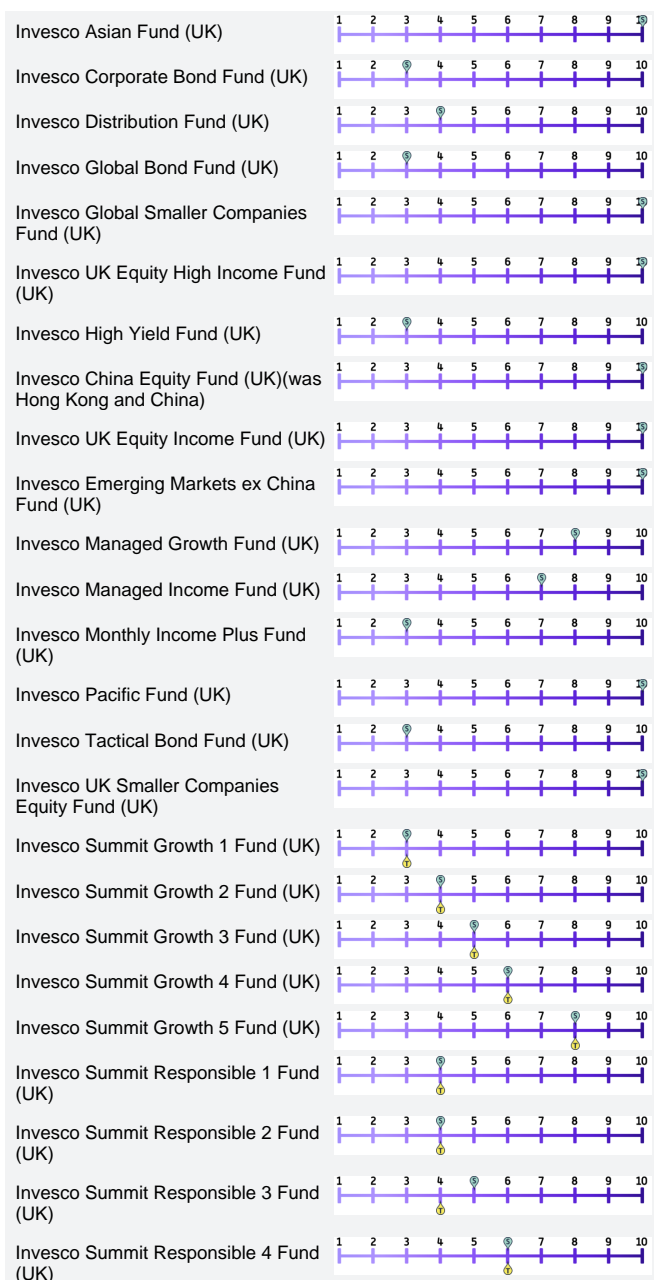
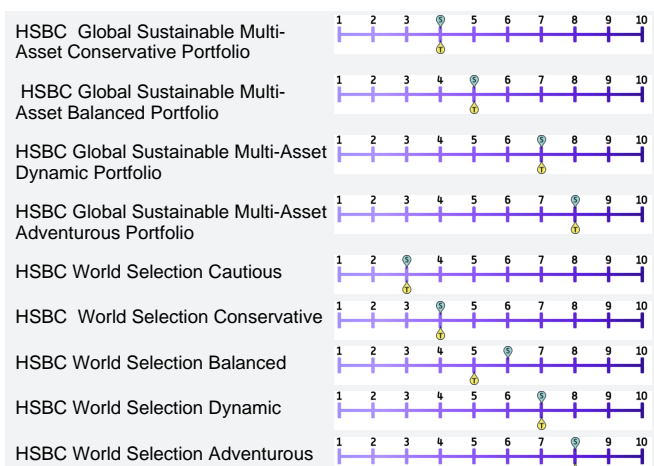
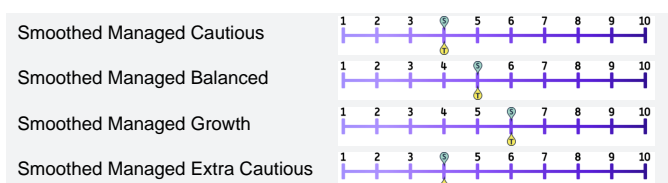
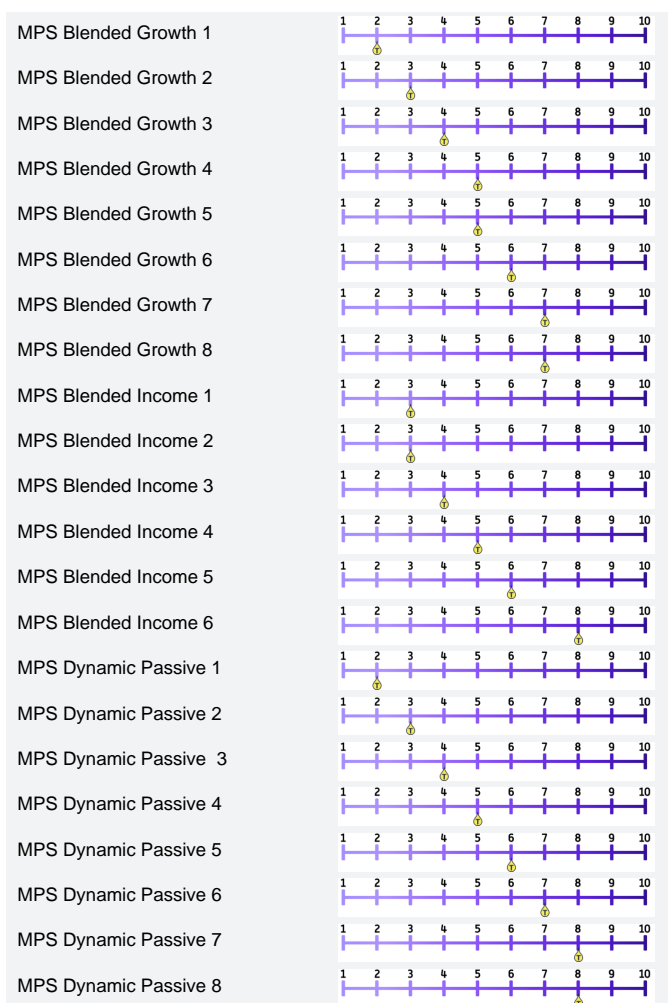
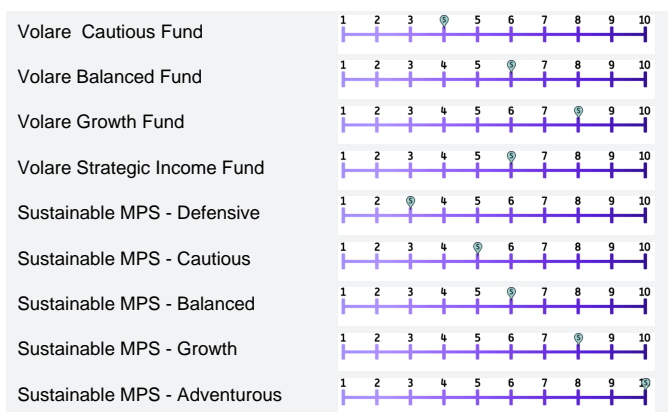


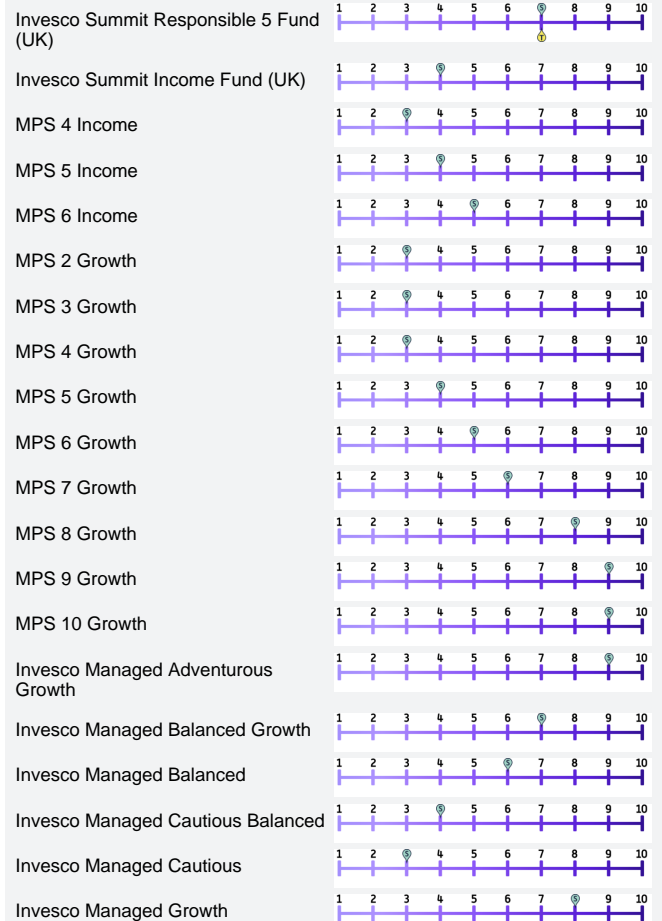
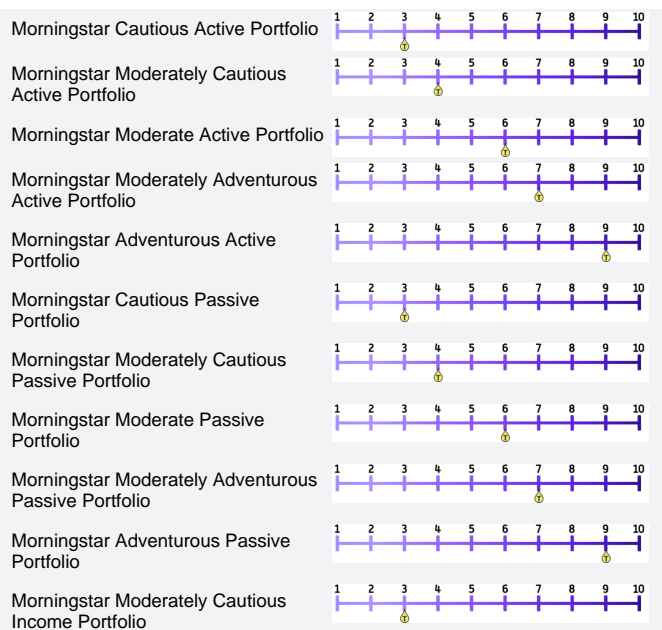
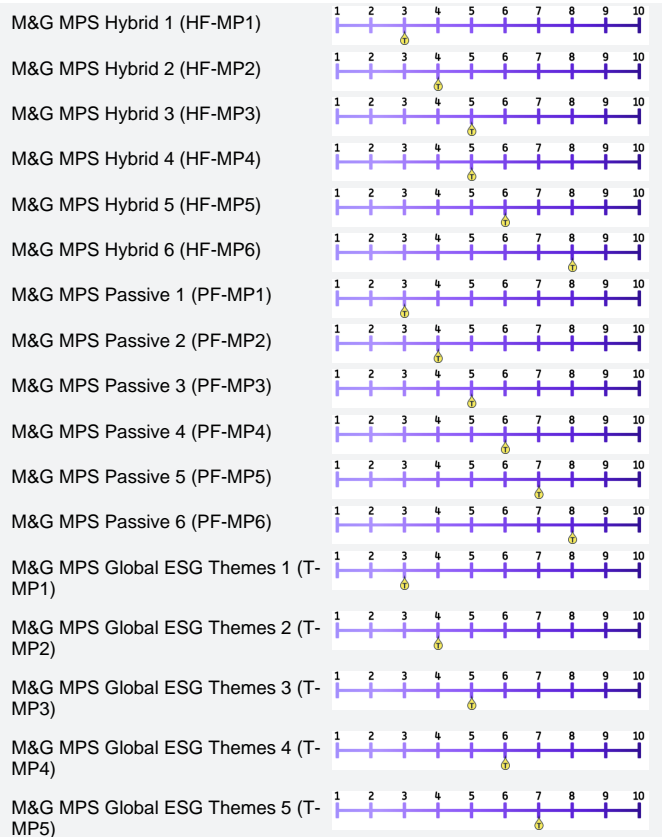
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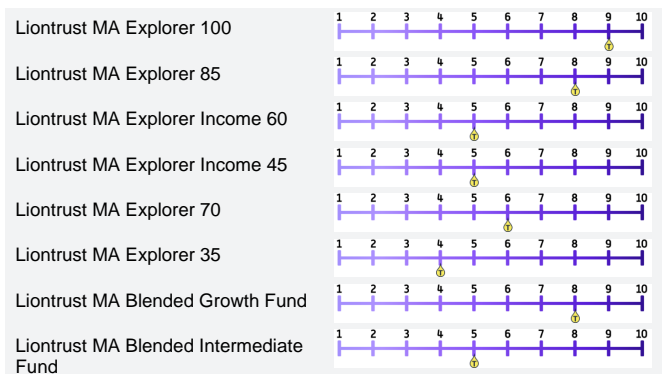
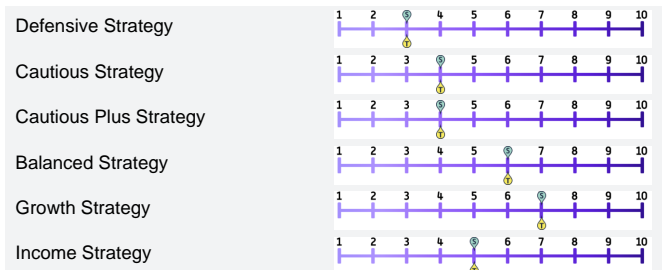
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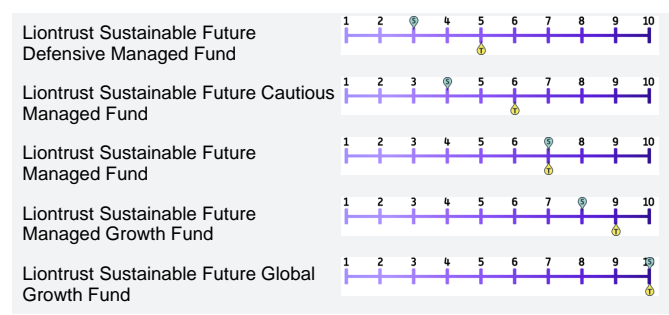
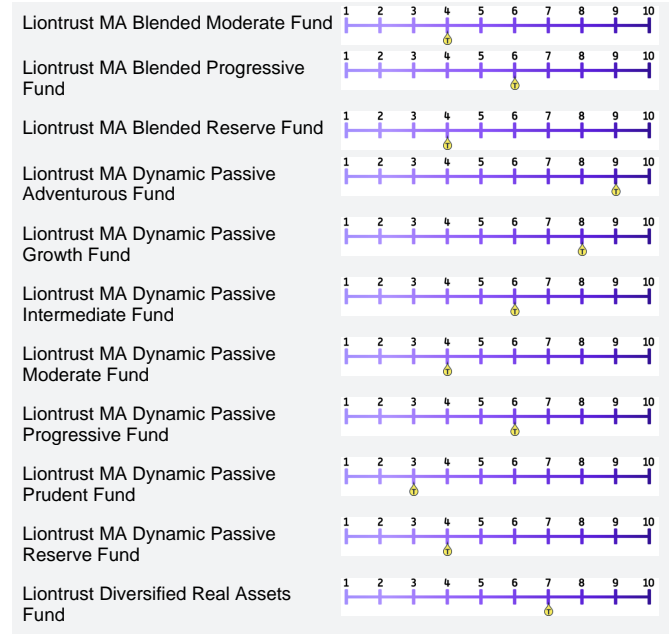
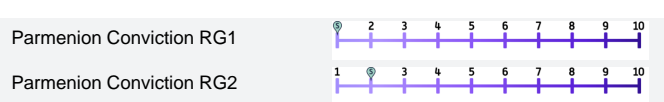
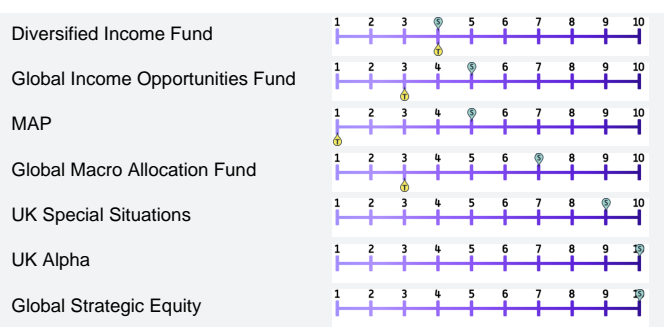
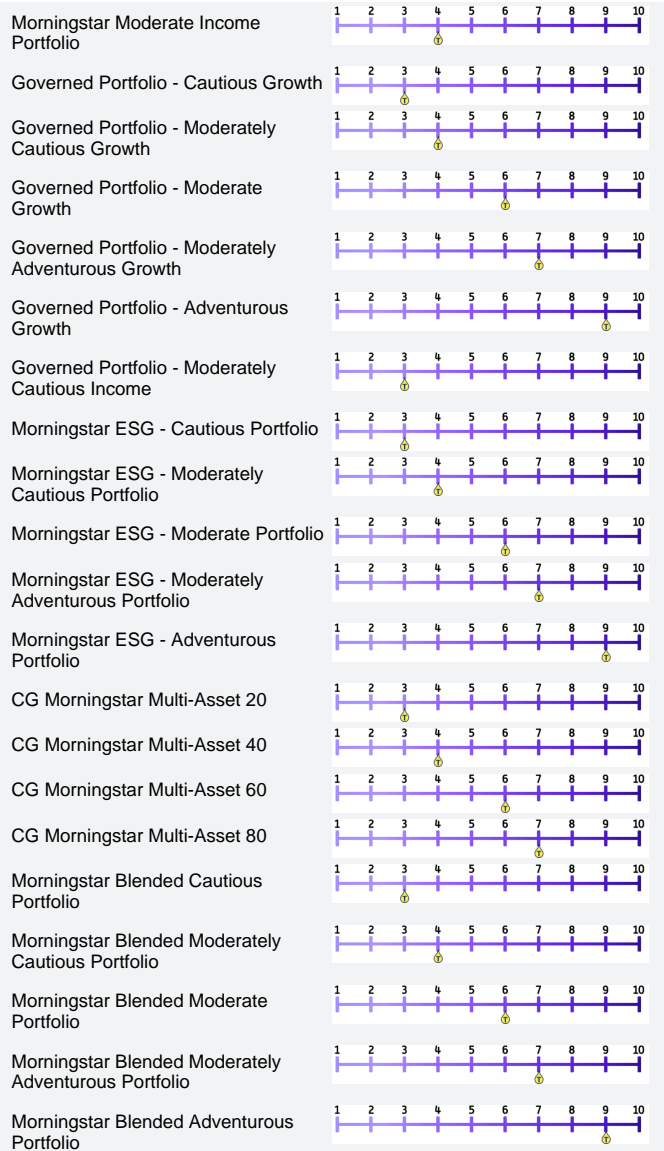


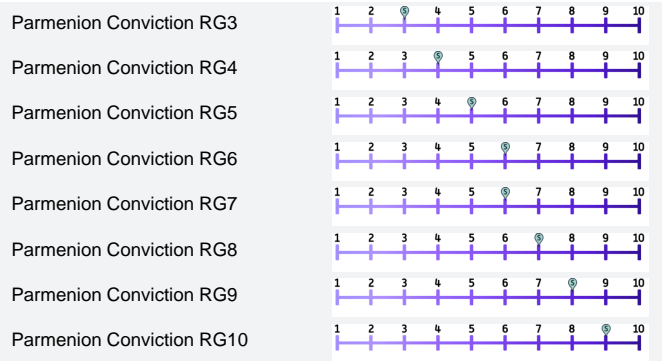




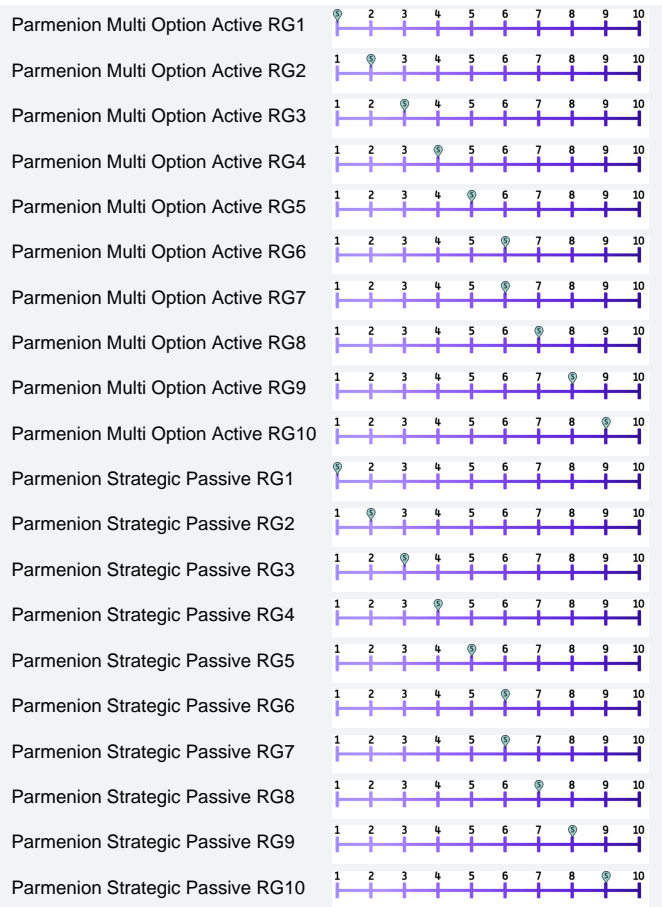
Incorporating
Investec Wealth &
Investment (UK)



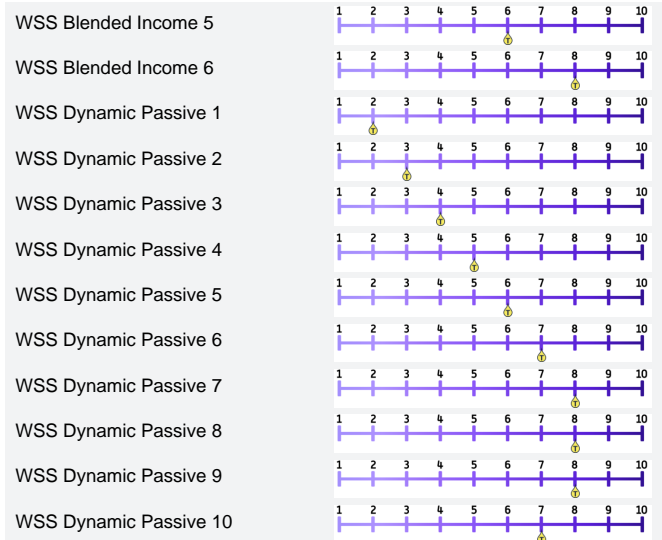
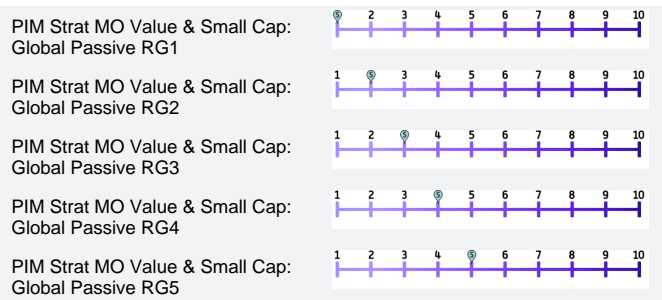




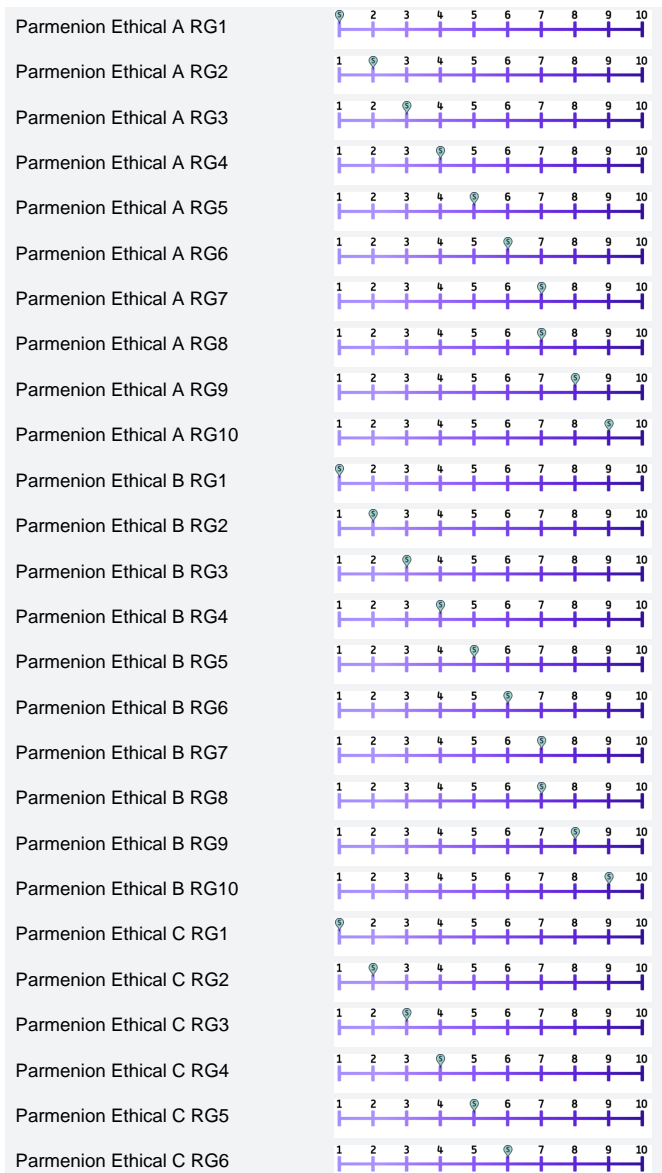
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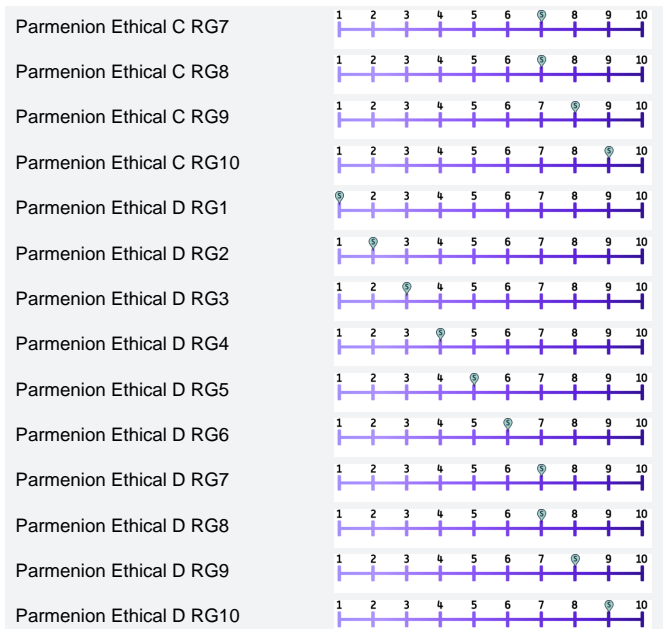
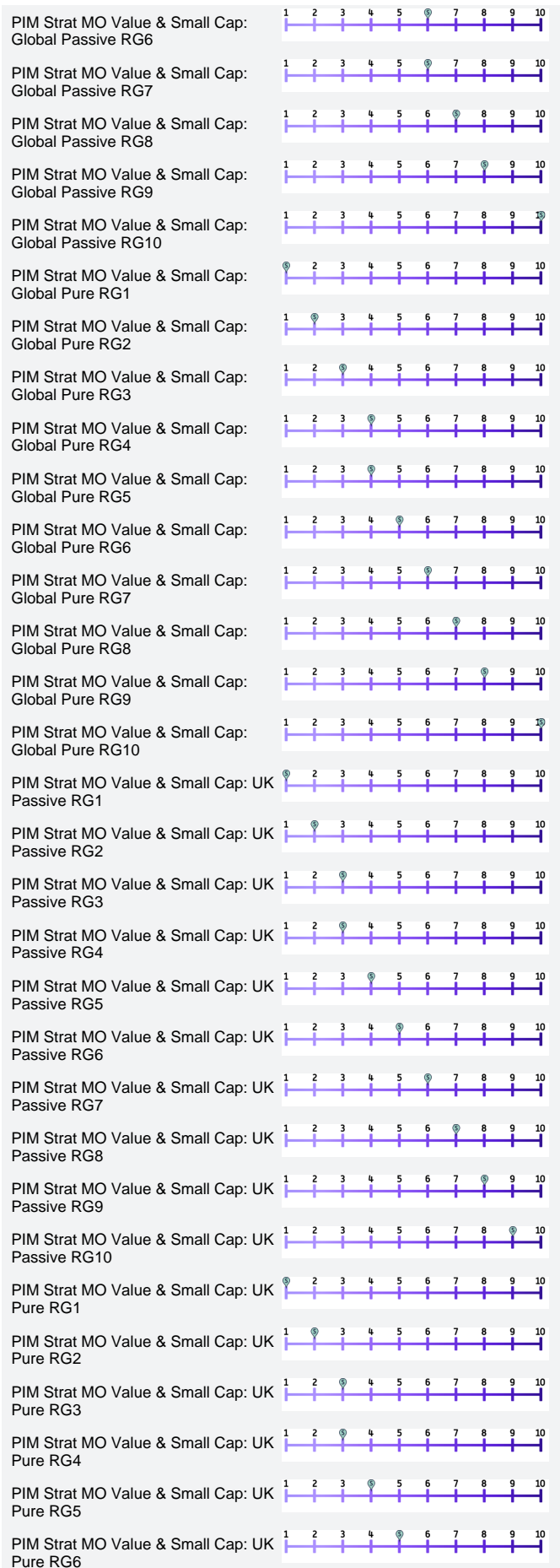


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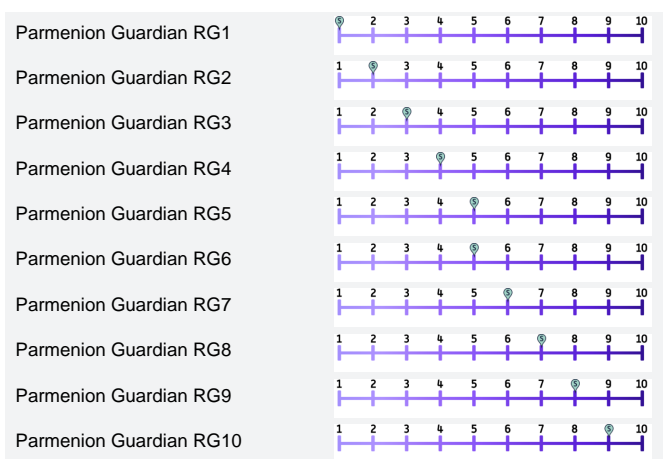


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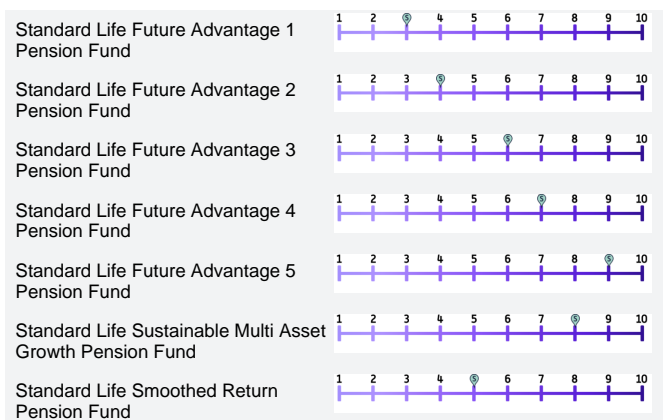


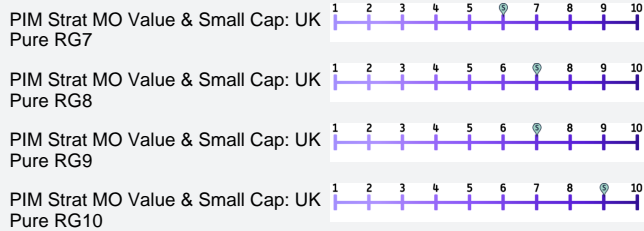


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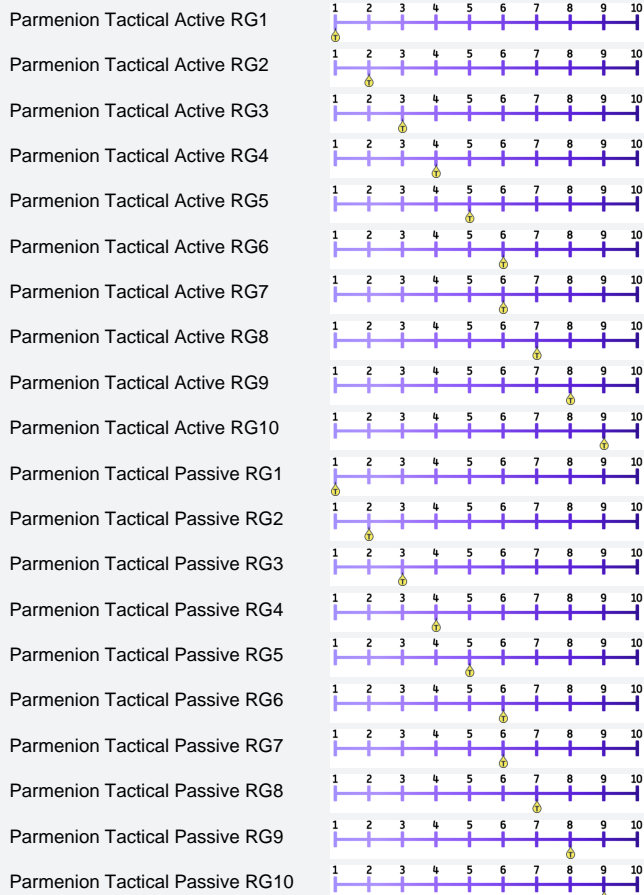


Standard Life
Part of Phoenix Group





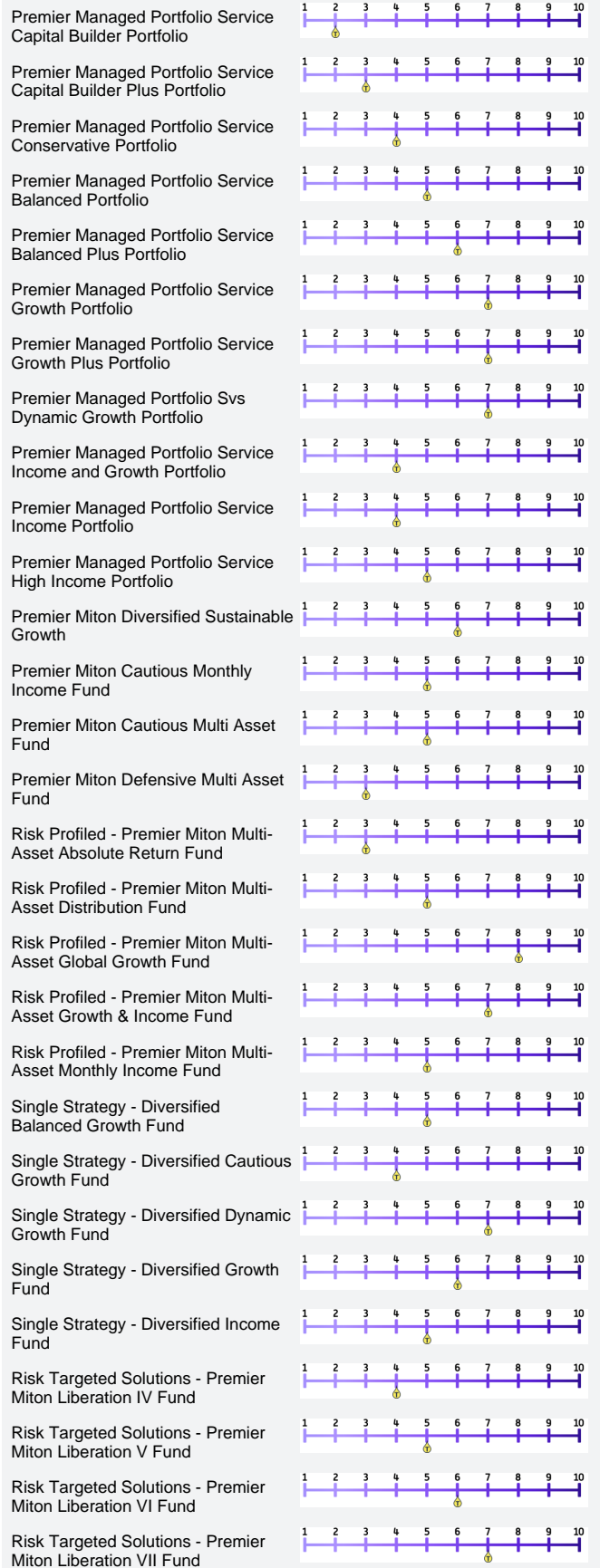
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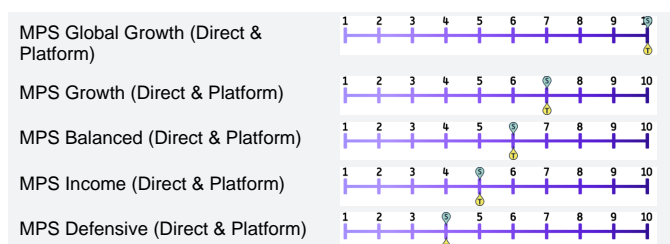
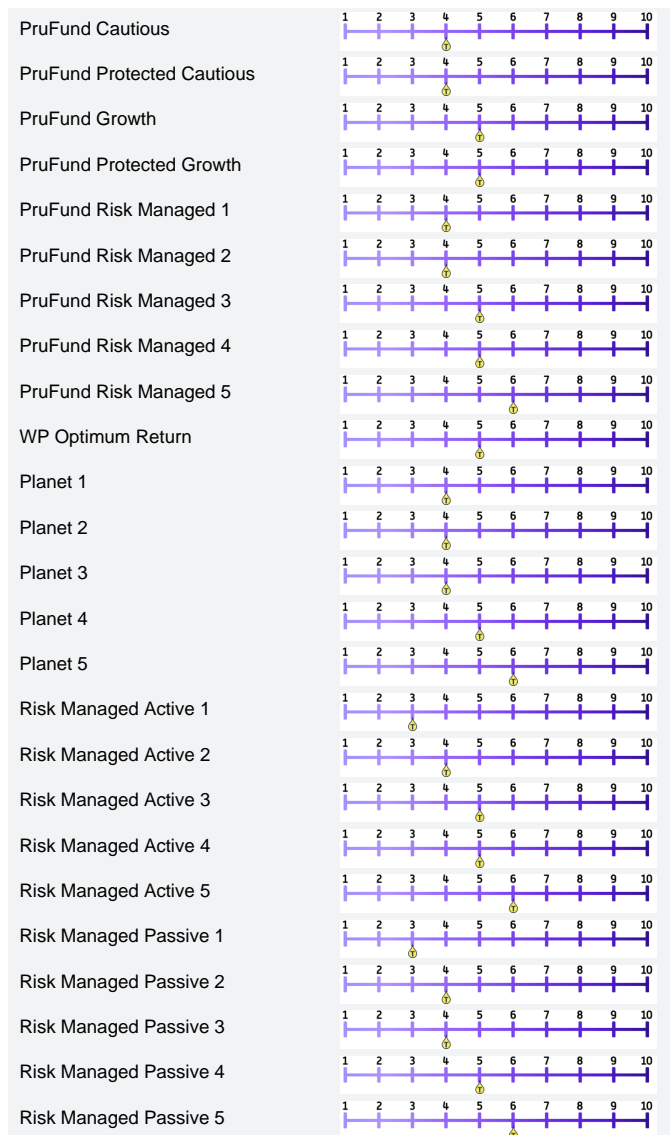
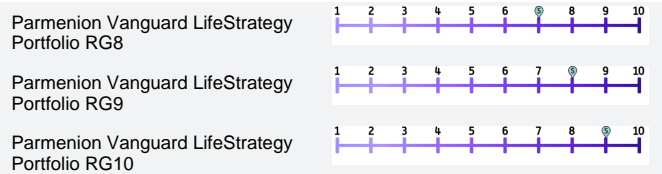


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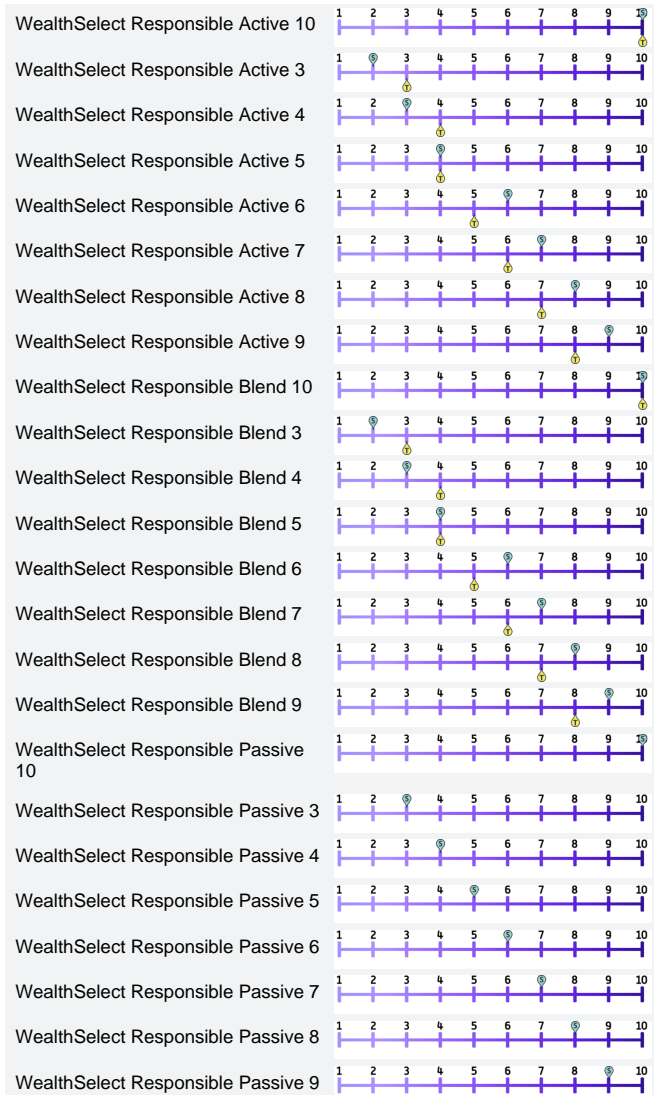


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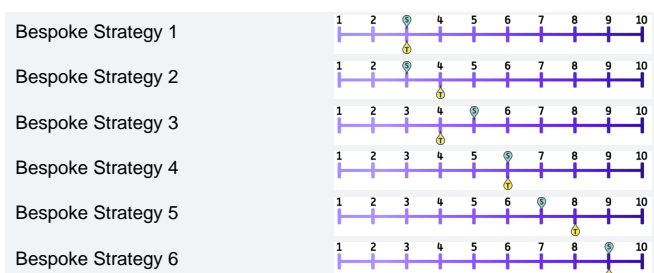




Quilter

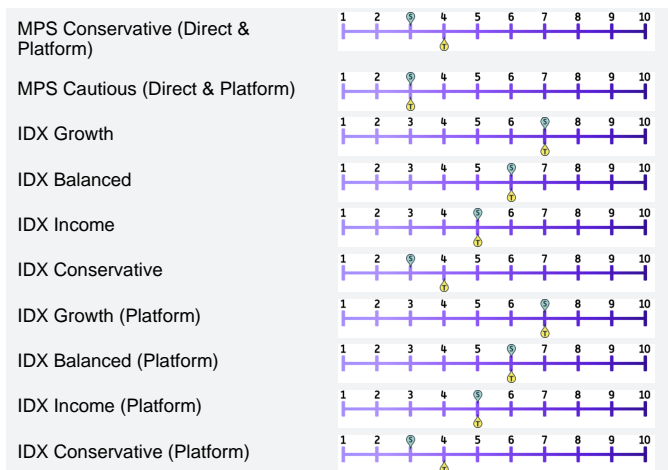


RATHBONES

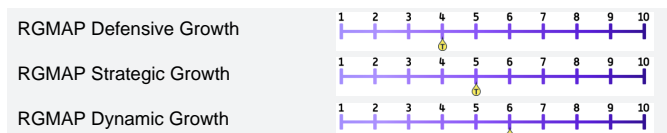
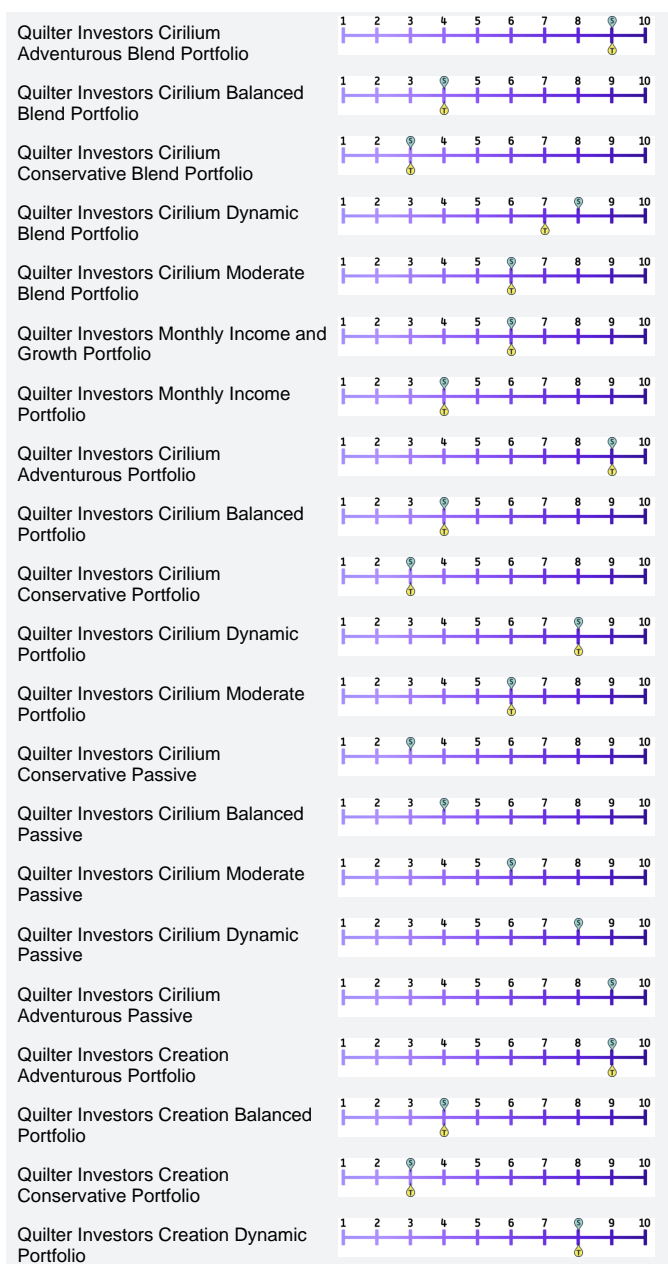


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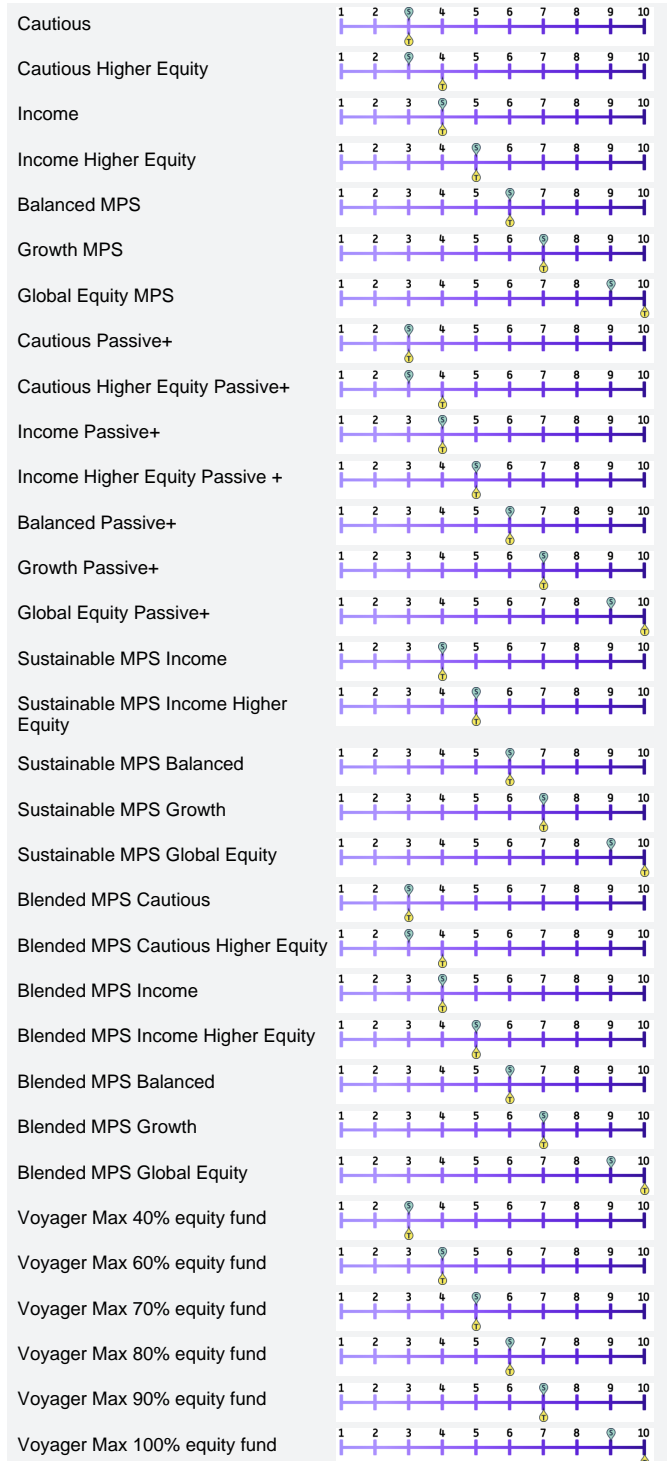




Quilter
Investors



Brewin
Dolphin





Quilter

WealthSelect Managed Active 10



WealthSelect Managed Active 3



WealthSelect Managed Active 4



WealthSelect Managed Active 5



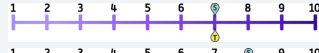
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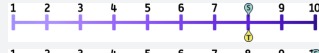
WealthSelect Managed Active 7



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



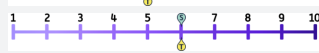
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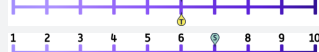
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WealthSelect Managed Blend 9



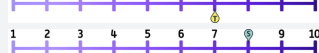
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WealthSelect Managed Passive 3



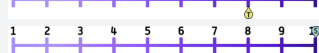
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WealthSelect Managed Passive 5



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WealthSelect Managed Passive 9

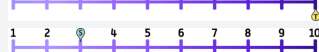


Quilter

WealthSelect Sustainable Active 10



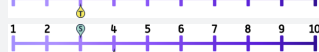
WealthSelect Sustainable Active 3



WealthSelect Sustainable Active 4



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WealthSelect Sustainable Active 7



WealthSelect Sustainable Active 8



WealthSelect Sustainable Active 9



RL GMAP Diversified Bond



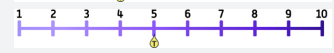
RL GMAP Defensive



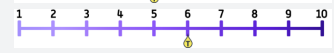
RL GMAP Balanced



RL GMAP Moderate Growth



RL GMAP Growth



RL GMAP Adventurous



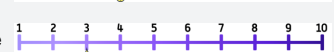
RL GMAP Dynamic Equity



Royal London Sustainable Managed Growth Trust



Royal London Sustainable Corporate Bond Trust



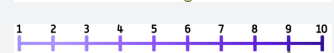
Royal London Sustainable World Trust



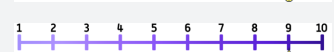
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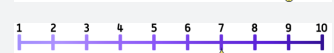
Royal London Sustainable Leaders Trust



Royal London Global Sustainable Equity Fund



Royal London Sustainable Growth Fund



RSMR Portfolio Services

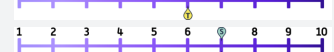
RSMR Responsible Cautious



RSMR Responsible Balanced



RSMR Responsible Growth



RSMR Responsible Dynamic



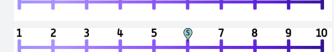
Pension Portfolio 1



Pension Portfolio 2



Pension Portfolio 3



Pension Portfolio A



Pension Portfolio B



Pension Portfolio 4



Pension Portfolio C



Pension Portfolio 5



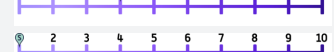
Premier Pension Portfolio 1



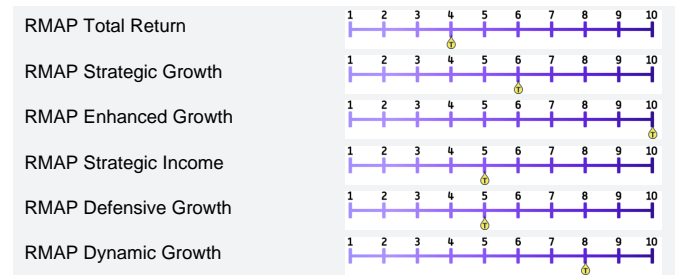
Premier Pension Portfolio 2



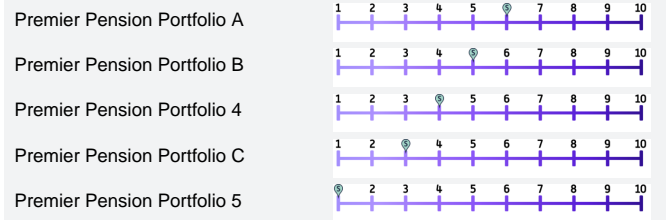
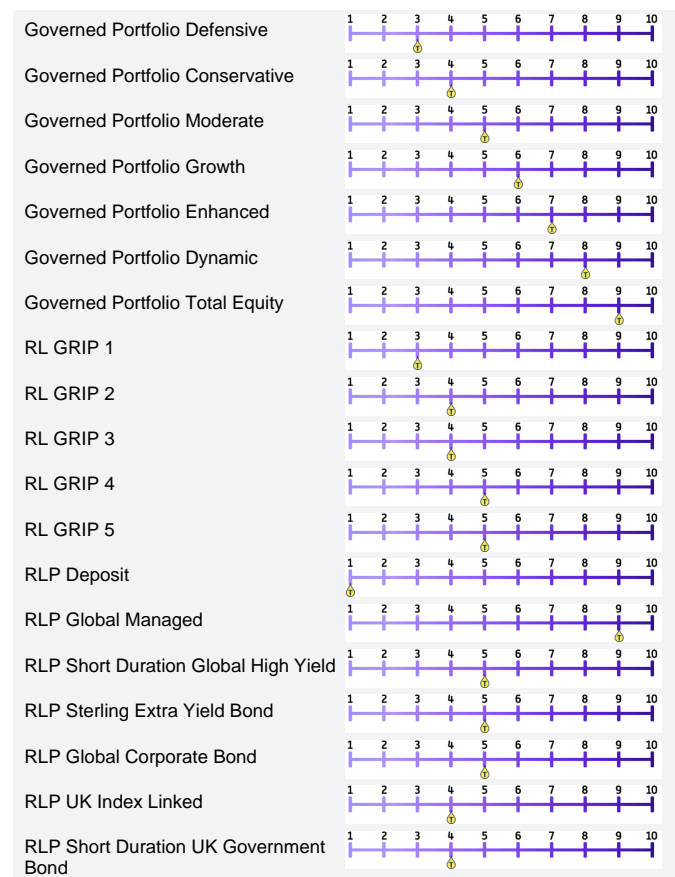
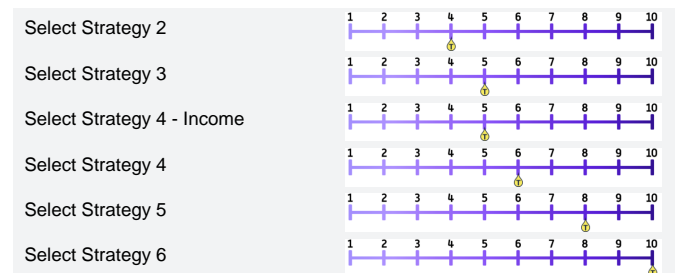
Premier Pension Portfolio 3



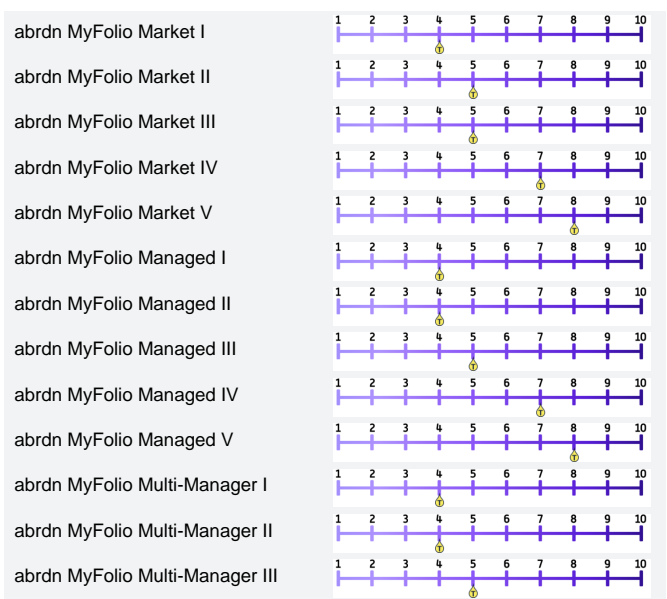
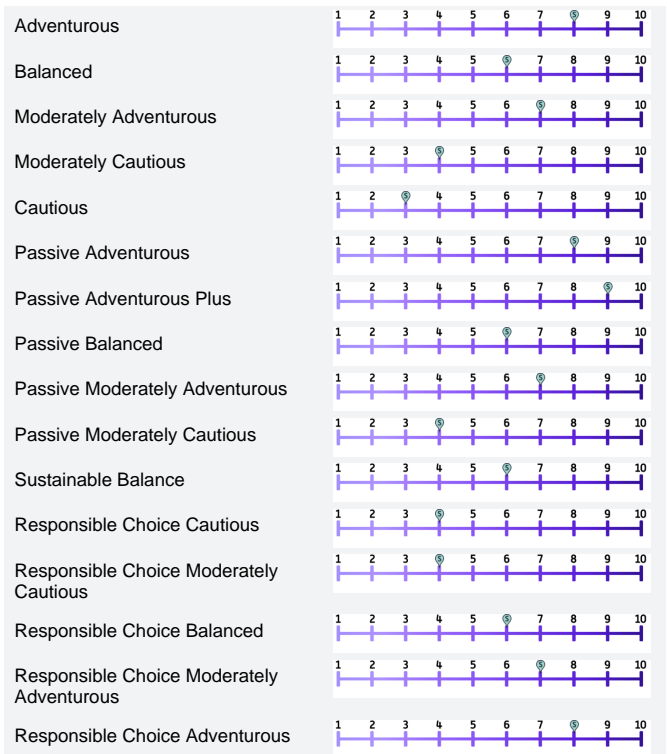
RATHBONES



RATHBONES

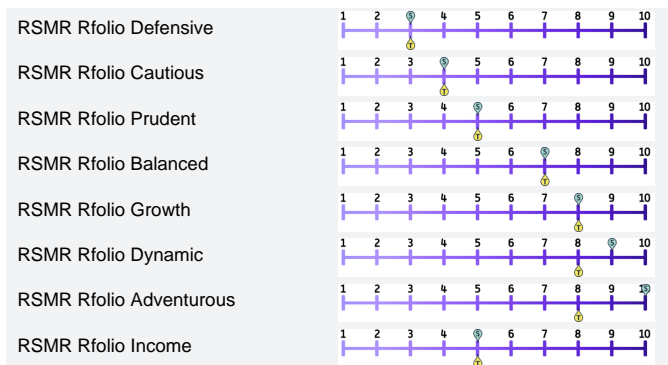


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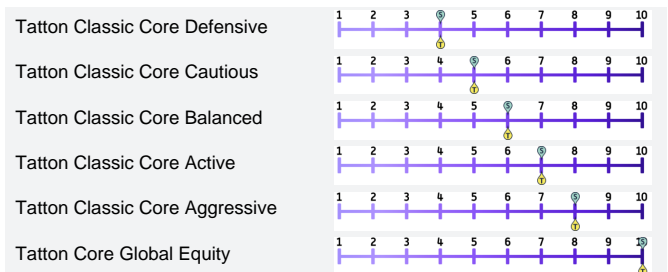
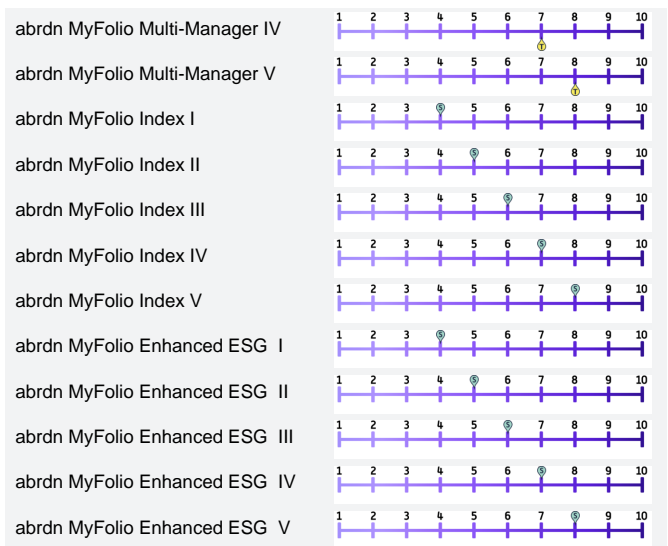
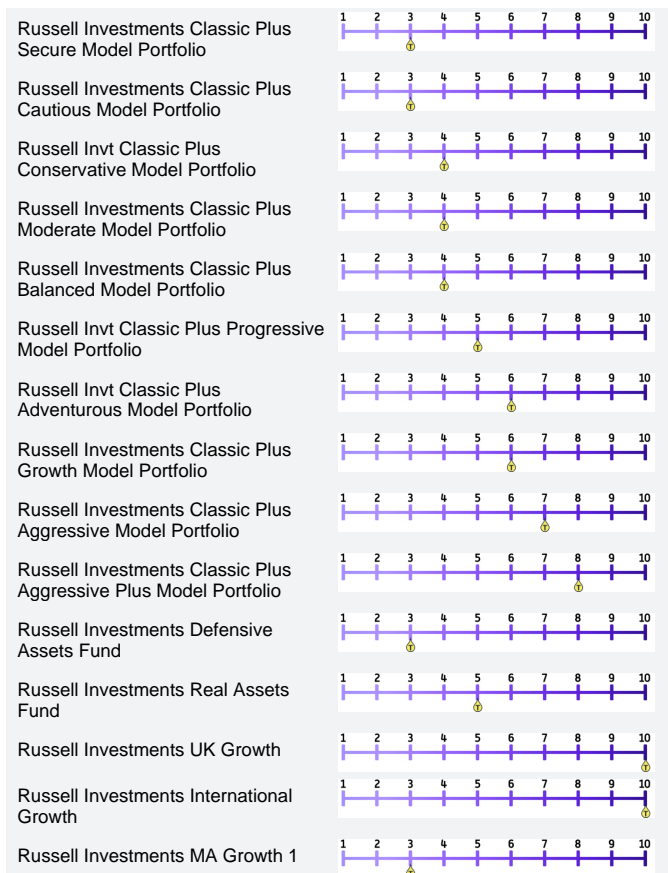




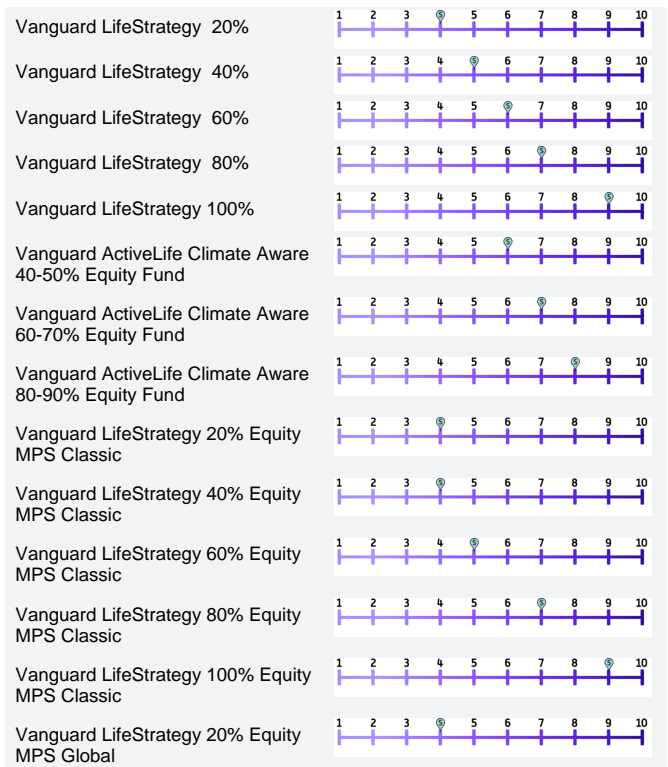
RSMR Portfolio Services

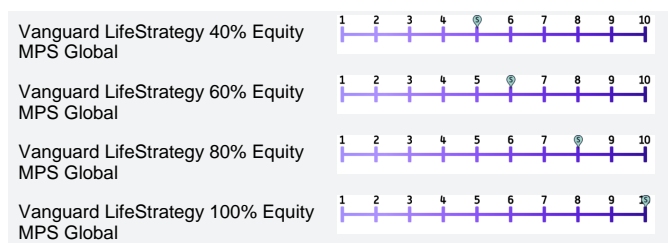
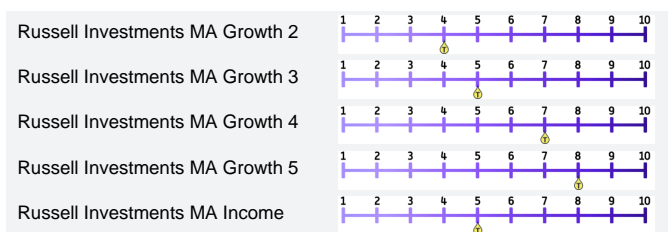


Russell Investments

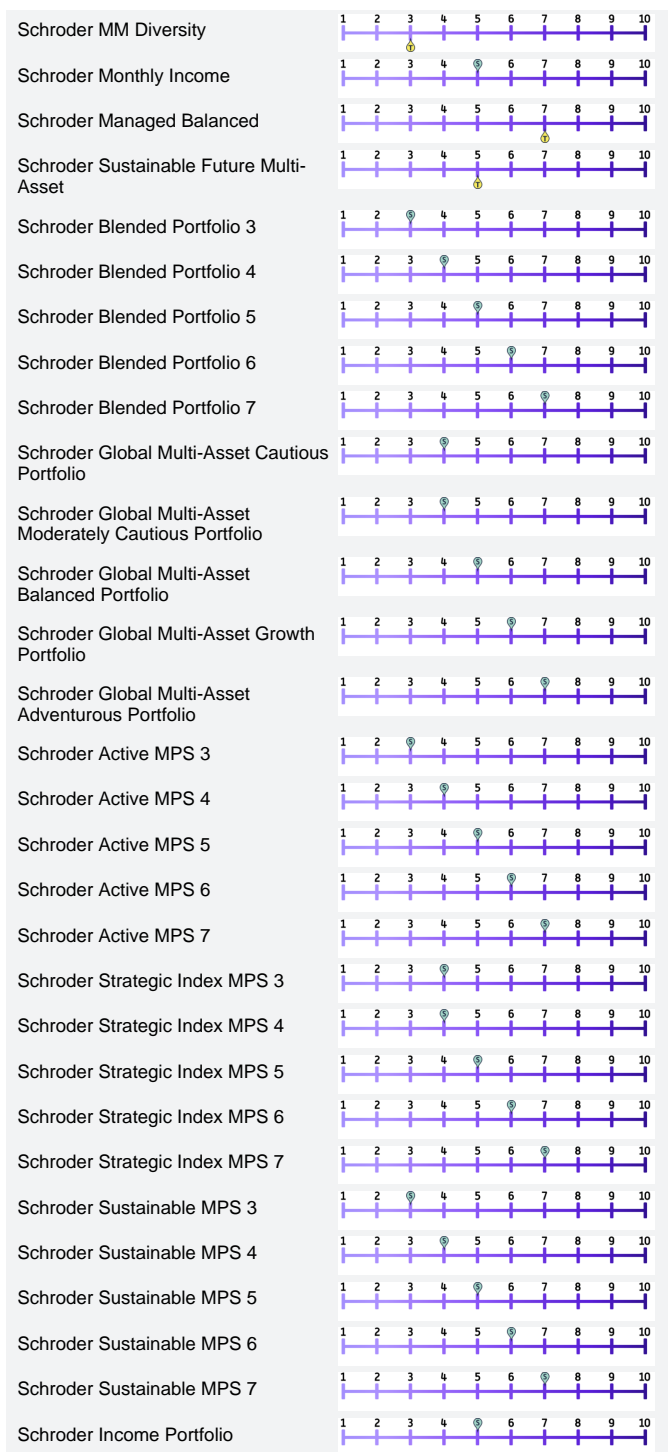


Vanguard

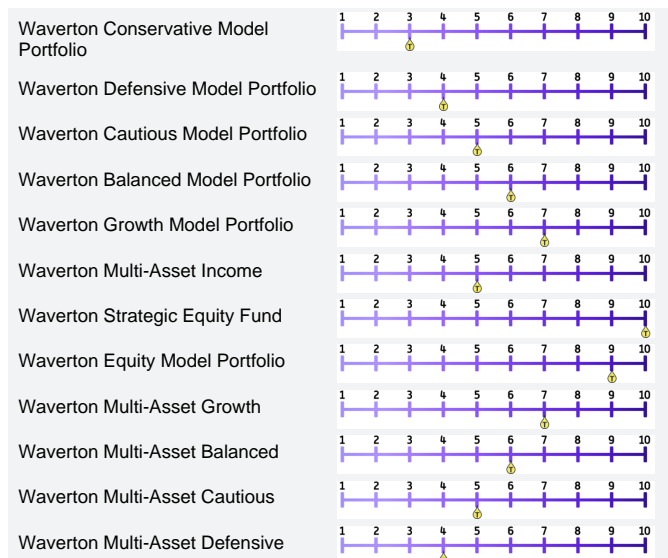


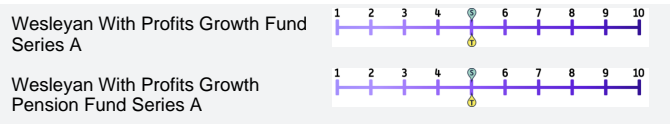


Schroders



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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