



Q2 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.

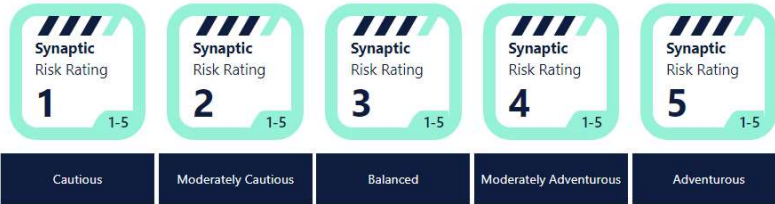
The performance of the Moody's model has proved to be extremely reliable over many market cycles and, in our view, will continue to be the best source of investment forecasts and loss analysis available to firms.

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.

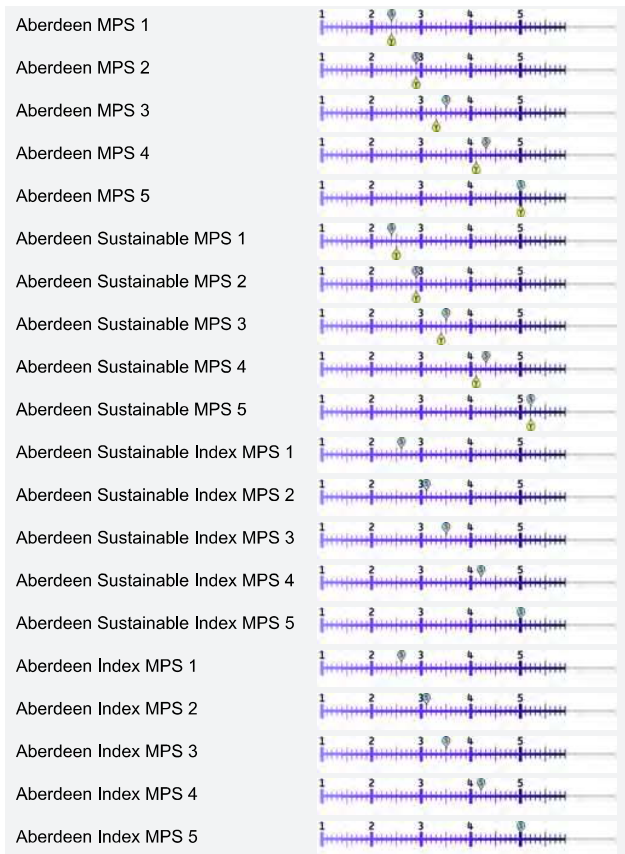
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2R Attitude to Risk Questionnaire. This is also available online for free.

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

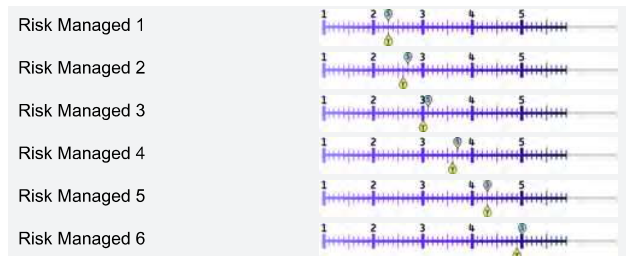
aberdeen



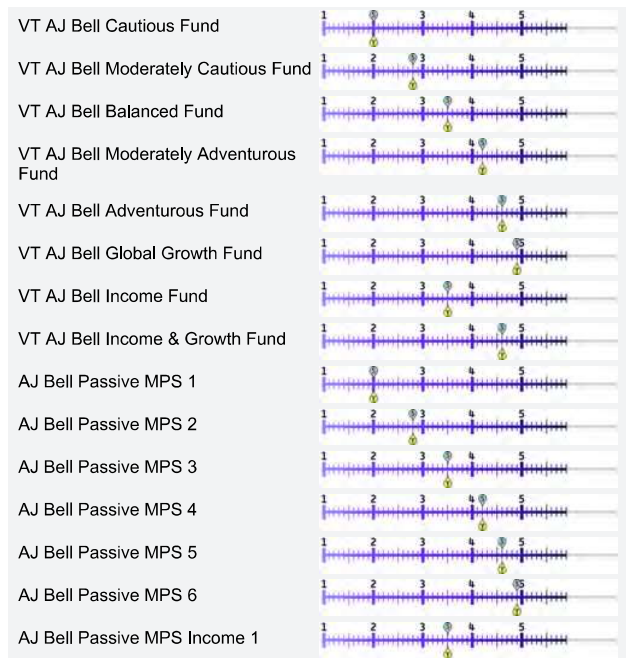
AVIVA INVESTORS

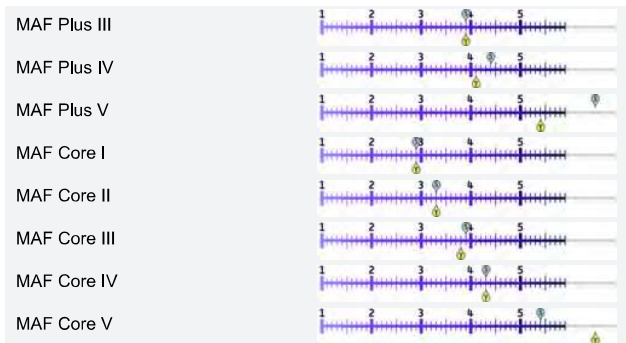


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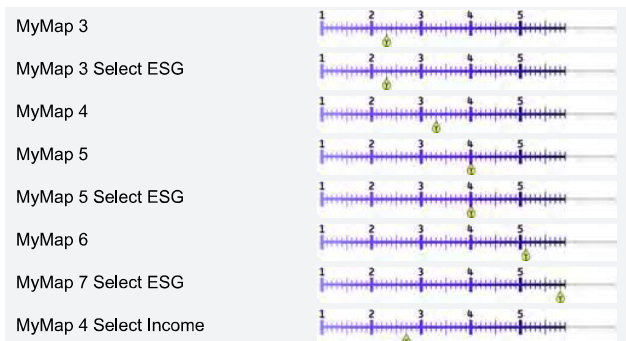


AJ Bell Investments



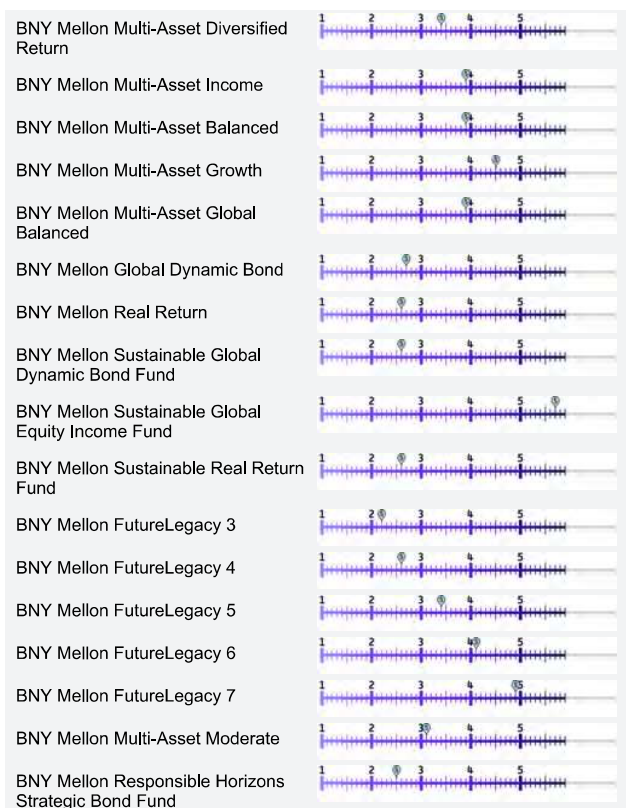


BlackRock



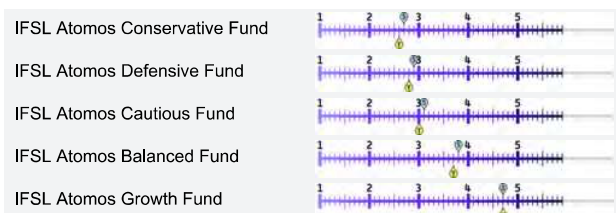

BNY MELLON

INVESTMENT MANAGEMENT




atomos

wealth & financial wellbeing



Baillie Gifford™

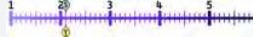


BNY Mellon Responsible Horizons
UK Corporate Bond Fund



**CHARLES
STANLEY**

Multi Manager Income 1



Multi Manager Income 2



Multi Manager Income 3



Multi Manager Income 4



Multi Manager Income 5



Multi Manager Total Return 1



Multi Manager Total Return 2



Multi Manager Total Return 3



Multi Manager Total Return 4



Multi Manager Total Return 5



**CHARLES
STANLEY**

Responsible 2



Responsible 3



Responsible 4



Responsible 5



**COLUMBIA
THREADNEEDLE**
INVESTMENTS

CT MM Lifestyle 3 Fund



CT MM Lifestyle 4 Fund



CT MM Lifestyle 5 Fund



CT MM Lifestyle 6 Fund



CT MM Lifestyle 7 Fund



**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



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)



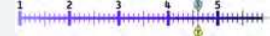
MPS Medium Risk (Passive)



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



MPS RIS Low Medium Risk



MPS RIS Medium Risk



MPS RIS Medium High Risk



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



**CHARLES
STANLEY**

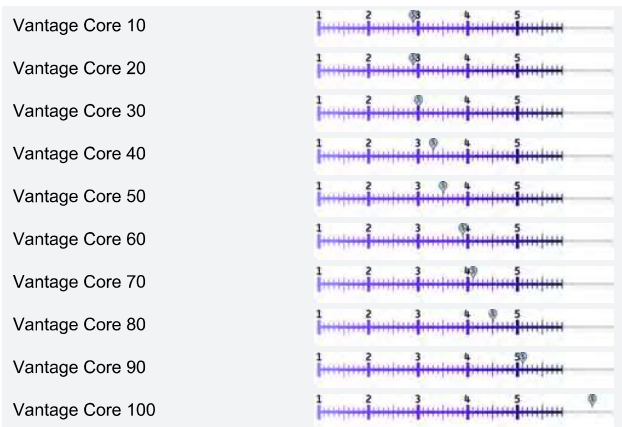
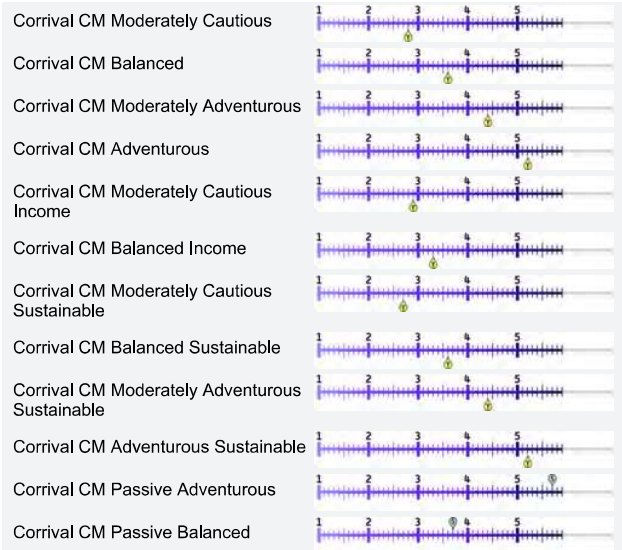
Blended 1



Blended 2



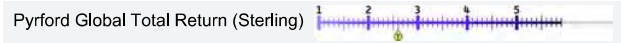
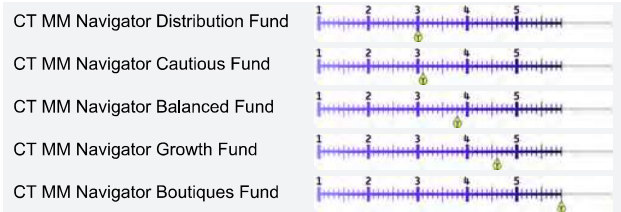
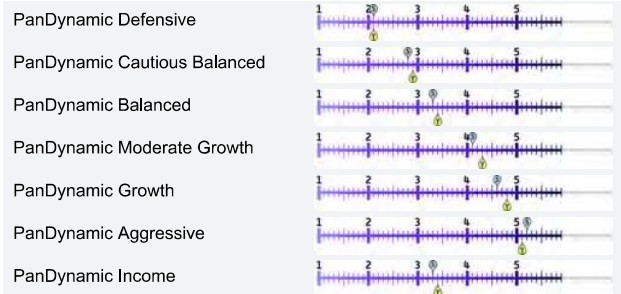
Synaptic



CHARLES STANLEY

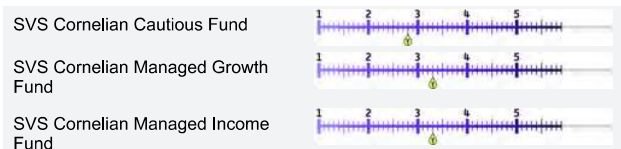


CHARLES STANLEY



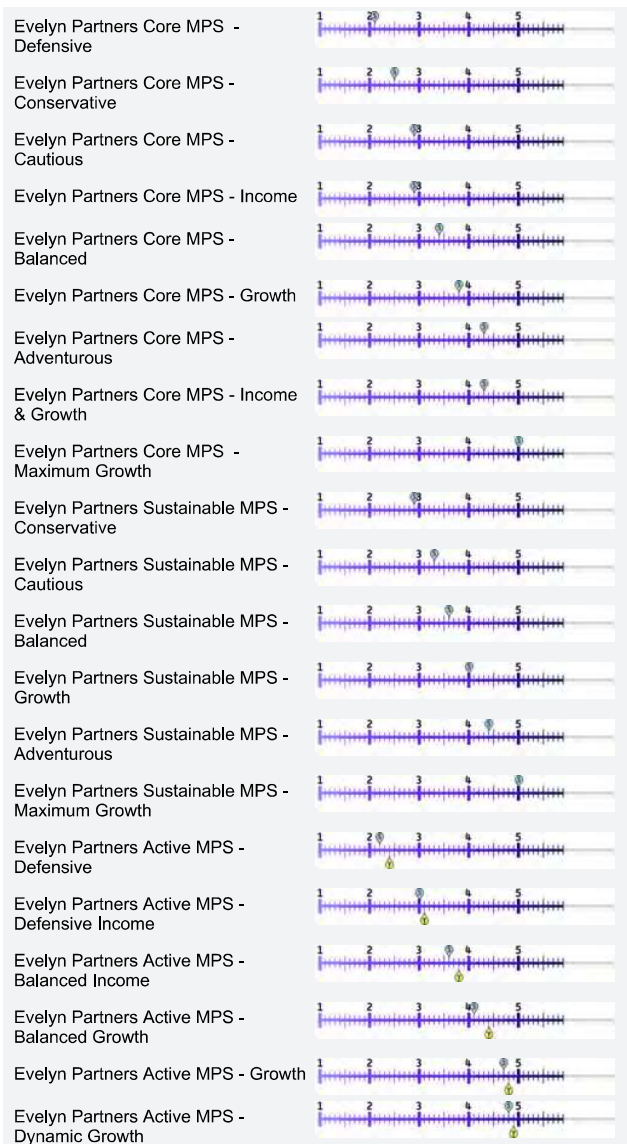
Cornelian

Part of the Brooks Macdonald Group





evelyn
PARTNERS

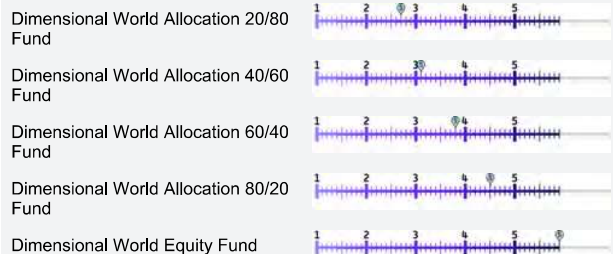


Goldman Sachs

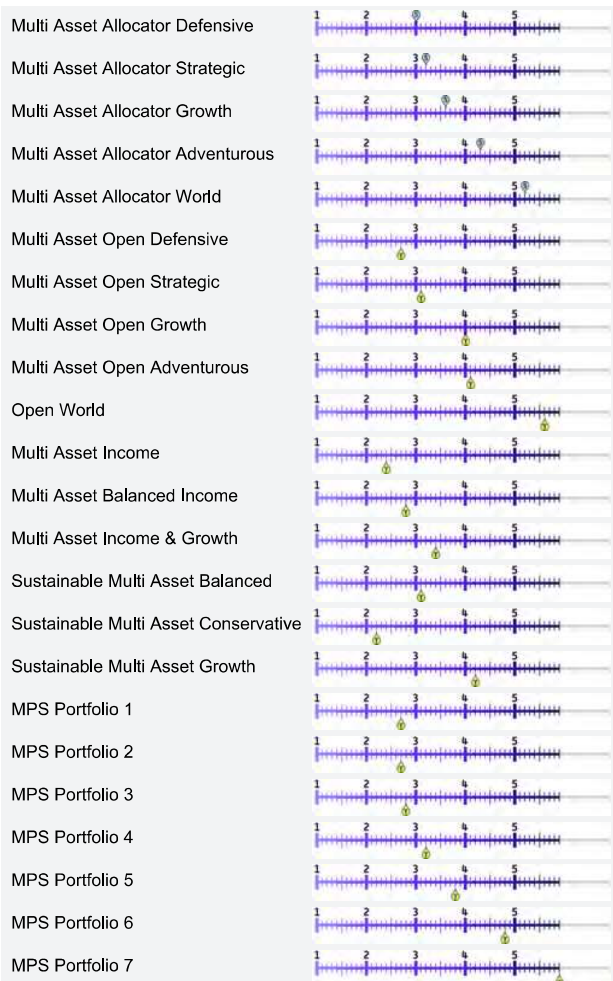
Asset Management



Dimensional



Fidelity
INTERNATIONAL

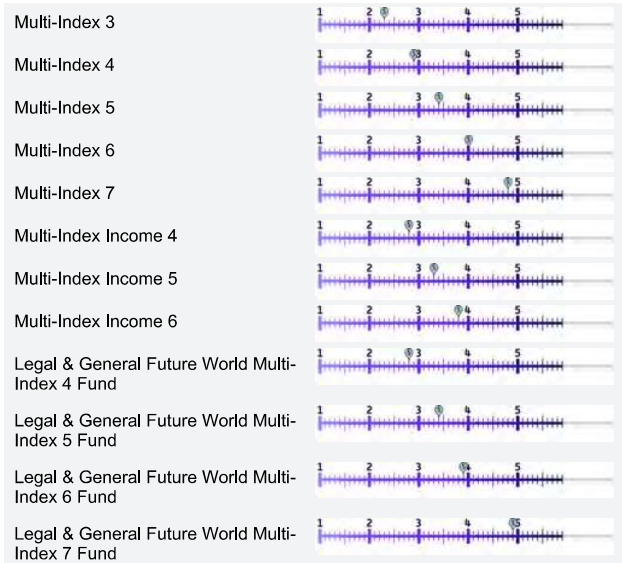
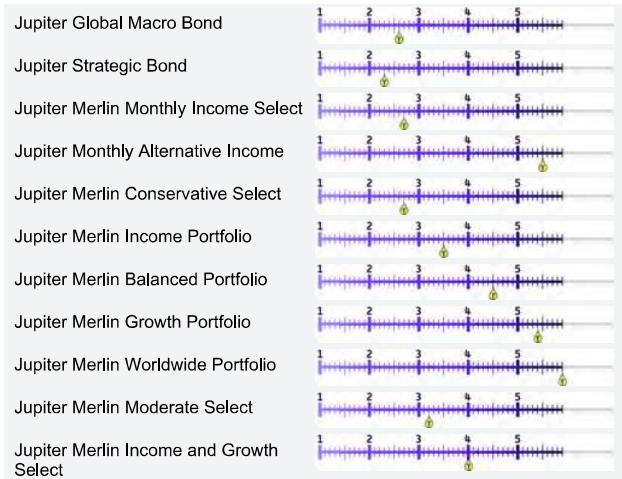
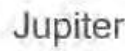
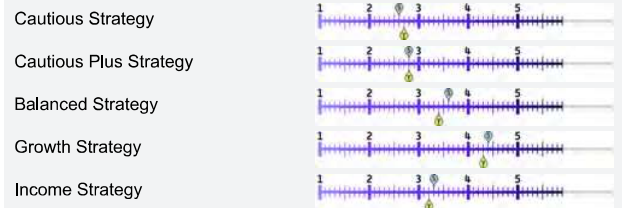
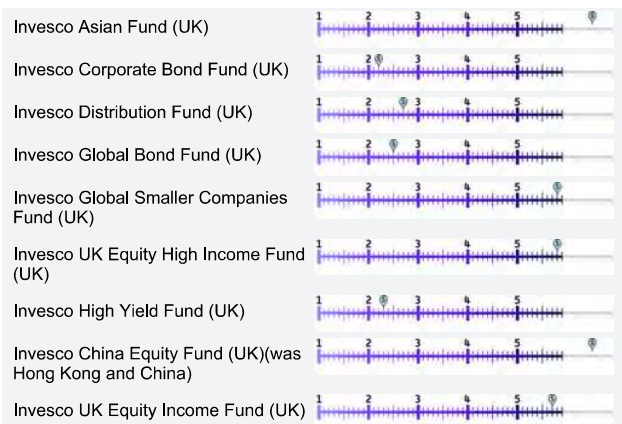
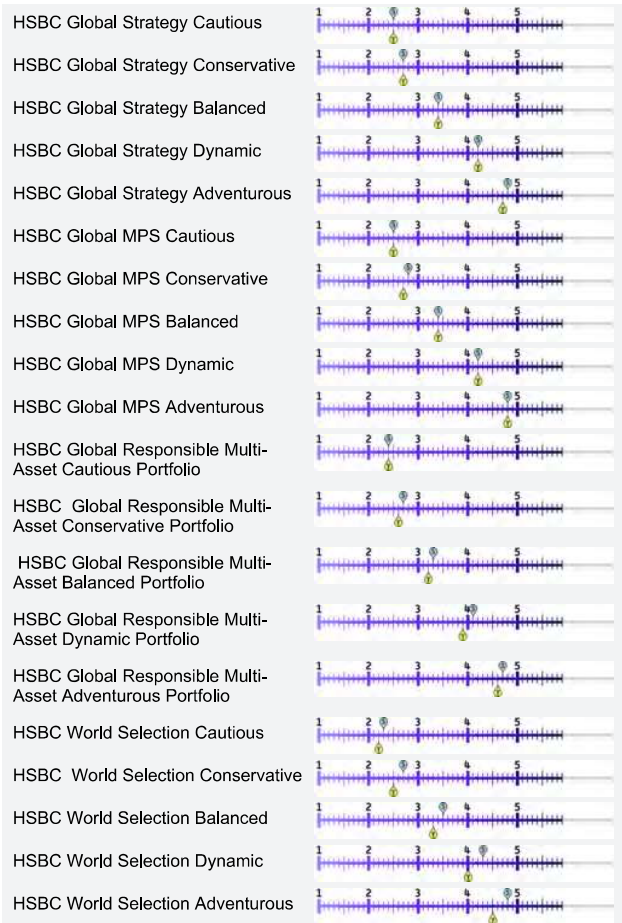
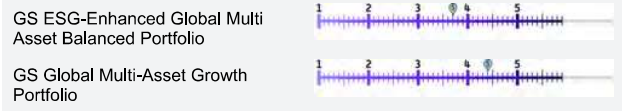


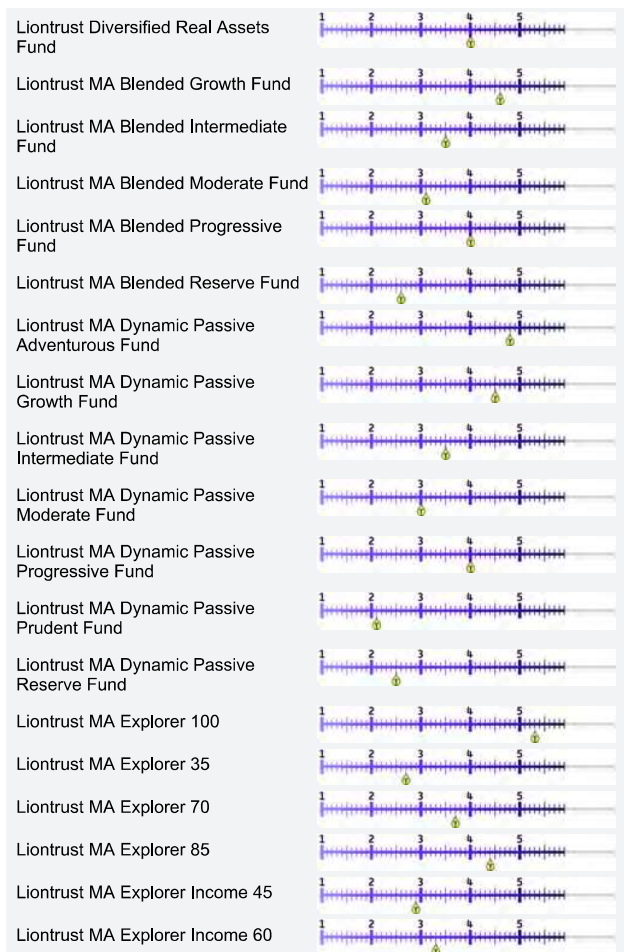
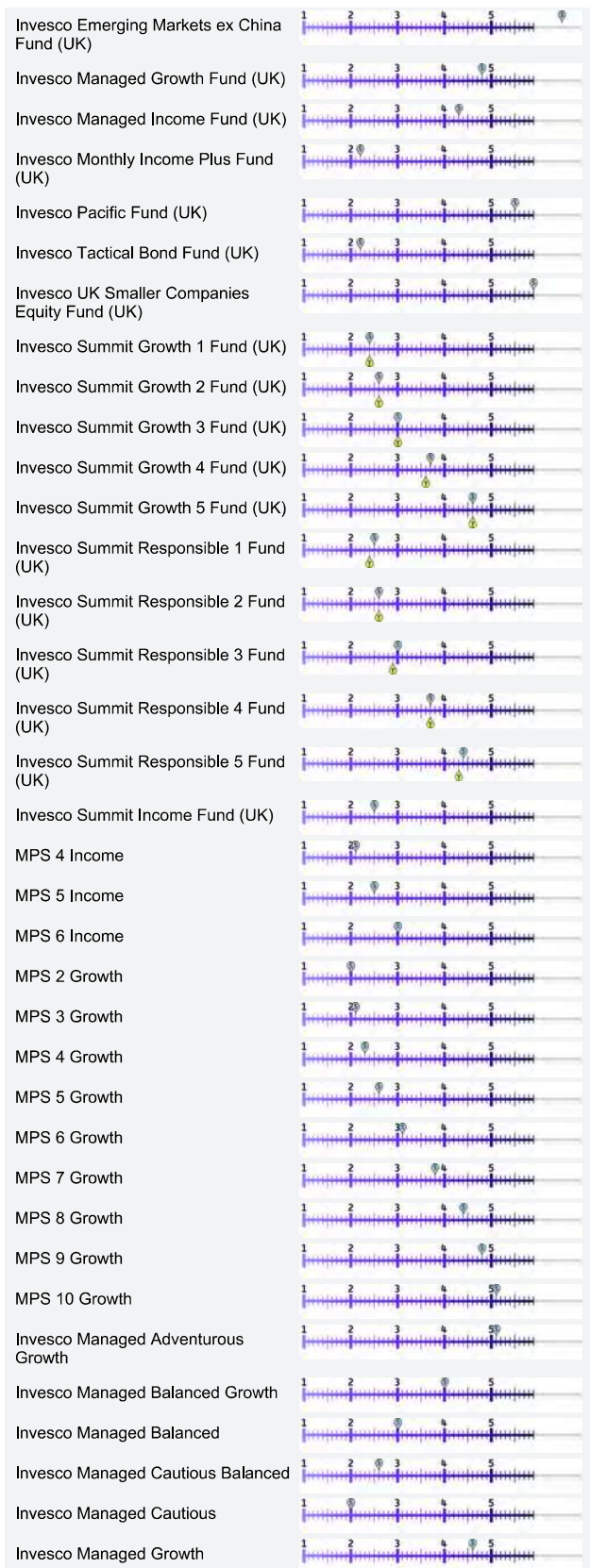
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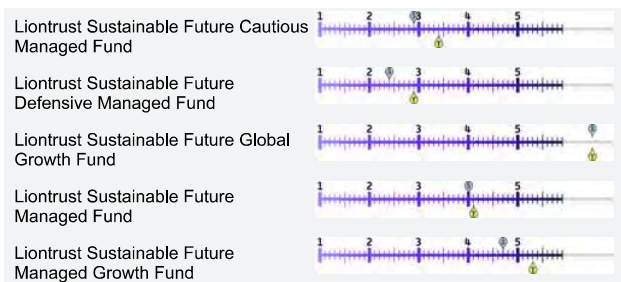
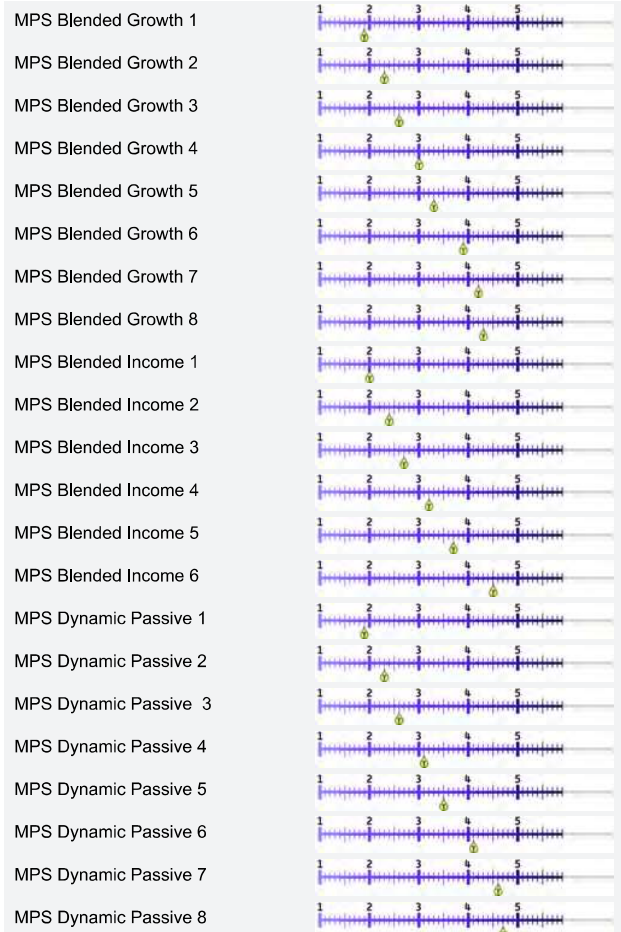
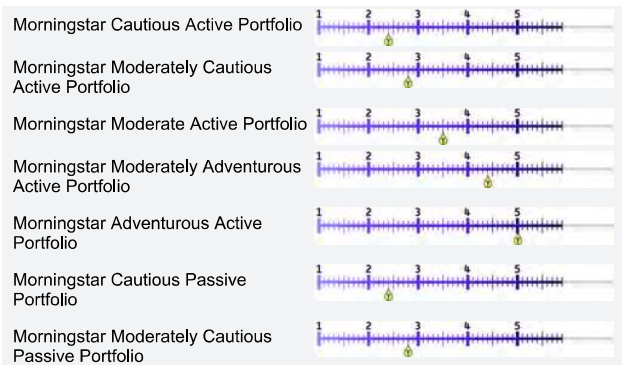
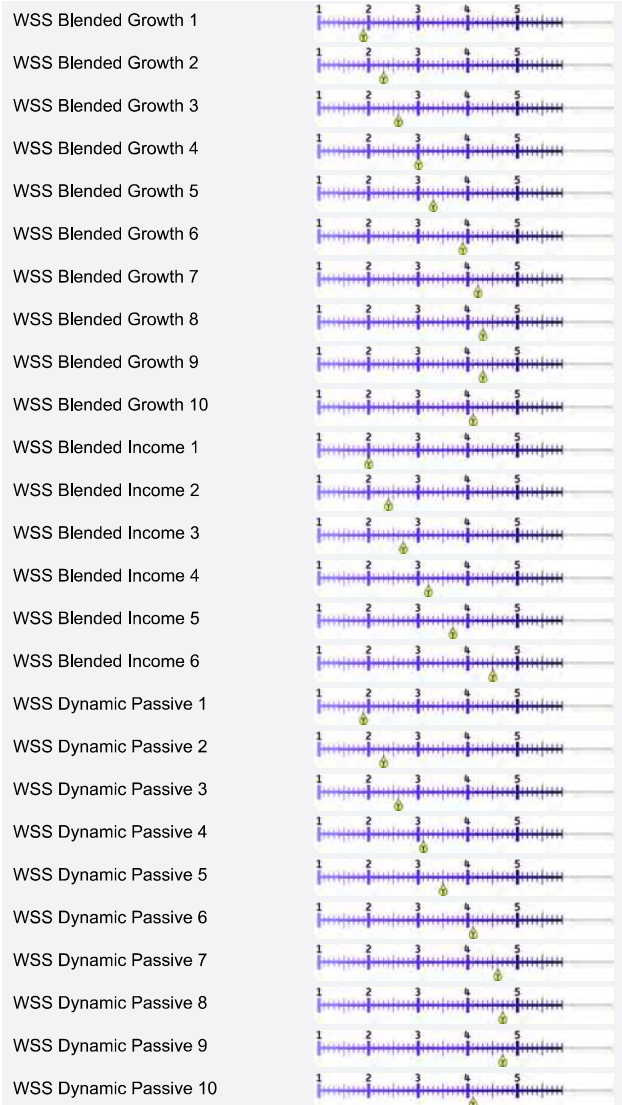
Incorporating
Investec Wealth &
Investment (UK)

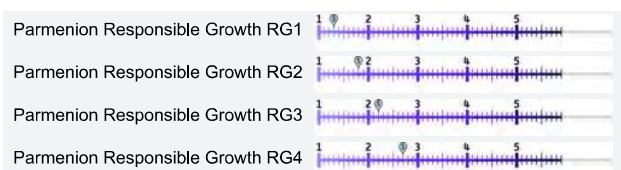
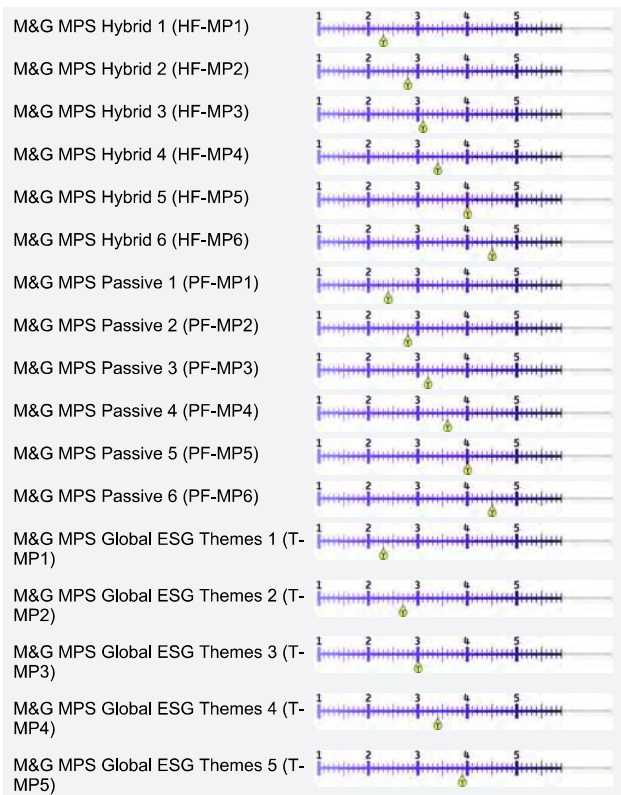
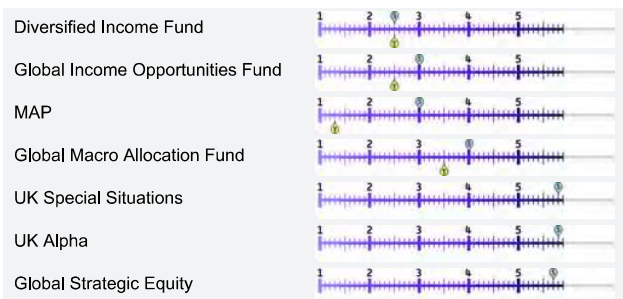


Synaptic

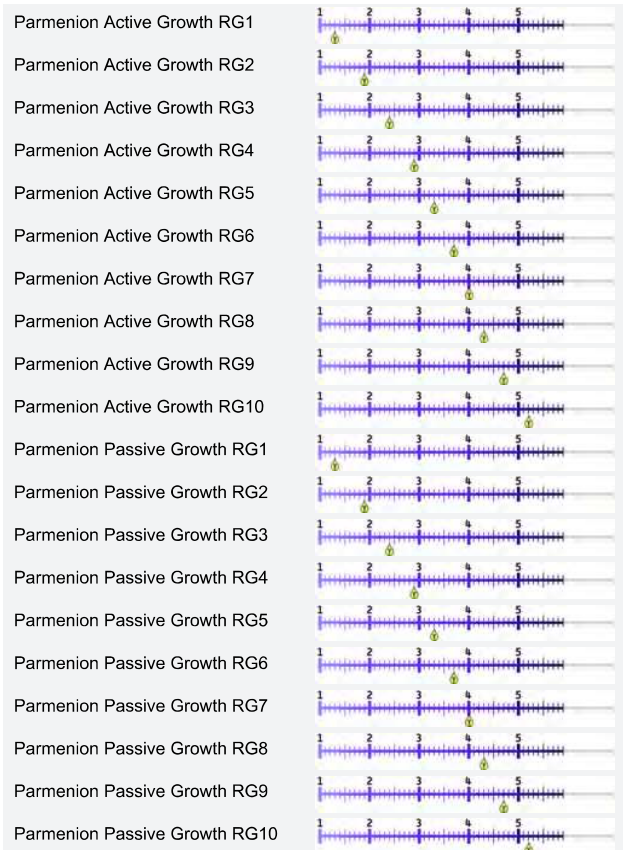




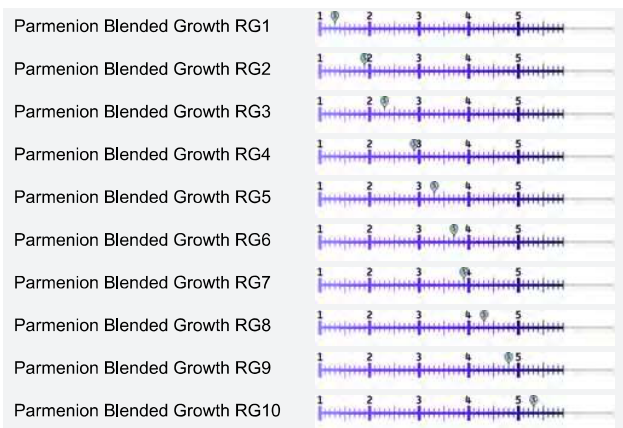




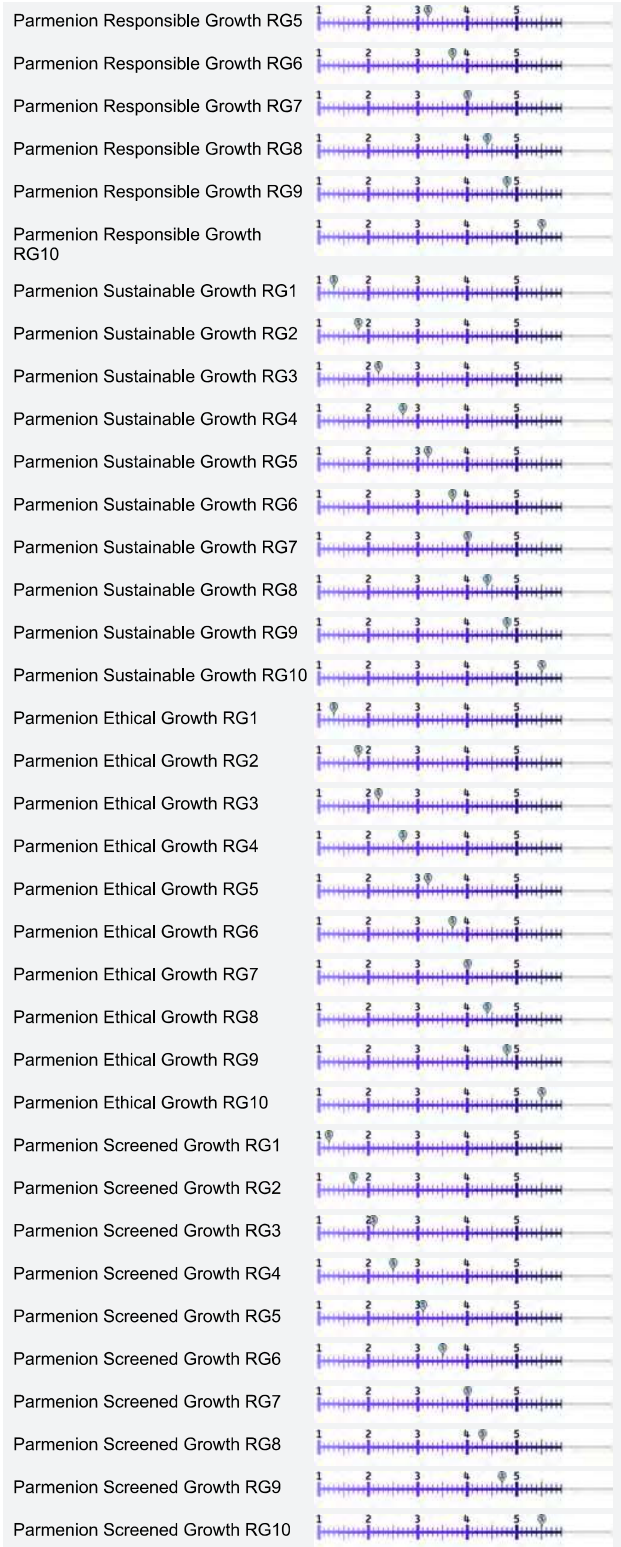
Parmenion



Parmenion

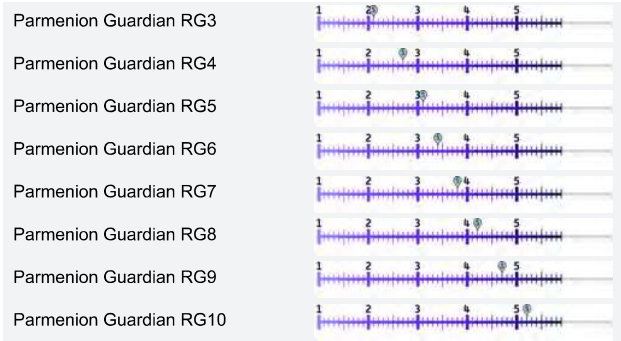
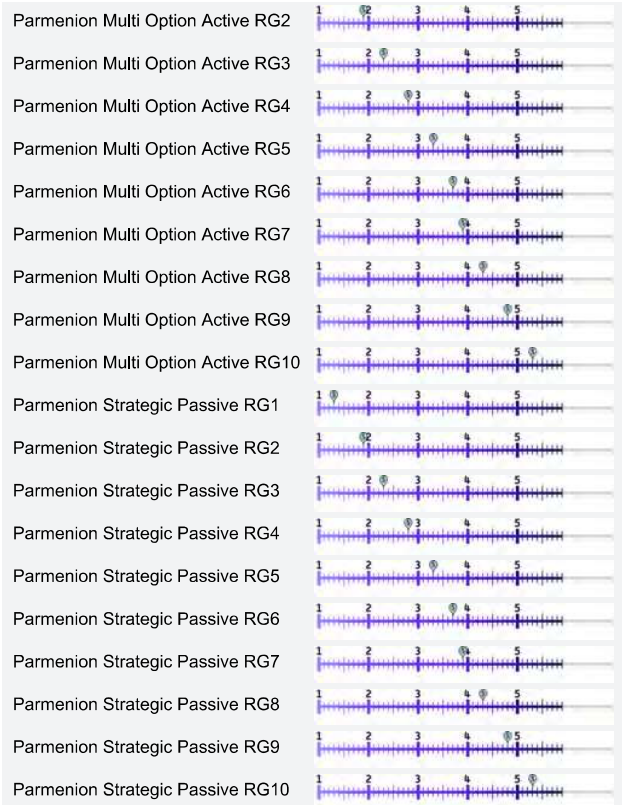


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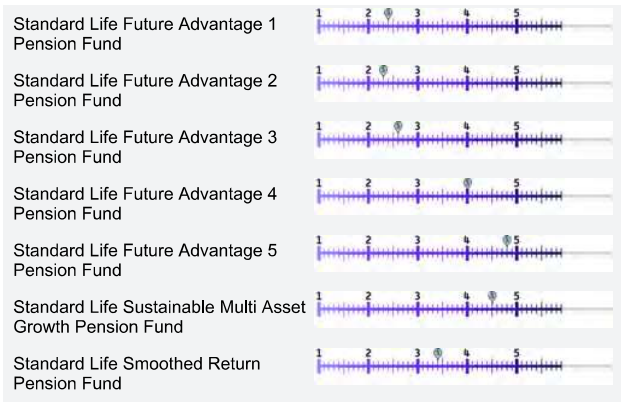


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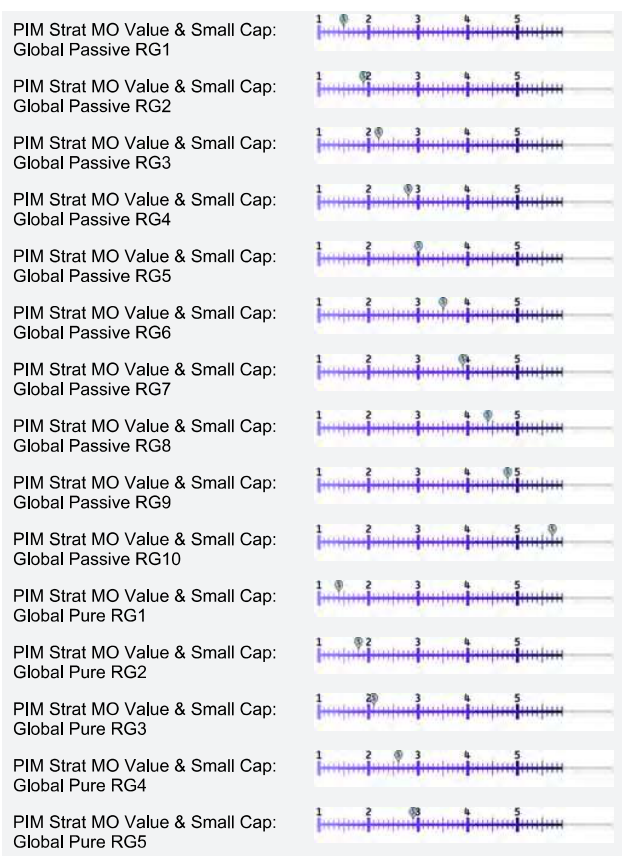




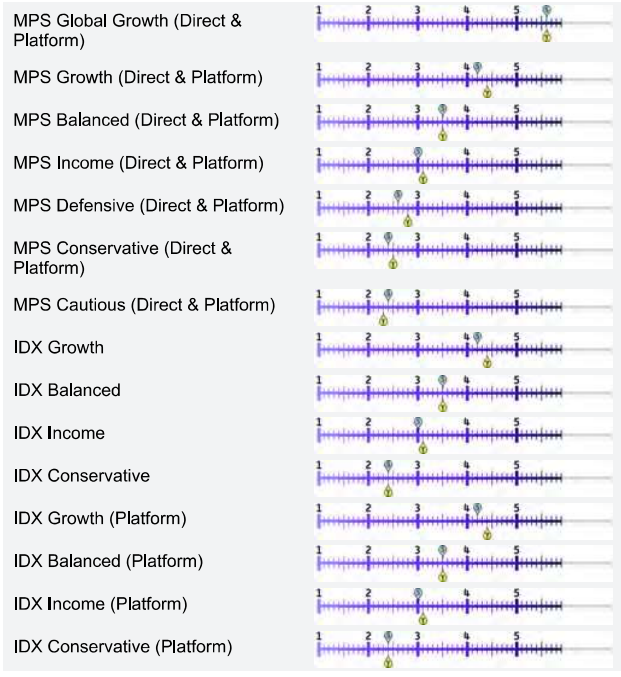
Standard Life
Part of Phoenix Group



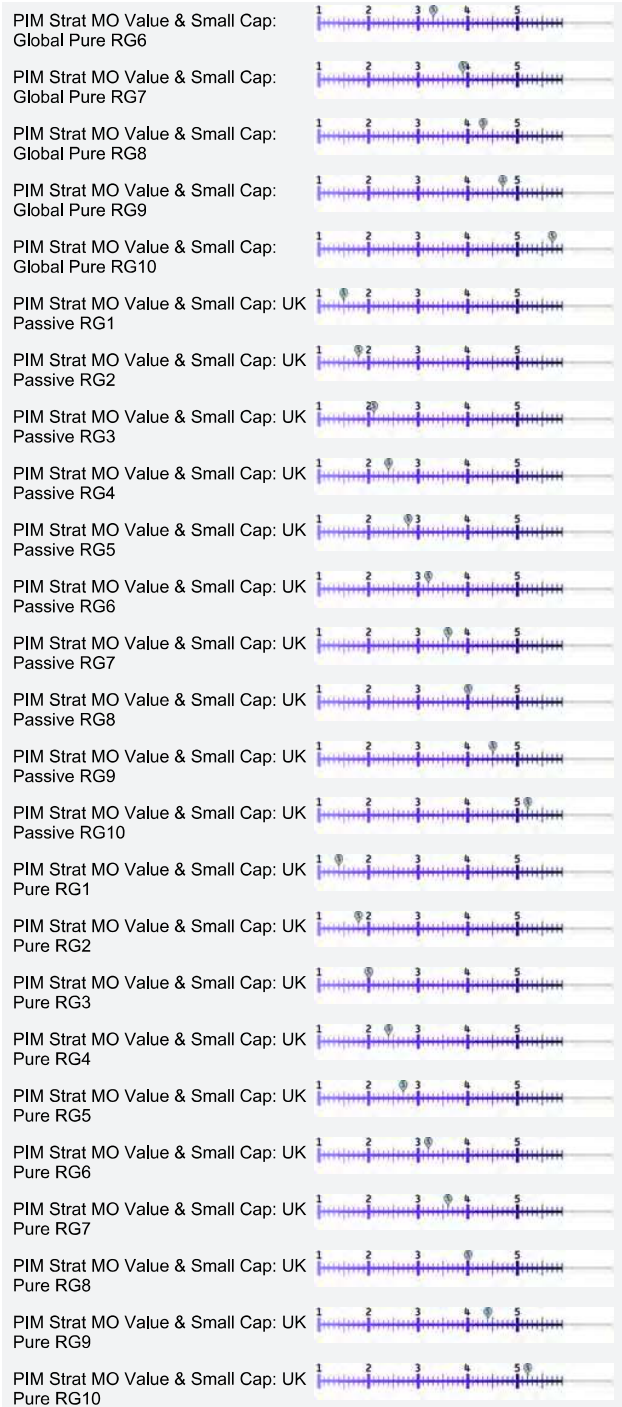
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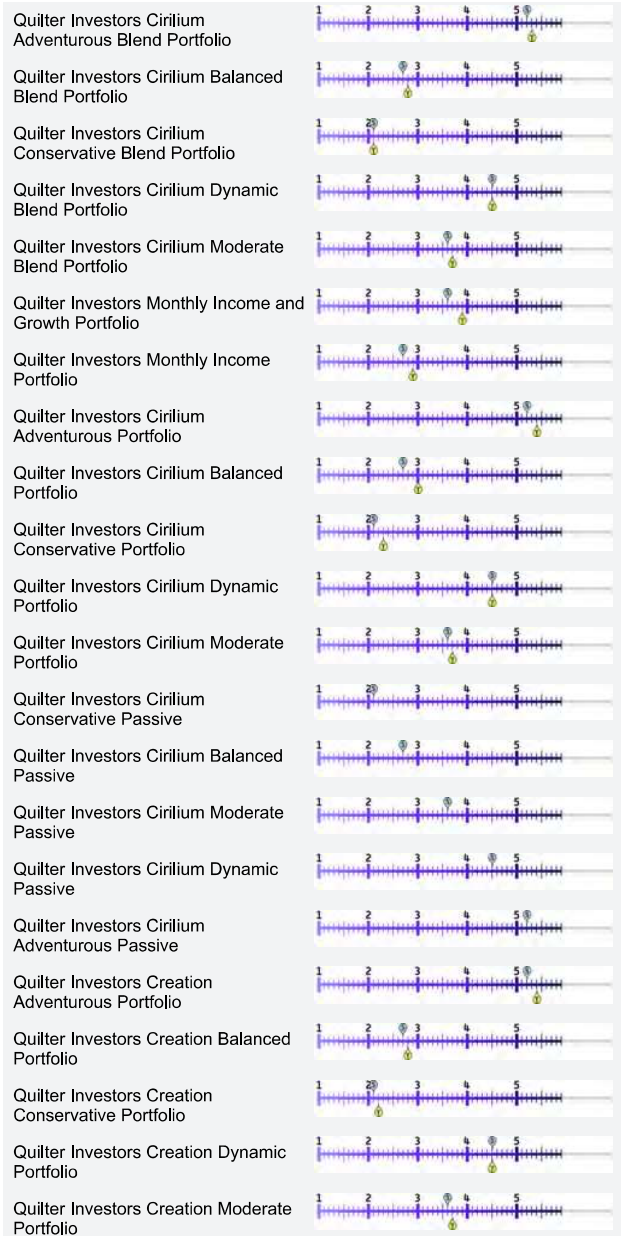
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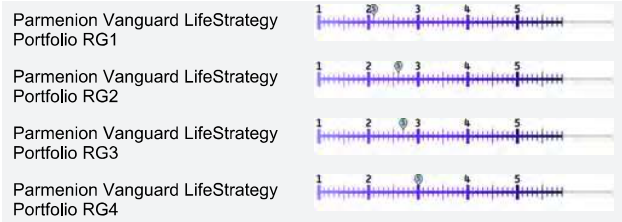
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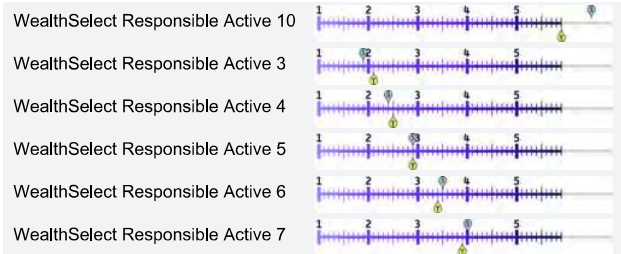
Quilter
Investors



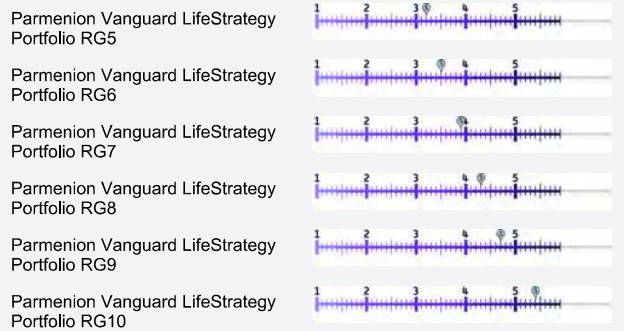
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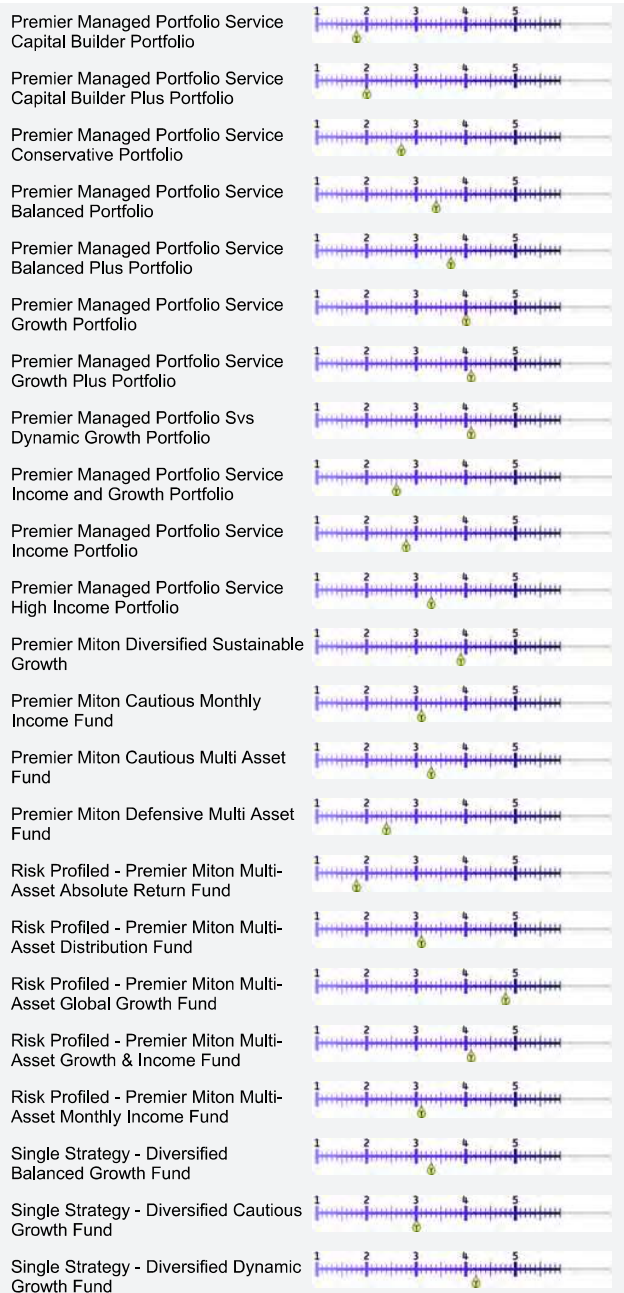
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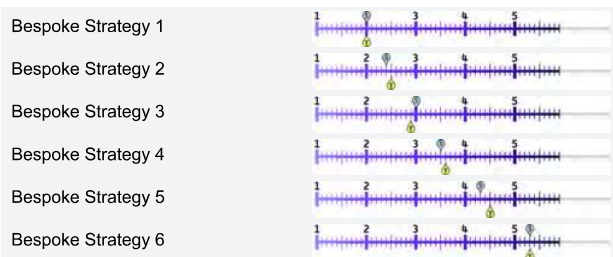
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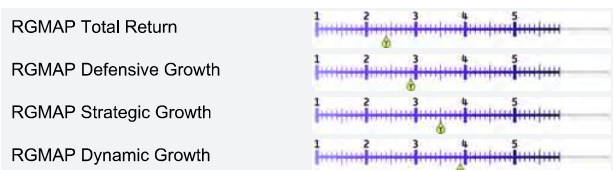
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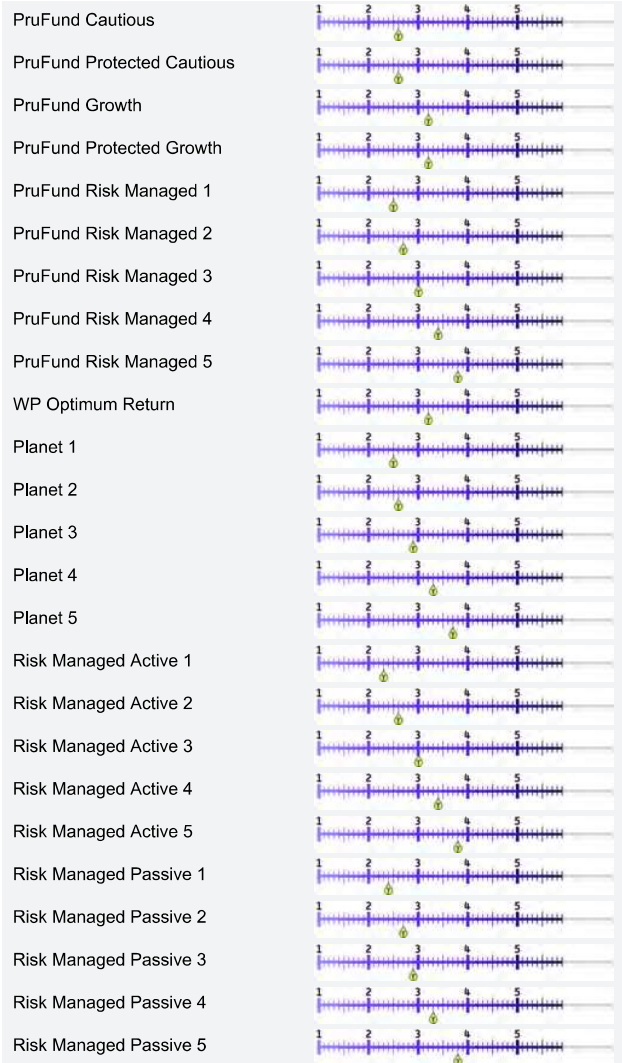
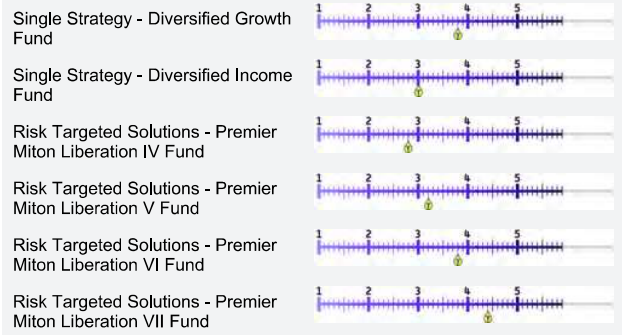


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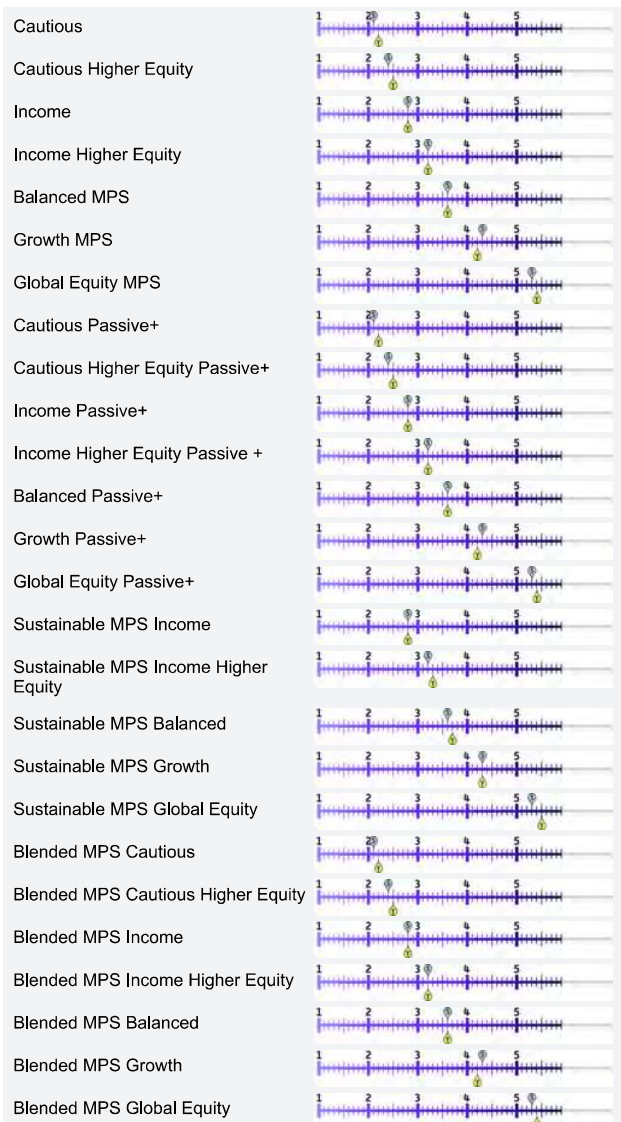
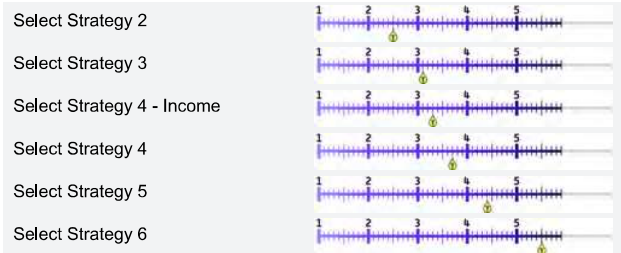


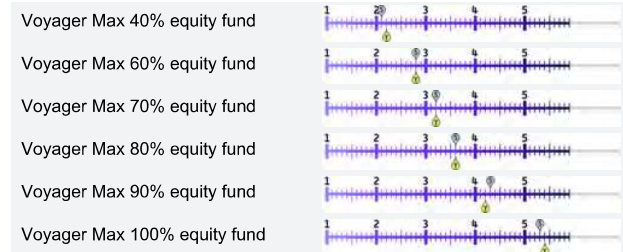
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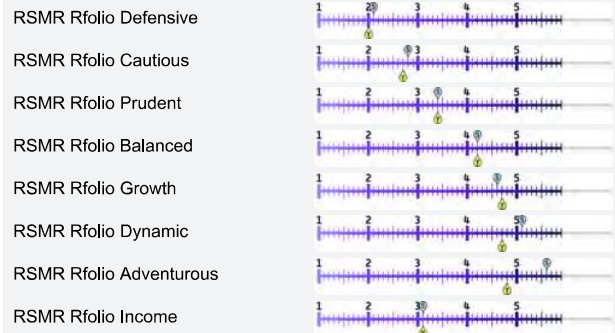


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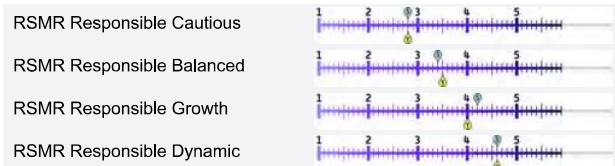




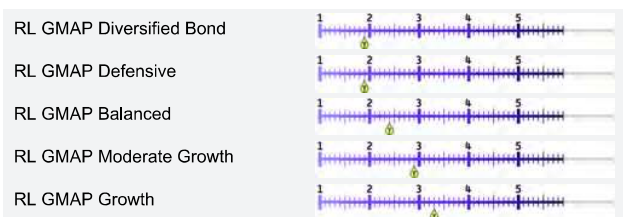
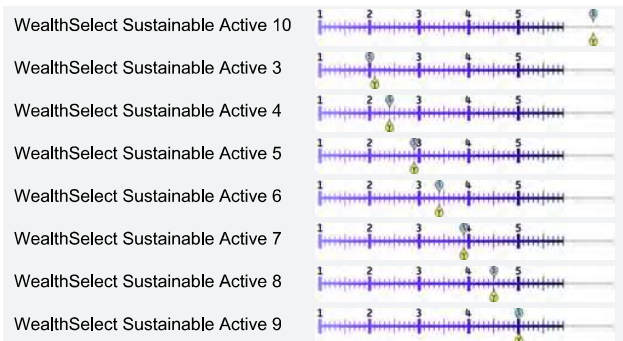
RSMR Portfolio Services



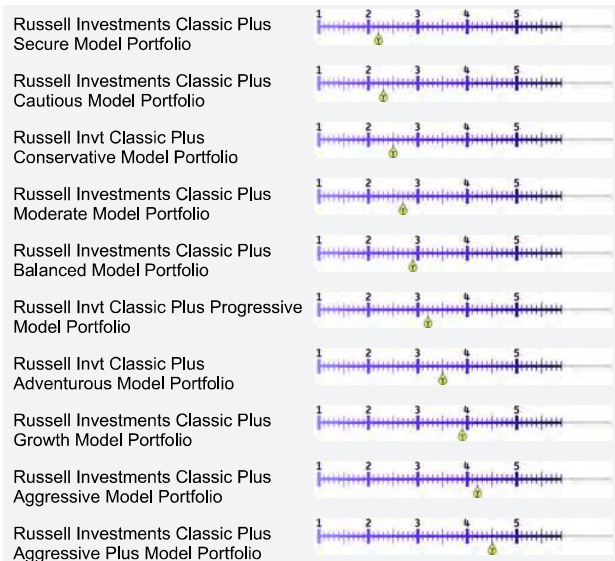
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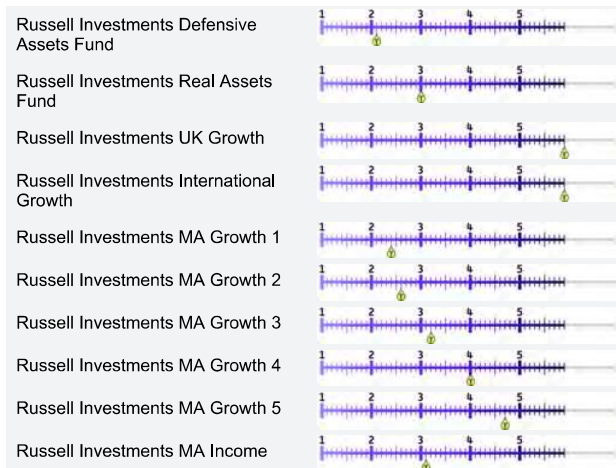
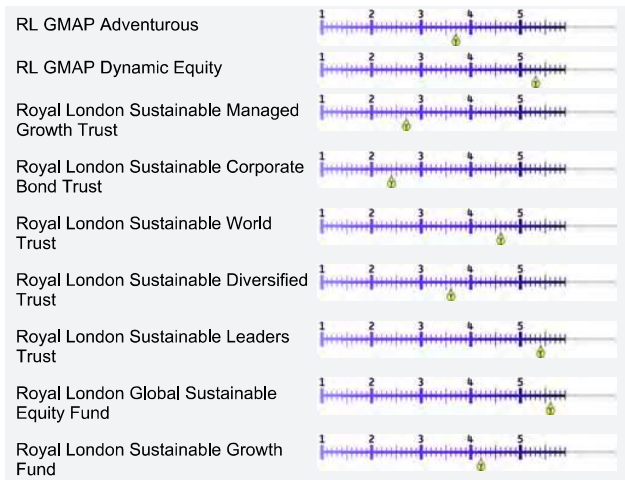


Quilter

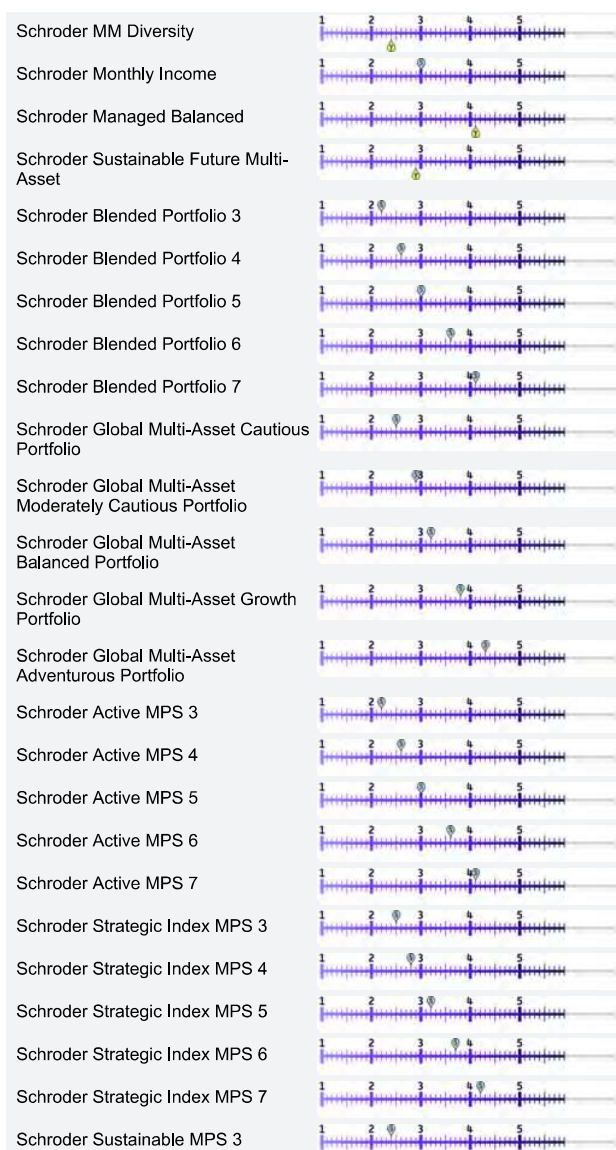


Russell Investments





Schroders





Managed Growth Fund 2



Managed Growth Fund 3



Managed Growth Fund 4



Managed Growth Fund 5



Managed Growth Fund 6



abrdn MyFolio Market I



abrdn MyFolio Market II



abrdn MyFolio Market III



abrdn MyFolio Market IV



abrdn MyFolio Market V



abrdn MyFolio Core I



abrdn MyFolio Core II



abrdn MyFolio Core III



abrdn MyFolio Core IV



abrdn MyFolio Core V



abrdn MyFolio Multi-Manager I



abrdn MyFolio Multi-Manager II



abrdn MyFolio Multi-Manager III



abrdn MyFolio Multi-Manager IV



abrdn MyFolio Multi-Manager V



abrdn MyFolio Index I



abrdn MyFolio Index II



abrdn MyFolio Index III



abrdn MyFolio Index IV



abrdn MyFolio Index V



abrdn MyFolio Enhanced ESG I



abrdn MyFolio Enhanced ESG II



abrdn MyFolio Enhanced ESG III



abrdn MyFolio Enhanced ESG IV



abrdn MyFolio Enhanced ESG V



TrinityBridge Conservative Portfolio Fund



Schroder Sustainable MPS 4



Schroder Sustainable MPS 5



Schroder Sustainable MPS 6



Schroder Sustainable MPS 7



Schroder Income Portfolio



Tatton Classic Core Defensive



Tatton Classic Core Cautious



Tatton Classic Core Balanced



Tatton Classic Core Active



Tatton Classic Core Aggressive



Tatton Core Global Equity



Waverton Conservative Model Portfolio



Waverton Defensive Model Portfolio



Waverton Cautious Model Portfolio



Waverton Balanced Model Portfolio



Waverton Growth Model Portfolio



Waverton Multi-Asset Income



Waverton Strategic Equity Fund



Waverton Equity Model Portfolio



Waverton Multi-Asset Growth



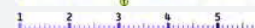
Waverton Multi-Asset Balanced

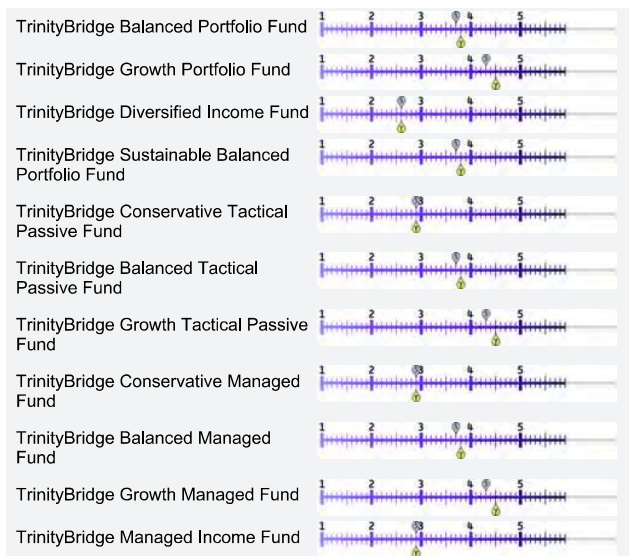


Waverton Multi-Asset Cautious

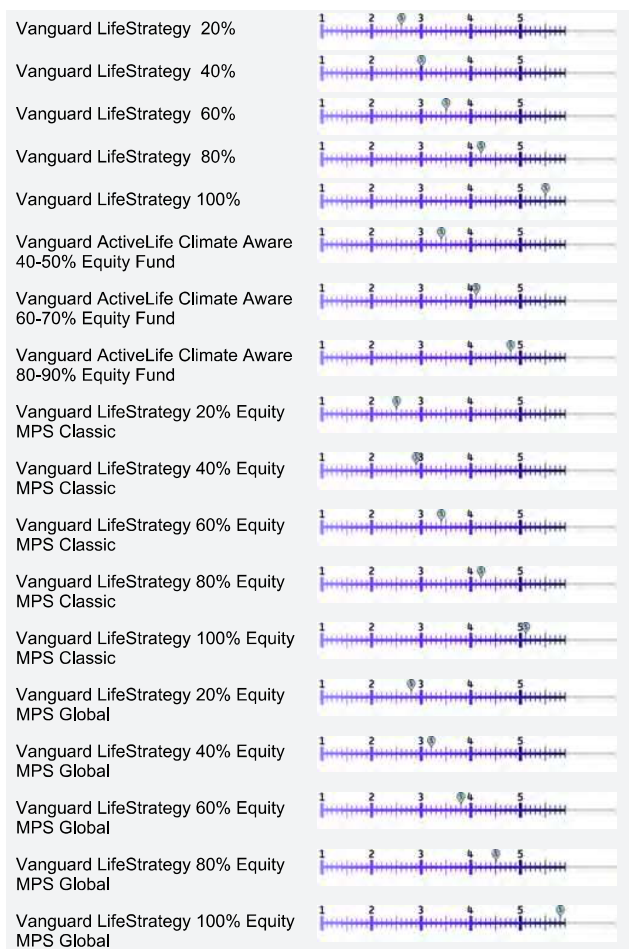


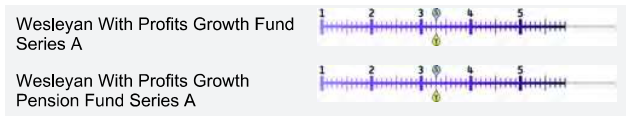
Waverton Multi-Asset Defensive





Vanguard®



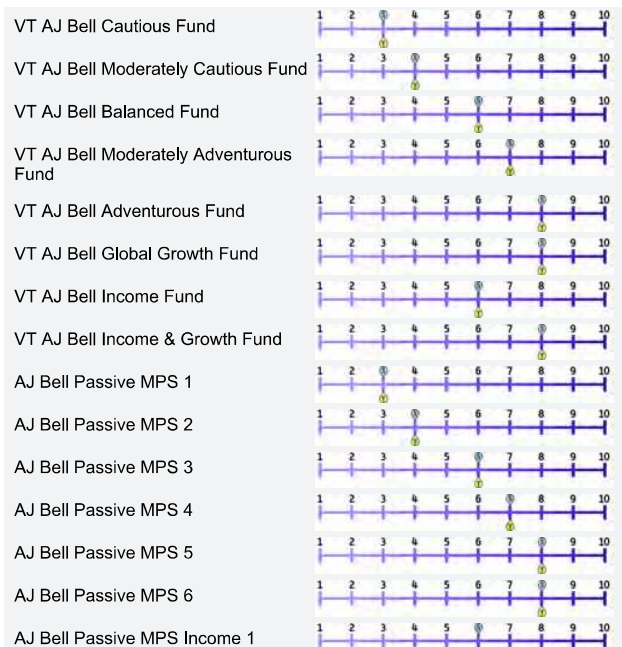
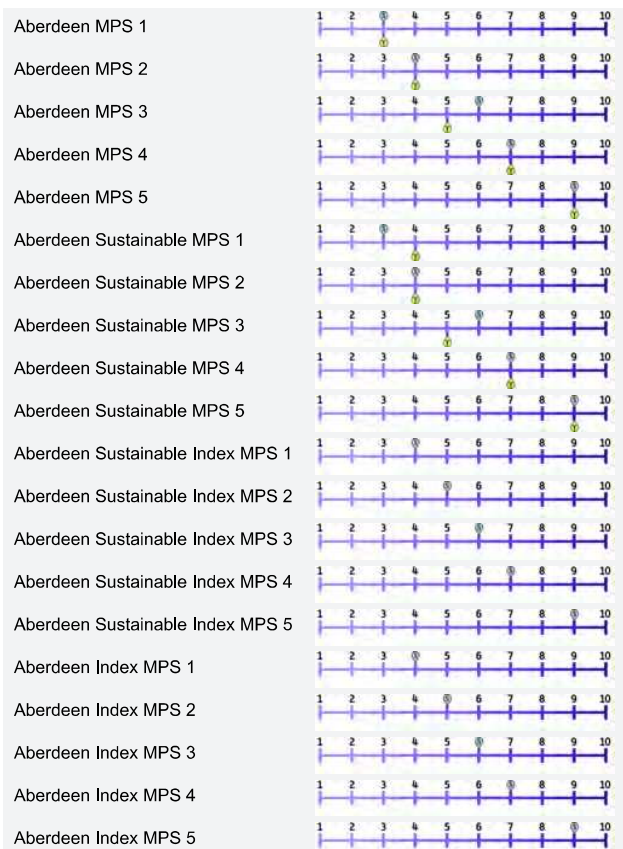


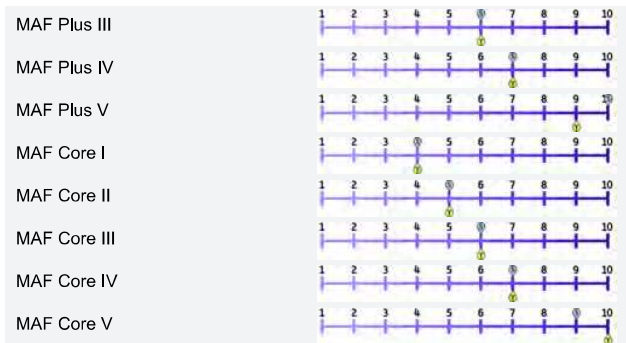
(s) These portfolios were constructed with short investment timelines (5 year) in mind.
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information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

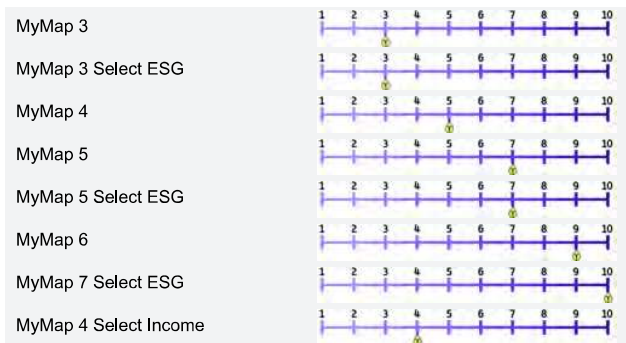


Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation



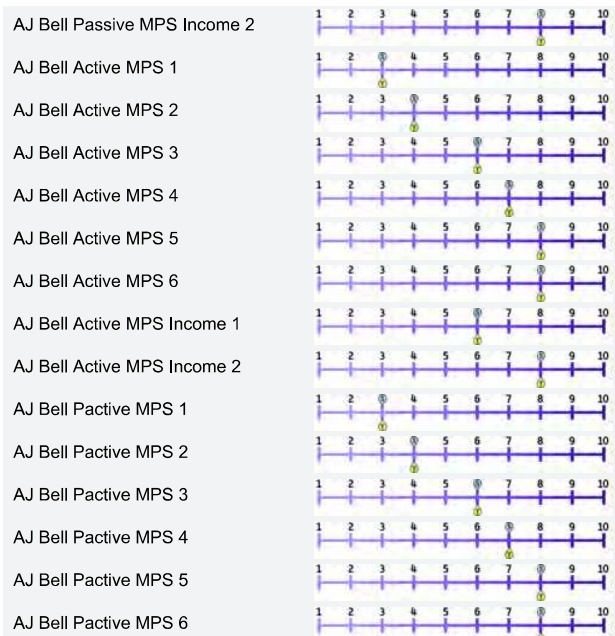
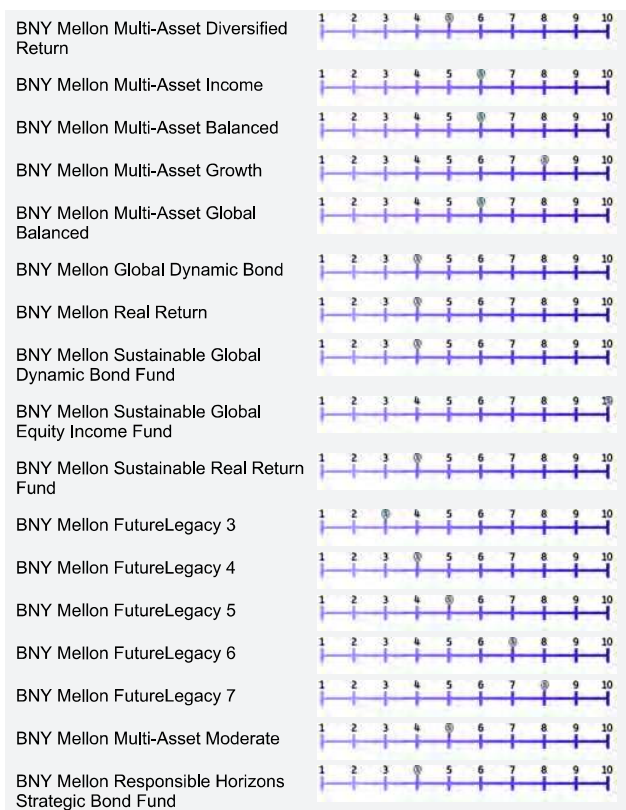


BlackRock



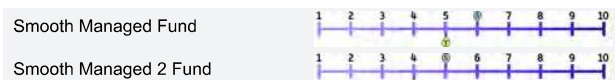
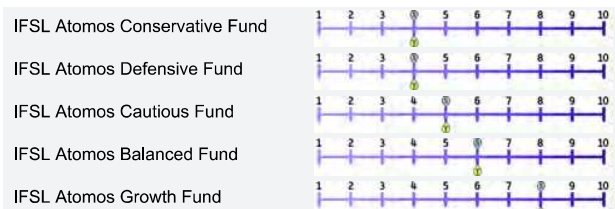
BNY MELLON

INVESTMENT MANAGEMENT

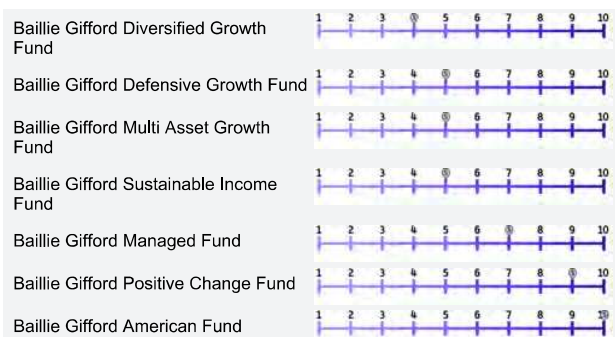


atomos

wealth & financial wellbeing



Baillie Gifford™



BNY Mellon Responsible Horizons
UK Corporate Bond Fund



CHARLES STANLEY

Multi Manager Income 1



Multi Manager Income 2



Multi Manager Income 3



Multi Manager Income 4



Multi Manager Income 5



Multi Manager Total Return 1



Multi Manager Total Return 2



Multi Manager Total Return 3



Multi Manager Total Return 4



Multi Manager Total Return 5



CHARLES STANLEY

Responsible 2



Responsible 3



Responsible 4



Responsible 5



COLUMBIA THREADNEEDLE INVESTMENTS

CT MM Lifestyle 3 Fund



CT MM Lifestyle 4 Fund



CT MM Lifestyle 5 Fund



CT MM Lifestyle 6 Fund



CT MM Lifestyle 7 Fund



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



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



MPS RIS Low Medium Risk



MPS RIS Medium Risk



MPS RIS Medium High Risk



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



CHARLES STANLEY

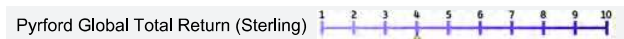
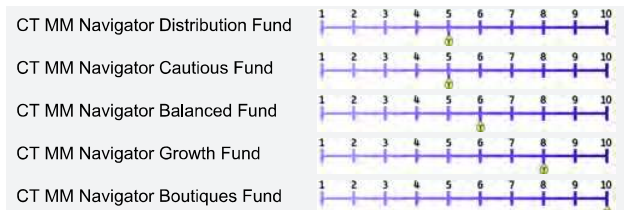
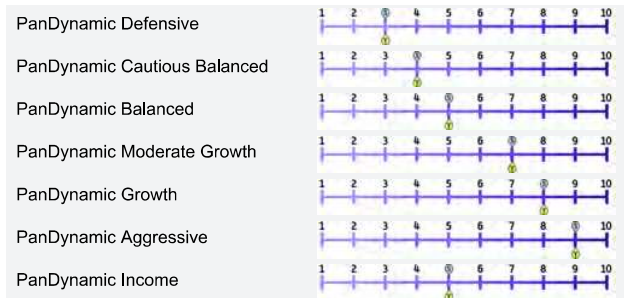
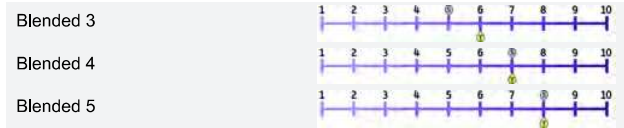
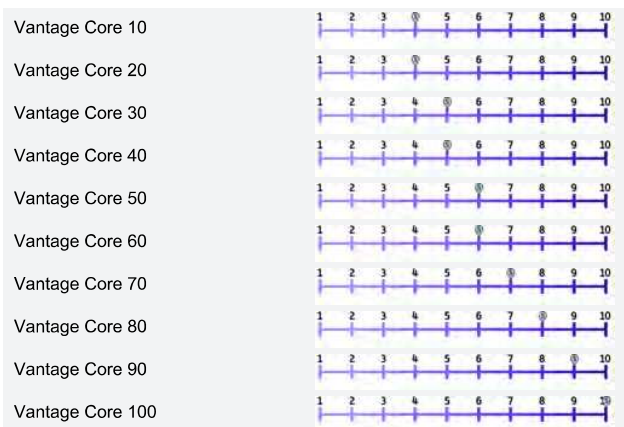
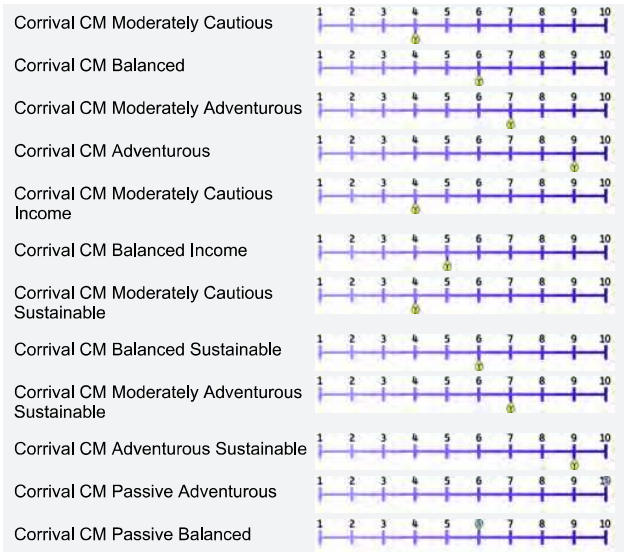
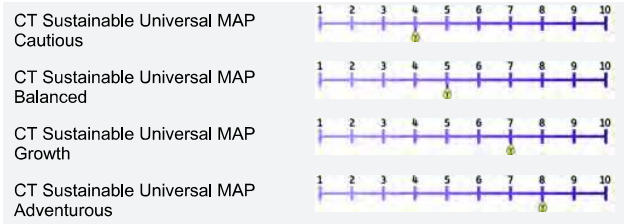
Blended 1



Blended 2



Synaptic

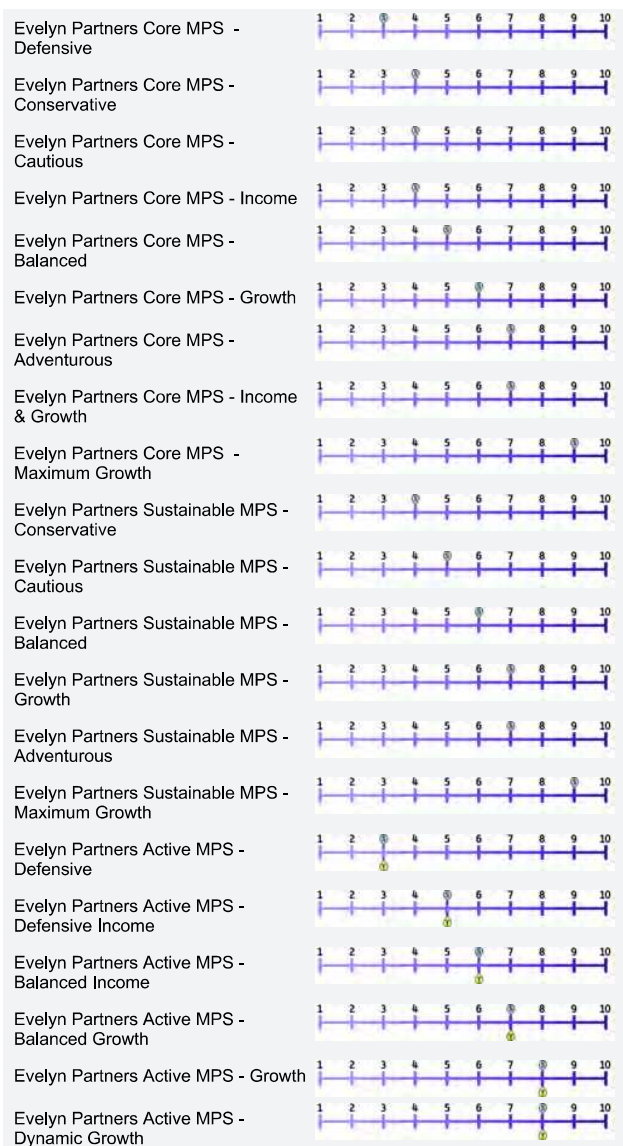


Part of the Brooks Macdonald Group



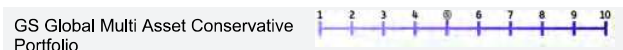


evelyn
PARTNERS

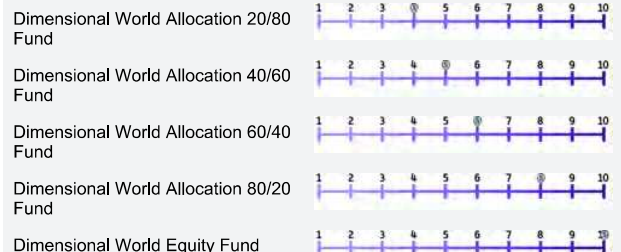


Goldman Sachs

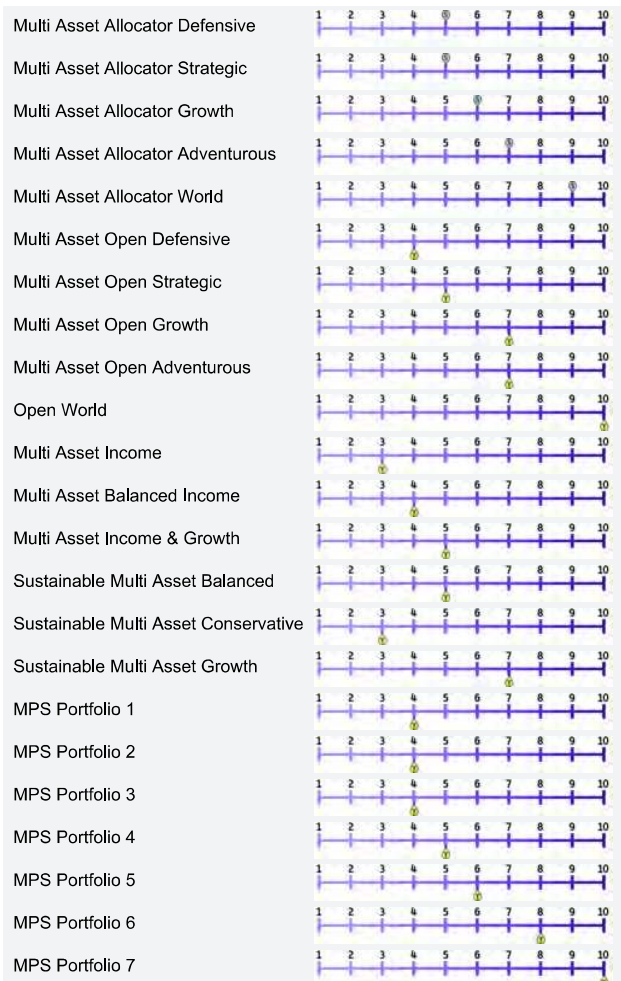
Asset Management



Dimensional



Fidelity
INTERNATIONAL



RATHBONES

Incorporating
Investec Wealth &
Investment (UK)



Synaptic

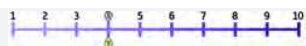
GS ESG-Enhanced Global Multi
Asset Balanced Portfolio



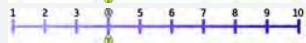
GS Global Multi-Asset Growth
Portfolio



HSBC Global Strategy Cautious



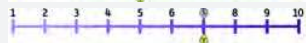
HSBC Global Strategy Conservative



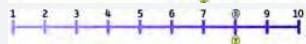
HSBC Global Strategy Balanced



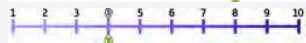
HSBC Global Strategy Dynamic



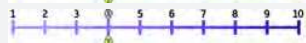
HSBC Global Strategy Adventurous



HSBC Global MPS Cautious



HSBC Global MPS Conservative



HSBC Global MPS Balanced



HSBC Global MPS Dynamic



HSBC Global MPS Adventurous



HSBC Global Responsible Multi-
Asset Cautious Portfolio



HSBC Global Responsible Multi-
Asset Conservative Portfolio



HSBC Global Responsible Multi-
Asset Balanced Portfolio



HSBC Global Responsible Multi-
Asset Dynamic Portfolio



HSBC Global Responsible Multi-
Asset Adventurous Portfolio



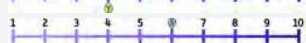
HSBC World Selection Cautious



HSBC World Selection Conservative



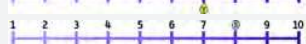
HSBC World Selection Balanced



HSBC World Selection Dynamic



HSBC World Selection Adventurous



Invesco Asian Fund (UK)



Invesco Corporate Bond Fund (UK)



Invesco Distribution Fund (UK)



Invesco Global Bond Fund (UK)



Invesco Global Smaller Companies
Fund (UK)



Invesco UK Equity High Income Fund
(UK)



Invesco High Yield Fund (UK)



Invesco China Equity Fund (UK)(was
Hong Kong and China)



Invesco UK Equity Income Fund (UK)



Cautious Strategy



Cautious Plus Strategy



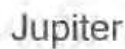
Balanced Strategy



Growth Strategy



Income Strategy



Jupiter Global Macro Bond



Jupiter Strategic Bond



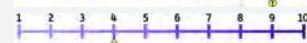
Jupiter Merlin Monthly Income Select



Jupiter Monthly Alternative Income



Jupiter Merlin Conservative Select



Jupiter Merlin Income Portfolio



Jupiter Merlin Balanced Portfolio



Jupiter Merlin Growth Portfolio



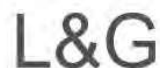
Jupiter Merlin Worldwide Portfolio



Jupiter Merlin Moderate Select



Jupiter Merlin Income and Growth
Select



Multi-Index 3



Multi-Index 4



Multi-Index 5



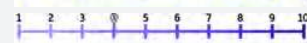
Multi-Index 6



Multi-Index 7



Multi-Index Income 4



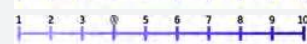
Multi-Index Income 5



Multi-Index Income 6



Legal & General Future World Multi-
Index 4 Fund



Legal & General Future World Multi-
Index 5 Fund



Legal & General Future World Multi-
Index 6 Fund



Legal & General Future World Multi-
Index 7 Fund

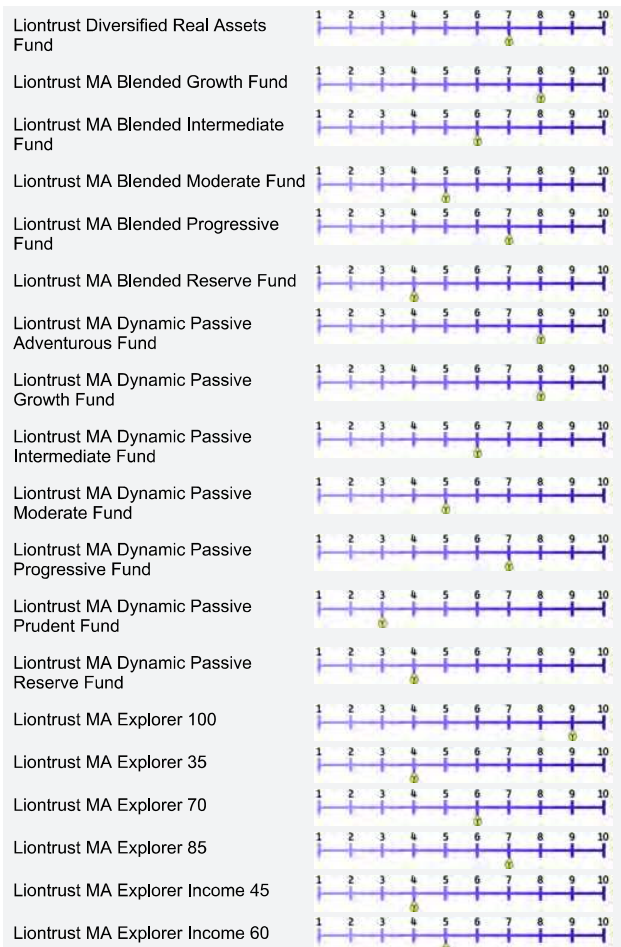
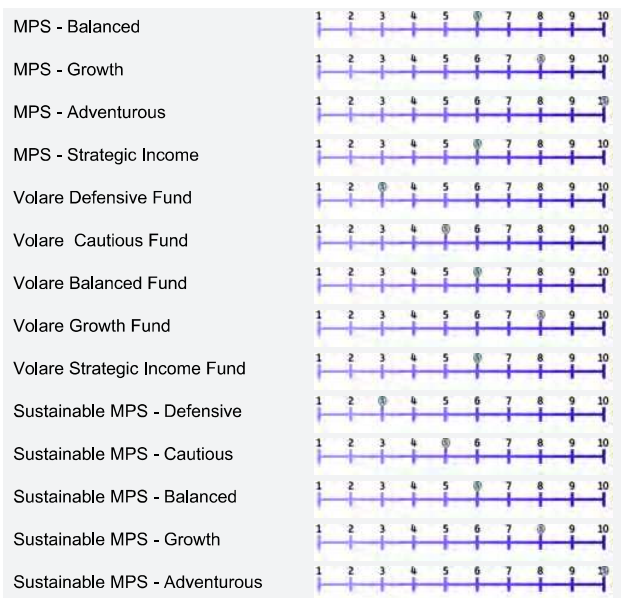
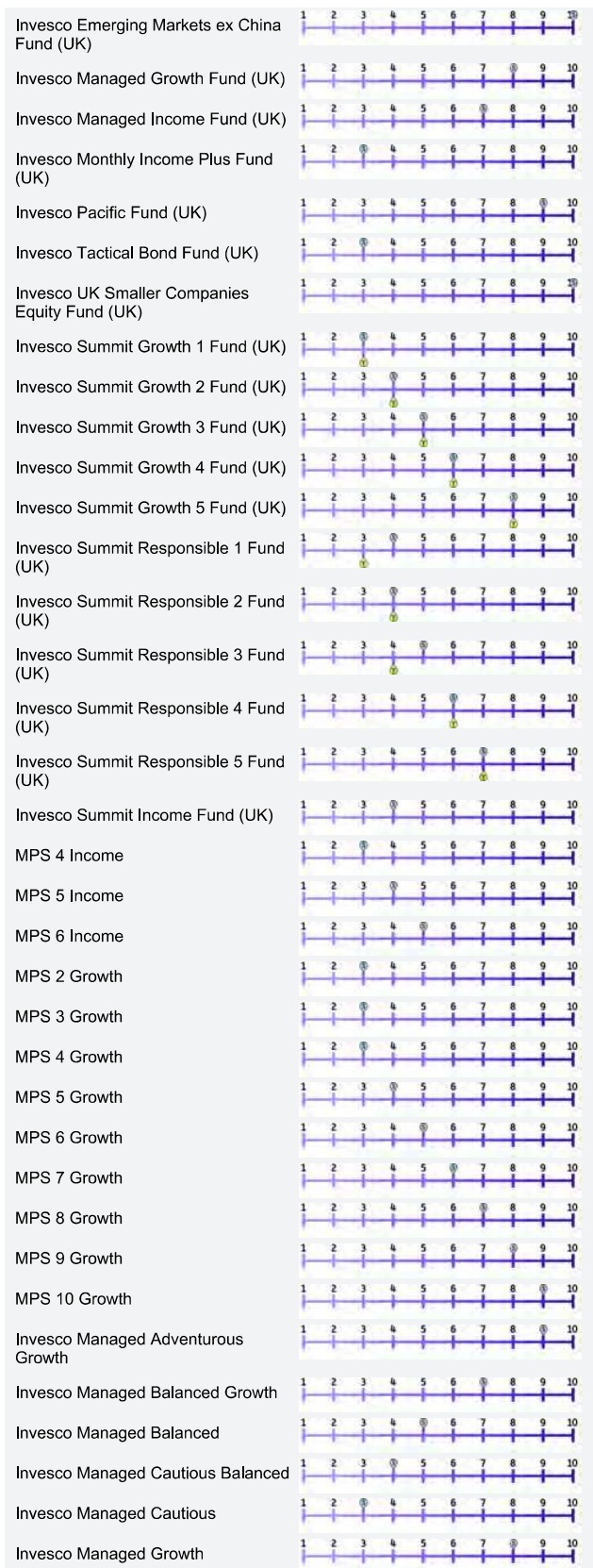


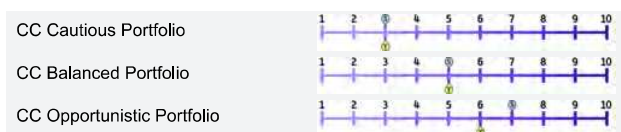
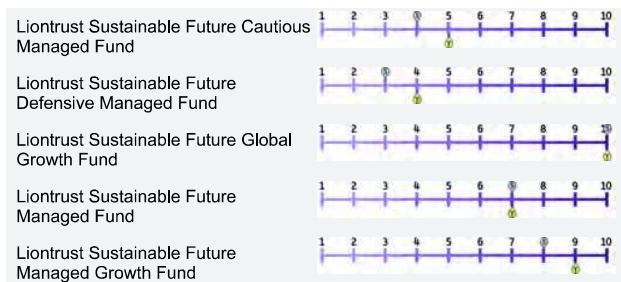
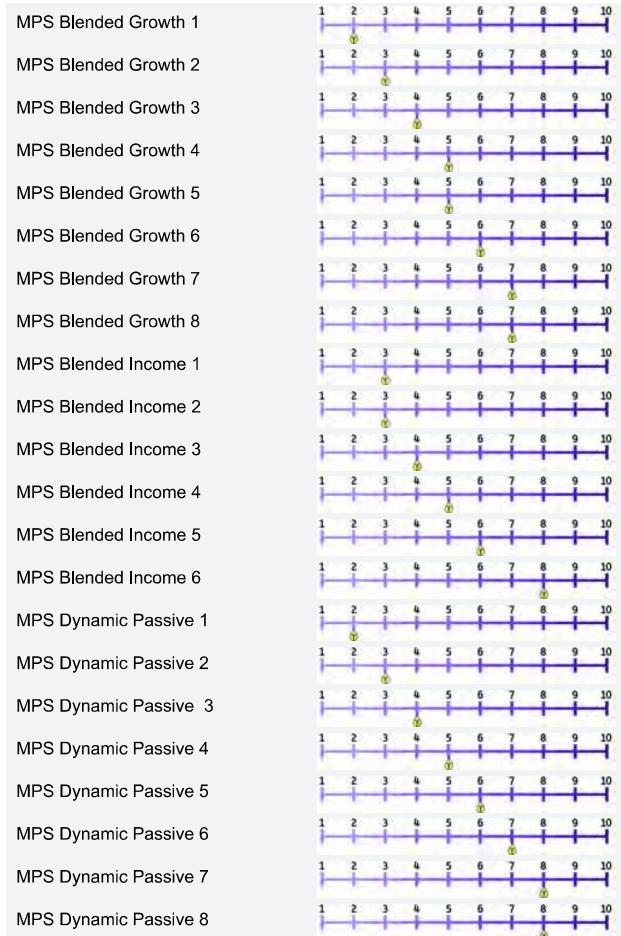
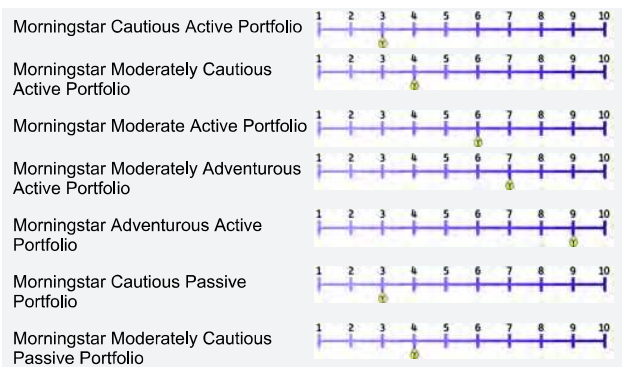
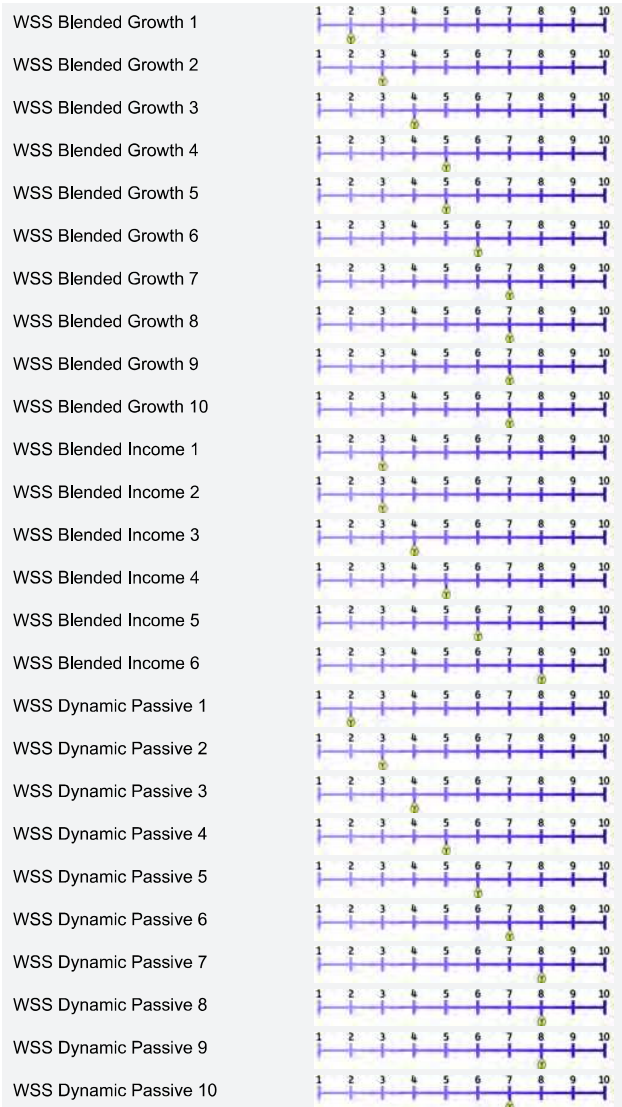
MPS - Defensive

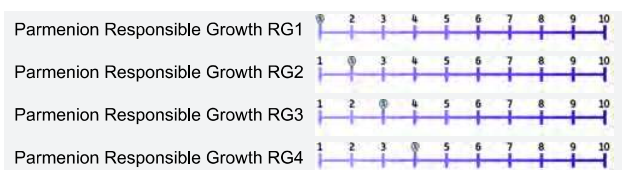
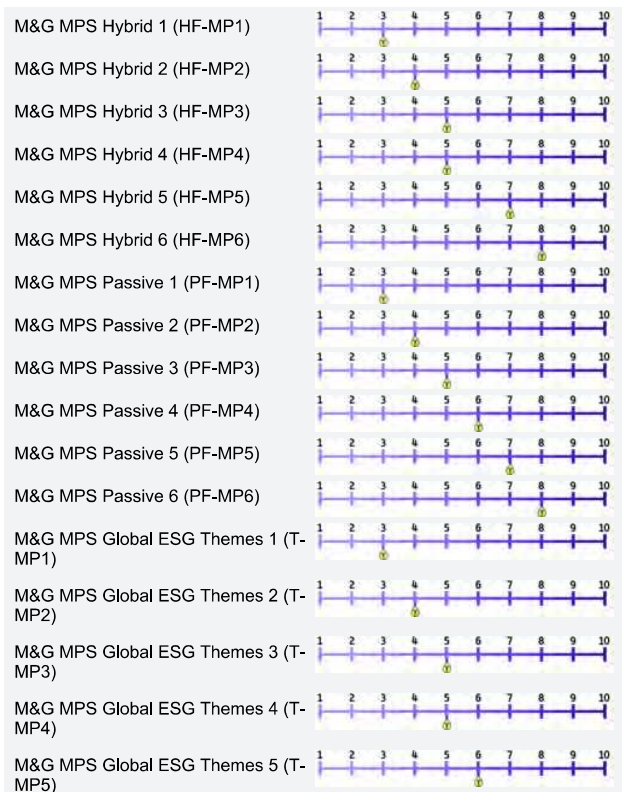
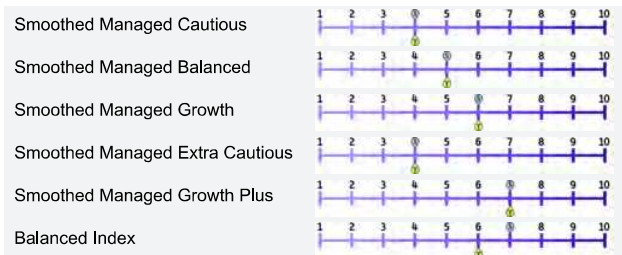
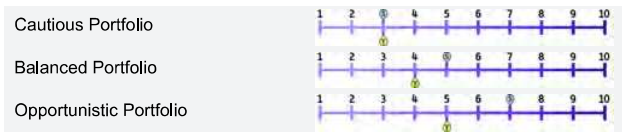
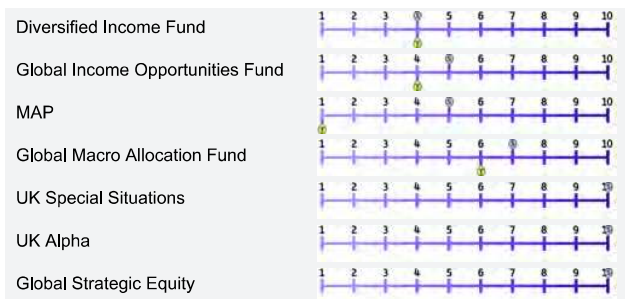
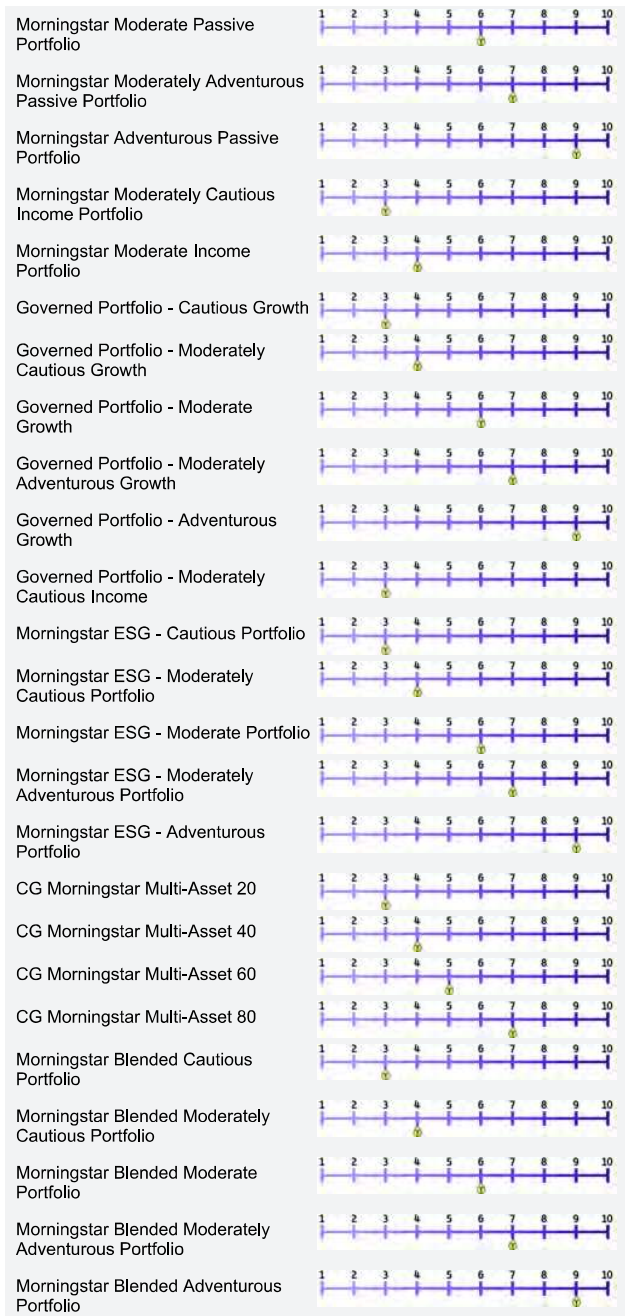


MPS - Cautious









Parmenion

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

Parmenion

Parmenion Blended Growth RG1	
Parmenion Blended Growth RG2	
Parmenion Blended Growth RG3	
Parmenion Blended Growth RG4	
Parmenion Blended Growth RG5	
Parmenion Blended Growth RG6	
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Parmenion Blended Growth RG9	
Parmenion Blended Growth RG10	

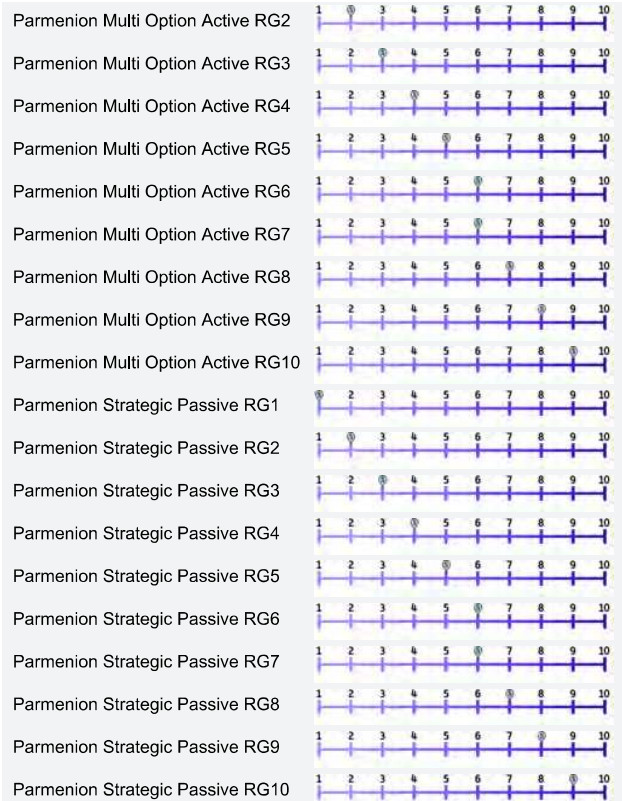
Parmenion

Parmenion Multi Option Active RG1	
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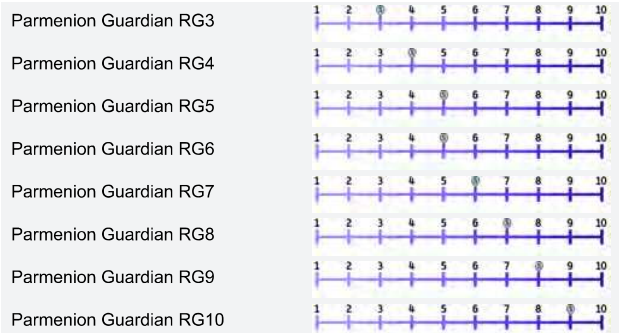
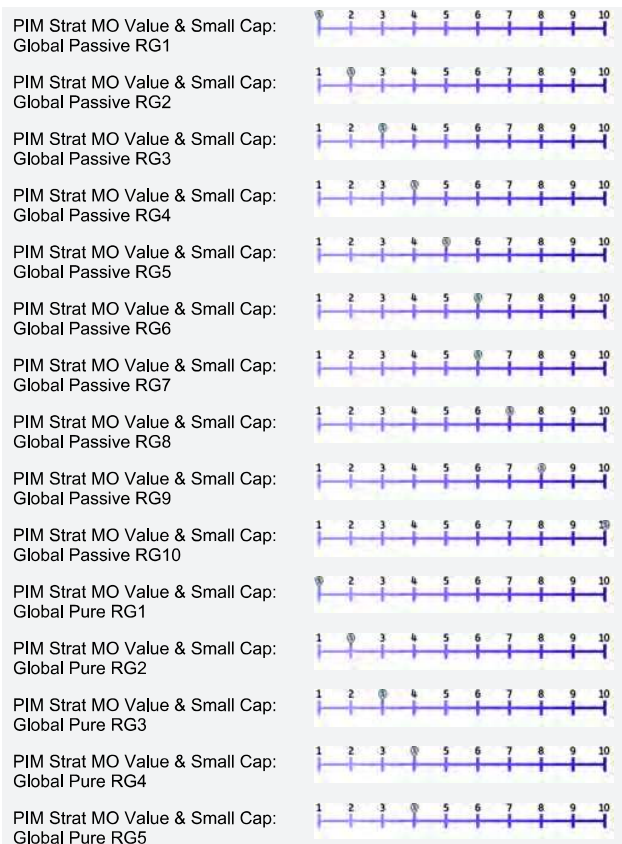
Parmenion Responsible Growth RG5	
Parmenion Responsible Growth RG6	
Parmenion Responsible Growth RG7	
Parmenion Responsible Growth RG8	
Parmenion Responsible Growth RG9	
Parmenion Responsible Growth RG10	
Parmenion Sustainable Growth RG1	
Parmenion Sustainable Growth RG2	
Parmenion Sustainable Growth RG3	
Parmenion Sustainable Growth RG4	
Parmenion Sustainable Growth RG5	
Parmenion Sustainable Growth RG6	
Parmenion Sustainable Growth RG7	
Parmenion Sustainable Growth RG8	
Parmenion Sustainable Growth RG9	
Parmenion Sustainable Growth RG10	
Parmenion Ethical Growth RG1	
Parmenion Ethical Growth RG2	
Parmenion Ethical Growth RG3	
Parmenion Ethical Growth RG4	
Parmenion Ethical Growth RG5	
Parmenion Ethical Growth RG6	
Parmenion Ethical Growth RG7	
Parmenion Ethical Growth RG8	
Parmenion Ethical Growth RG9	
Parmenion Ethical Growth RG10	
Parmenion Screened Growth RG1	
Parmenion Screened Growth RG2	
Parmenion Screened Growth RG3	
Parmenion Screened Growth RG4	
Parmenion Screened Growth RG5	
Parmenion Screened Growth RG6	
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Parmenion Screened Growth RG10	

Parmenion

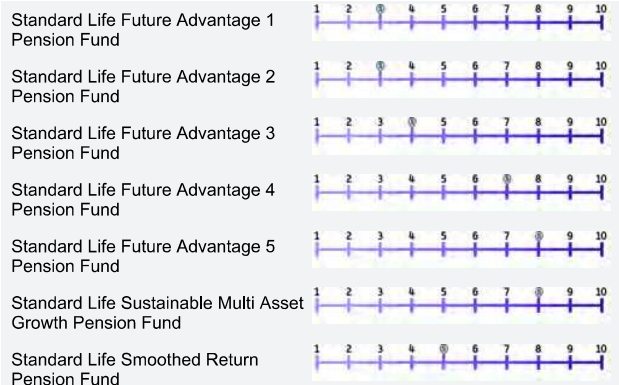
Parmenion Guardian RG1	
Parmenion Guardian RG2	



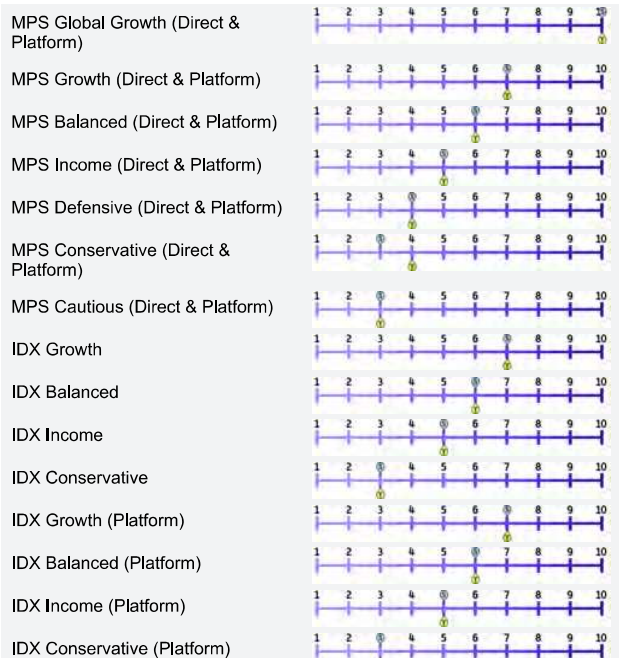
Parmenion



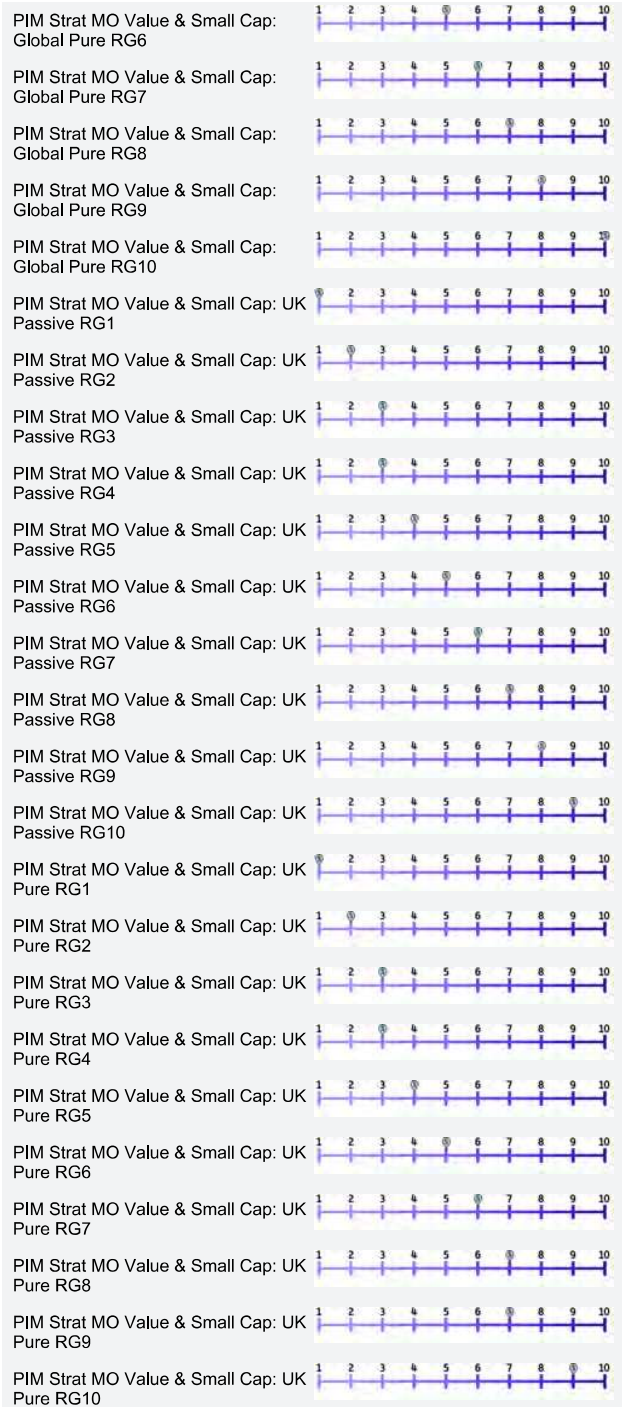
Standard Life
Part of Phoenix Group



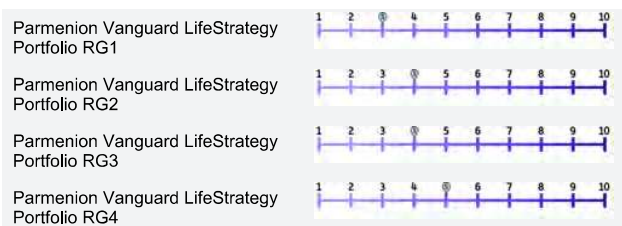
QUILTER CHEVIOT



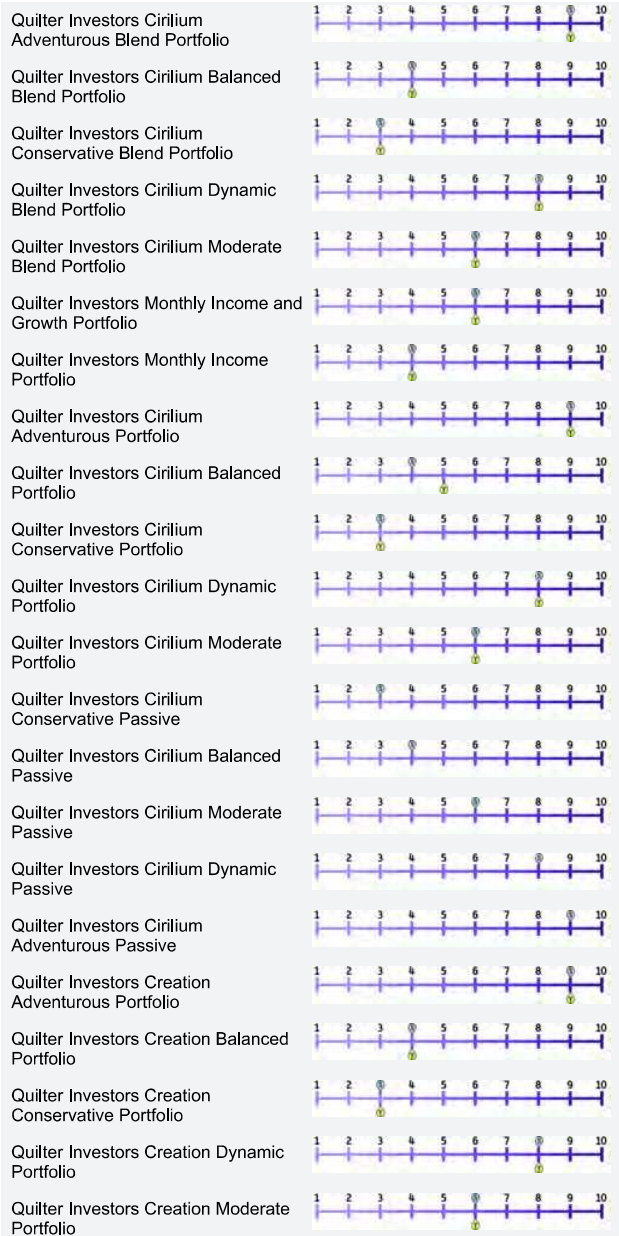
Synaptic



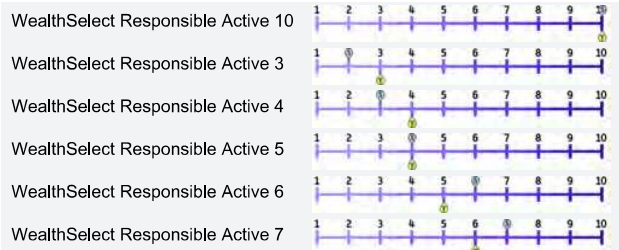
Parmenion



Quilter Investors



Quilter



Parmenion Vanguard LifeStrategy Portfolio RG5

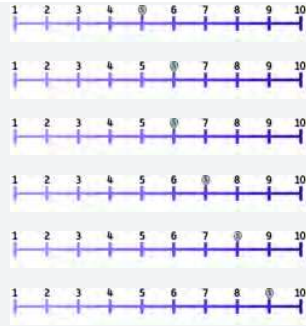
Parmenion Vanguard LifeStrategy Portfolio RG6

Parmenion Vanguard LifeStrategy Portfolio RG7

Parmenion Vanguard LifeStrategy Portfolio RG8

Parmenion Vanguard LifeStrategy Portfolio RG9

Parmenion Vanguard LifeStrategy Portfolio RG10



PREMIER MITON

Premier Managed Portfolio Service Capital Builder Portfolio

Premier Managed Portfolio Service Capital Builder Plus Portfolio

Premier Managed Portfolio Service Conservative Portfolio

Premier Managed Portfolio Service Balanced Portfolio

Premier Managed Portfolio Service Balanced Plus Portfolio

Premier Managed Portfolio Service Growth Portfolio

Premier Managed Portfolio Service Growth Plus Portfolio

Premier Managed Portfolio Svs Dynamic Growth Portfolio

Premier Managed Portfolio Service Income and Growth Portfolio

Premier Managed Portfolio Service Income Portfolio

Premier Managed Portfolio Service High Income Portfolio

Premier Miton Diversified Sustainable Growth

Premier Miton Cautious Monthly Income Fund

Premier Miton Cautious Multi Asset Fund

Premier Miton Defensive Multi Asset Fund

Risk Profiled - Premier Miton Multi-Asset Absolute Return Fund

Risk Profiled - Premier Miton Multi-Asset Distribution Fund

Risk Profiled - Premier Miton Multi-Asset Global Growth Fund

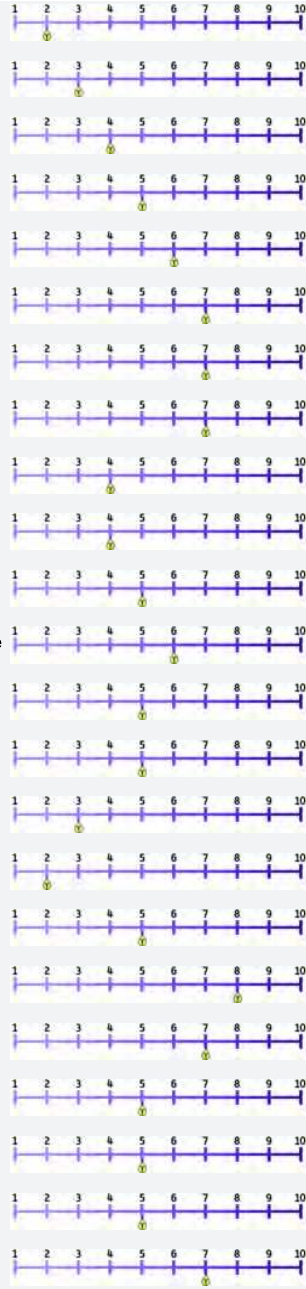
Risk Profiled - Premier Miton Multi-Asset Growth & Income Fund

Risk Profiled - Premier Miton Multi-Asset Monthly Income Fund

Single Strategy - Diversified Balanced Growth Fund

Single Strategy - Diversified Cautious Growth Fund

Single Strategy - Diversified Dynamic Growth Fund



WealthSelect Responsible Active 8

WealthSelect Responsible Active 9

WealthSelect Responsible Blend 10

WealthSelect Responsible Blend 3

WealthSelect Responsible Blend 4

WealthSelect Responsible Blend 5

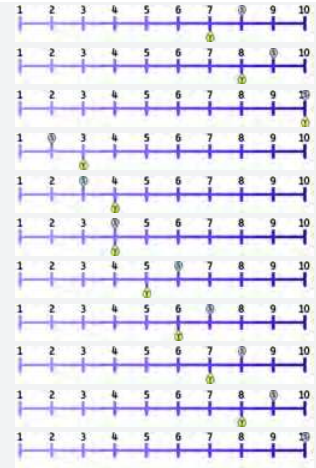
WealthSelect Responsible Blend 6

WealthSelect Responsible Blend 7

WealthSelect Responsible Blend 8

WealthSelect Responsible Blend 9

WealthSelect Responsible Passive 10



WealthSelect Responsible Passive 3

WealthSelect Responsible Passive 4

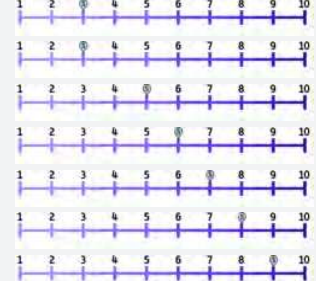
WealthSelect Responsible Passive 5

WealthSelect Responsible Passive 6

WealthSelect Responsible Passive 7

WealthSelect Responsible Passive 8

WealthSelect Responsible Passive 9



RATHBONES

Bespoke Strategy 1

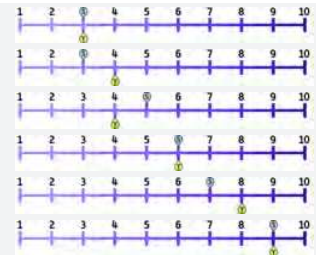
Bespoke Strategy 2

Bespoke Strategy 3

Bespoke Strategy 4

Bespoke Strategy 5

Bespoke Strategy 6



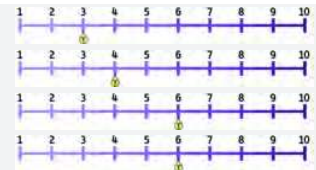
RATHBONES

RGMAP Total Return

RGMAP Defensive Growth

RGMAP Strategic Growth

RGMAP Dynamic Growth

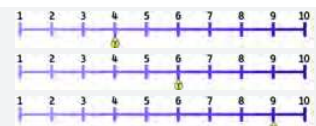


RATHBONES

RMAP Total Return

RMAP Strategic Growth

RMAP Enhanced Growth



Single Strategy - Diversified Growth Fund	
Single Strategy - Diversified Income Fund	
Risk Targeted Solutions - Premier Miton Liberation IV Fund	
Risk Targeted Solutions - Premier Miton Liberation V Fund	
Risk Targeted Solutions - Premier Miton Liberation VI Fund	
Risk Targeted Solutions - Premier Miton Liberation VII Fund	



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	



WealthSelect Managed Active 10	
WealthSelect Managed Active 3	

RMAP Strategic Income	
RMAP Defensive Growth	
RMAP Dynamic Growth	

RATHBONES

Select Strategy 2	
Select Strategy 3	
Select Strategy 4 - Income	
Select Strategy 4	
Select Strategy 5	
Select Strategy 6	



Brewin
Dolphin

Cautious	
Cautious Higher Equity	
Income	
Income Higher Equity	
Balanced MPS	
Growth MPS	
Global Equity MPS	
Cautious Passive+	
Cautious Higher Equity Passive+	
Income Passive+	
Income Higher Equity Passive +	
Balanced Passive+	
Growth Passive+	
Global Equity Passive+	
Sustainable MPS Income	
Sustainable MPS Income Higher Equity	
Sustainable MPS Balanced	
Sustainable MPS Growth	
Sustainable MPS Global Equity	
Blended MPS Cautious	
Blended MPS Cautious Higher Equity	
Blended MPS Income	
Blended MPS Income Higher Equity	
Blended MPS Balanced	
Blended MPS Growth	
Blended MPS Global Equity	



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

Quilter

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



RL GMAP Diversified Bond	
RL GMAP Defensive	
RL GMAP Balanced	
RL GMAP Moderate Growth	
RL GMAP Growth	

Voyager Max 40% equity fund	
Voyager Max 60% equity fund	
Voyager Max 70% equity fund	
Voyager Max 80% equity fund	
Voyager Max 90% equity fund	
Voyager Max 100% equity fund	

RSMR Portfolio Services

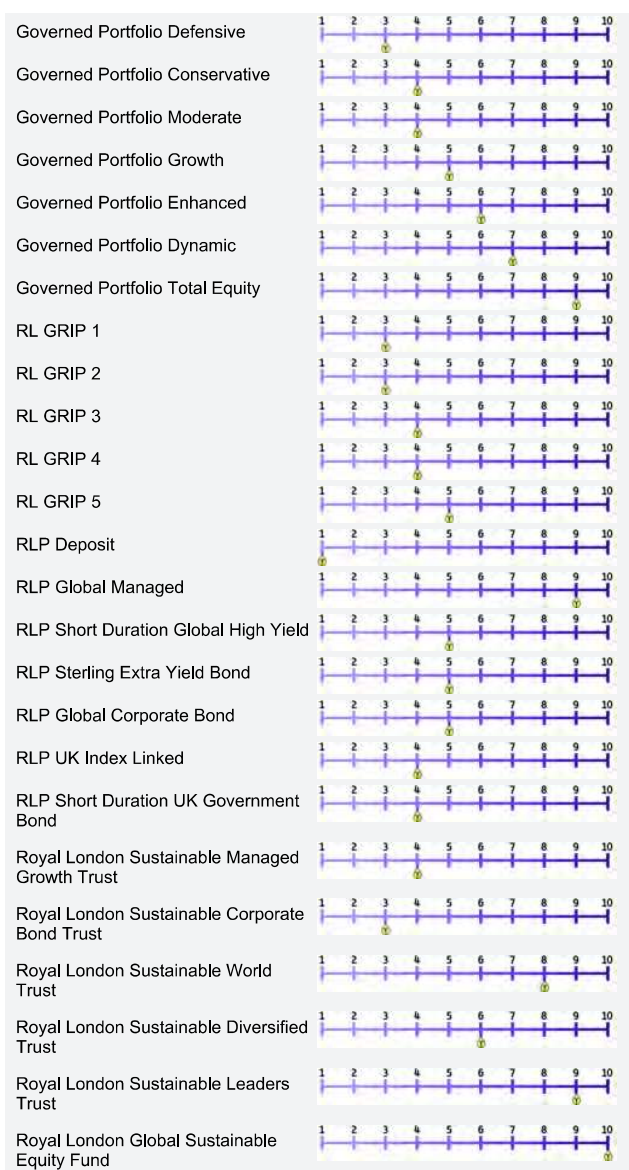
RSMR Rfolio Defensive	
RSMR Rfolio Cautious	
RSMR Rfolio Prudent	
RSMR Rfolio Balanced	
RSMR Rfolio Growth	
RSMR Rfolio Dynamic	
RSMR Rfolio Adventurous	
RSMR Rfolio Income	

RSMR Portfolio Services

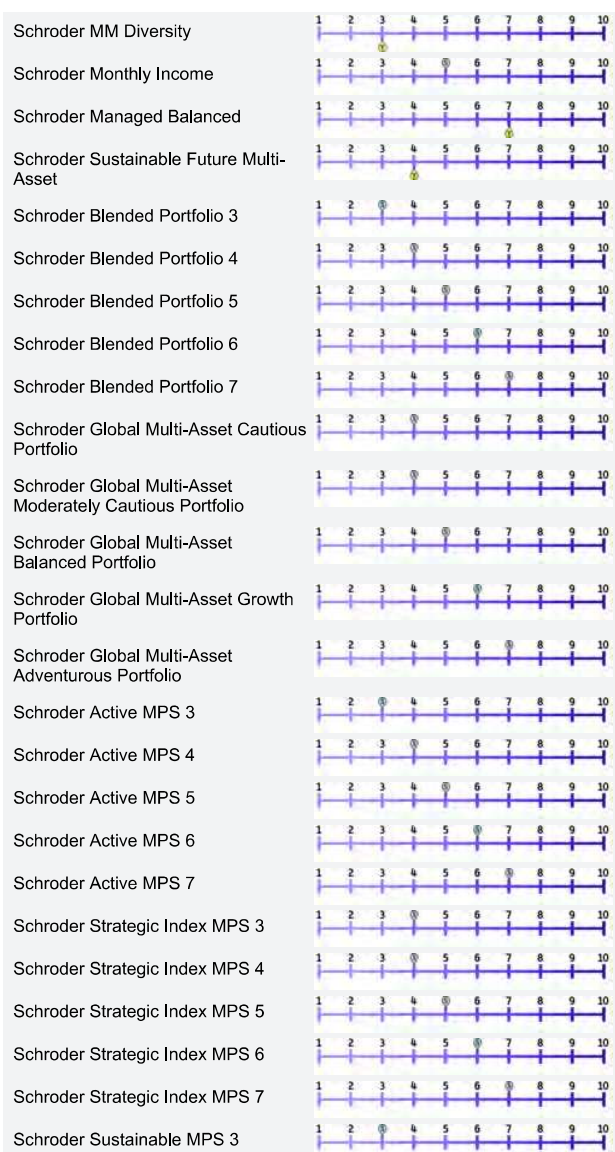
RSMR Responsible Cautious	
RSMR Responsible Balanced	
RSMR Responsible Growth	
RSMR Responsible Dynamic	

Russell Investments

Russell Investments Classic Plus Secure Model Portfolio	
Russell Investments Classic Plus Cautious Model Portfolio	
Russell Invt Classic Plus Conservative Model Portfolio	
Russell Investments Classic Plus Moderate Model Portfolio	
Russell Investments Classic Plus Balanced Model Portfolio	
Russell Invt Classic Plus Progressive Model Portfolio	
Russell Invt Classic Plus Adventurous Model Portfolio	
Russell Investments Classic Plus Growth Model Portfolio	
Russell Investments Classic Plus Aggressive Model Portfolio	
Russell Investments Classic Plus Aggressive Plus Model Portfolio	



Schroders





Managed Growth Fund 2



Managed Growth Fund 3



Managed Growth Fund 4



Managed Growth Fund 5



Managed Growth Fund 6



abrdn MyFolio Market I



abrdn MyFolio Market II



abrdn MyFolio Market III



abrdn MyFolio Market IV



abrdn MyFolio Market V



abrdn MyFolio Core I



abrdn MyFolio Core II



abrdn MyFolio Core III



abrdn MyFolio Core IV



abrdn MyFolio Core V



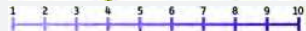
abrdn MyFolio Multi-Manager I



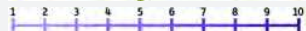
abrdn MyFolio Multi-Manager II



abrdn MyFolio Multi-Manager III



abrdn MyFolio Multi-Manager IV



abrdn MyFolio Multi-Manager V



abrdn MyFolio Index I



abrdn MyFolio Index II



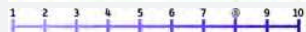
abrdn MyFolio Index III



abrdn MyFolio Index IV



abrdn MyFolio Index V



abrdn MyFolio Enhanced ESG I



abrdn MyFolio Enhanced ESG II



abrdn MyFolio Enhanced ESG III



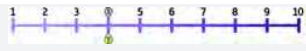
abrdn MyFolio Enhanced ESG IV



abrdn MyFolio Enhanced ESG V



TrinityBridge Conservative Portfolio Fund



Schroder Sustainable MPS 4



Schroder Sustainable MPS 5



Schroder Sustainable MPS 6



Schroder Sustainable MPS 7



Schroder Income Portfolio



Tatton Classic Core Defensive



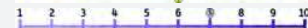
Tatton Classic Core Cautious



Tatton Classic Core Balanced



Tatton Classic Core Active



Tatton Classic Core Aggressive



Tatton Core Global Equity



Waverton Conservative Model Portfolio



Waverton Defensive Model Portfolio



Waverton Cautious Model Portfolio



Waverton Balanced Model Portfolio



Waverton Growth Model Portfolio



Waverton Multi-Asset Income



Waverton Strategic Equity Fund



Waverton Equity Model Portfolio



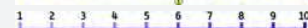
Waverton Multi-Asset Growth



Waverton Multi-Asset Balanced

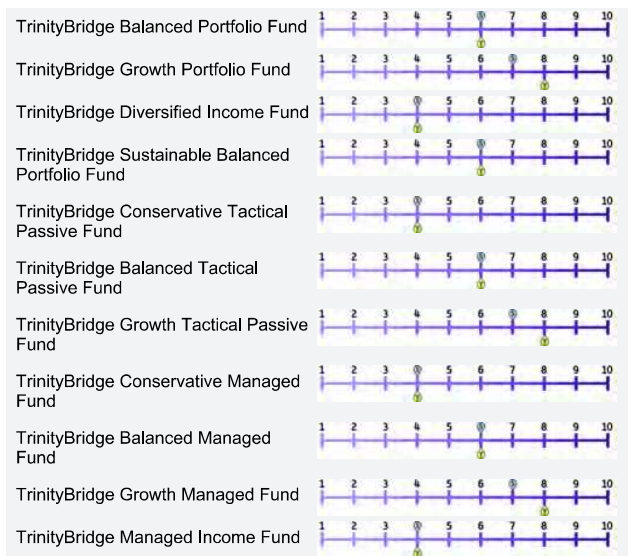


Waverton Multi-Asset Cautious

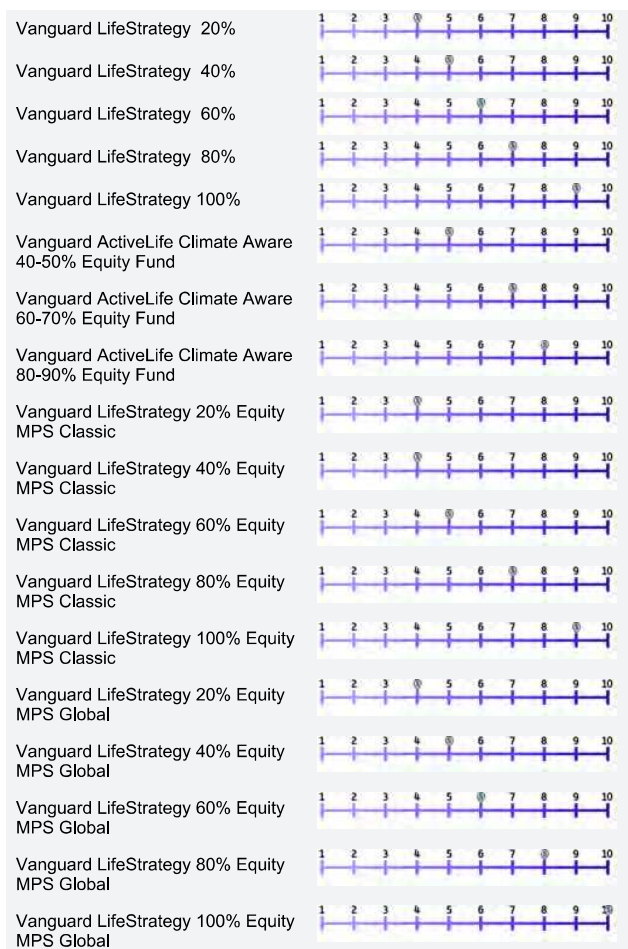


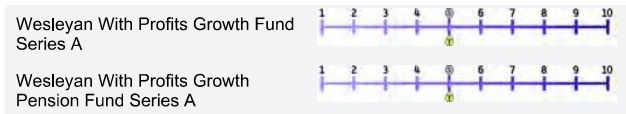
Waverton Multi-Asset Defensive





Vanguard®





(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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