



Q3 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.

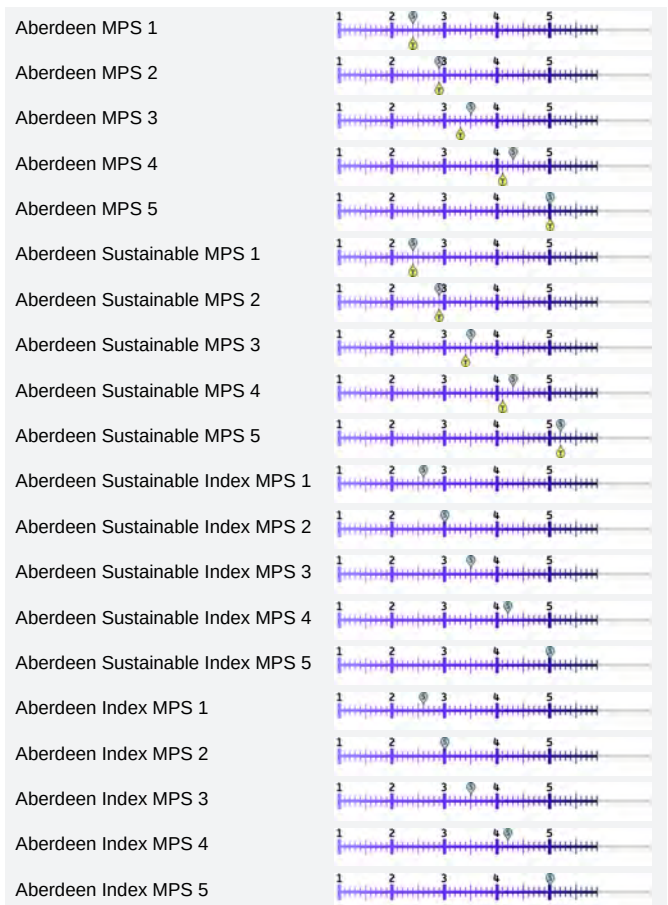
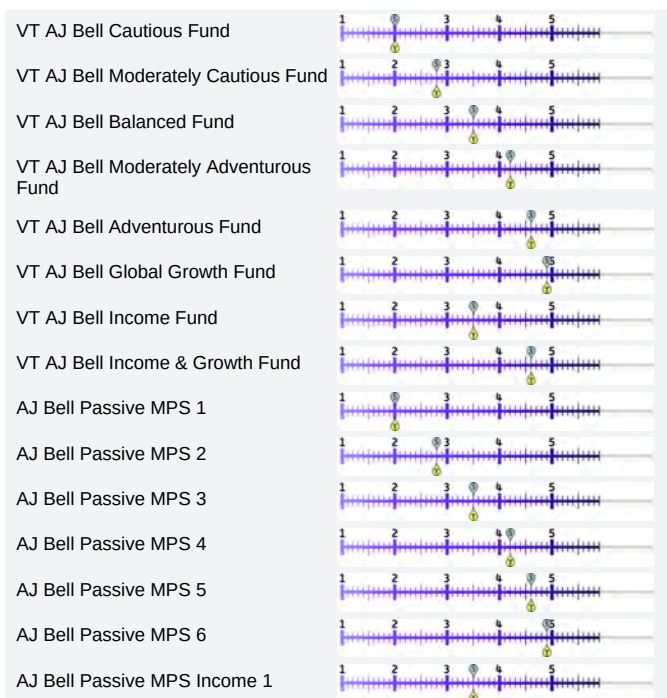
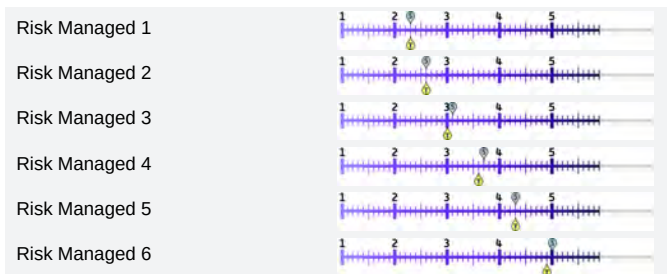
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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.

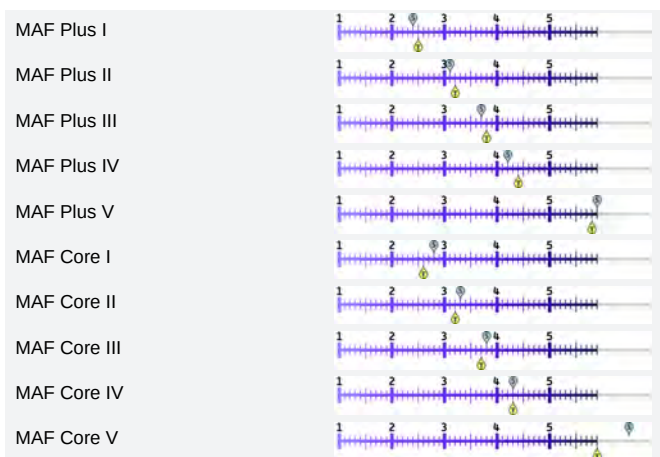
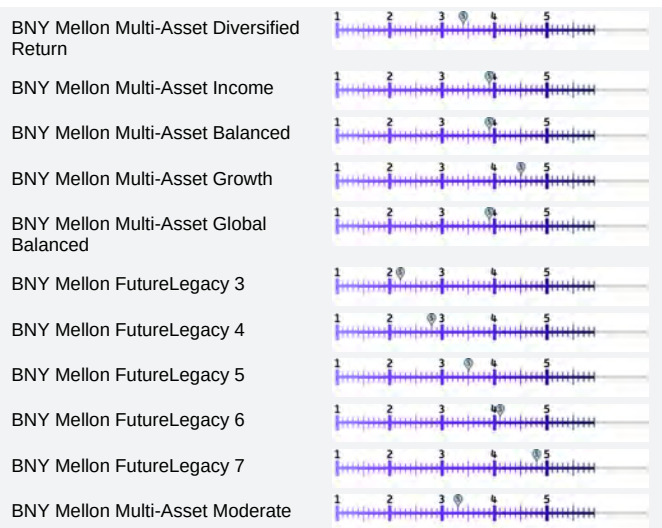
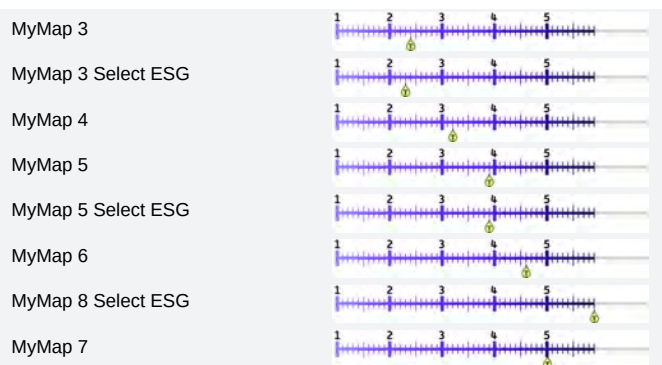


Synaptic Risk rating based on  Strategic Asset Allocation  Tactical Asset Allocation

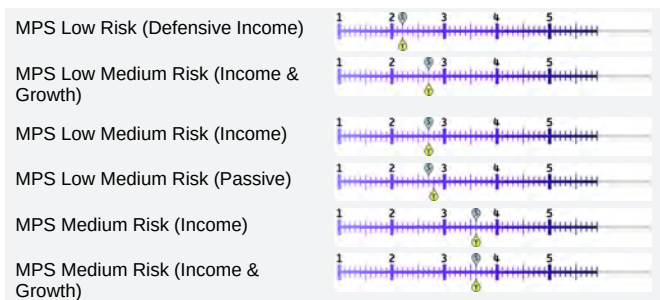
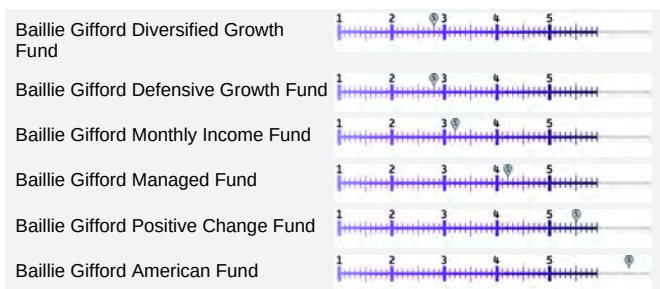




BlackRock



Baillie Gifford™



CHARLES STANLEY

Dynamic Passive 1



Dynamic Passive 2



Dynamic Passive 3



Dynamic Passive 4



Dynamic Passive 5



CHARLES STANLEY

PanDynamic Defensive



PanDynamic Cautious Balanced



PanDynamic Balanced



PanDynamic Moderate Growth



PanDynamic Growth



PanDynamic Aggressive



PanDynamic Income



CHARLES STANLEY

Responsible 2



Responsible 3



Responsible 4



Responsible 5

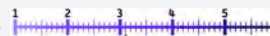


COLUMBIA THREADNEEDLE INVESTMENTS

CT Multi-Manager Universal Defensive Fund



CT Multi-Manager Universal Cautious Fund



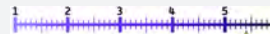
CT Multi-Manager Universal Balanced Fund



CT Multi-Manager Universal Growth Fund



CT Multi-Manager Universal Adventurous Fund

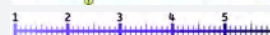


COLUMBIA THREADNEEDLE INVESTMENTS

CT Universal MAP Defensive



CT Universal MAP Cautious



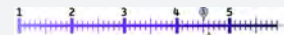
MPS Medium Risk (Passive)



MPS Medium High Risk



MPS Medium High Risk (Passive)



MPS High Risk (Growth)



MPS High Risk Growth (Passive)



SVS BM Blueprint Defensive Income



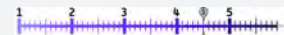
SVS BM Blueprint Cautious Growth



SVS BM Blueprint Balanced



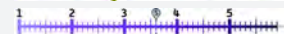
SVS BM Blueprint Strategic Growth



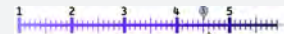
MPS RIS Low Medium Risk



MPS RIS Medium Risk



MPS RIS Medium High Risk



WS Canlife Portfolio III



WS Canlife Portfolio IV



WS Canlife Portfolio V



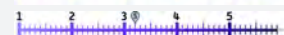
WS Canlife Portfolio VI



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

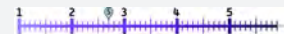


CHARLES STANLEY

Blended 1



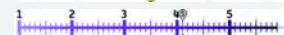
Blended 2



Blended 3



Blended 4



Blended 5



CHARLES STANLEY

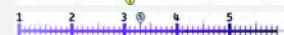
Multi Manager Income 1

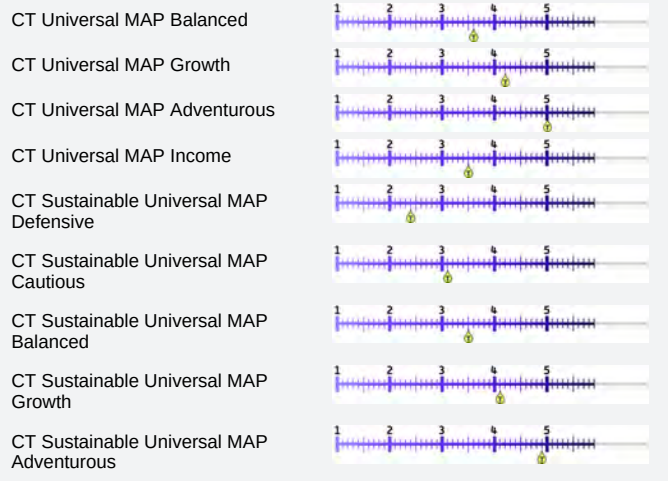


Multi Manager Income 2



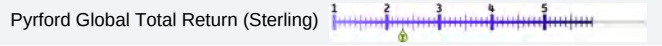
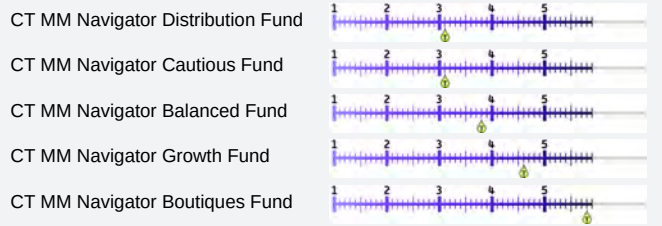
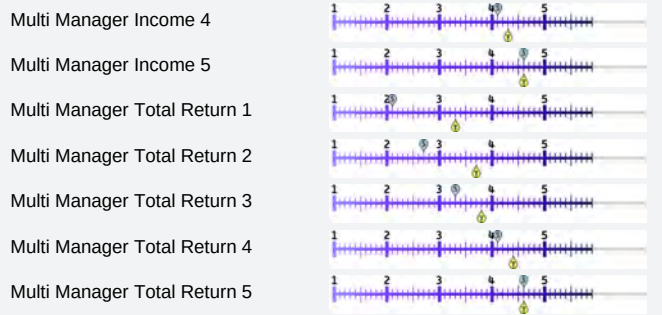
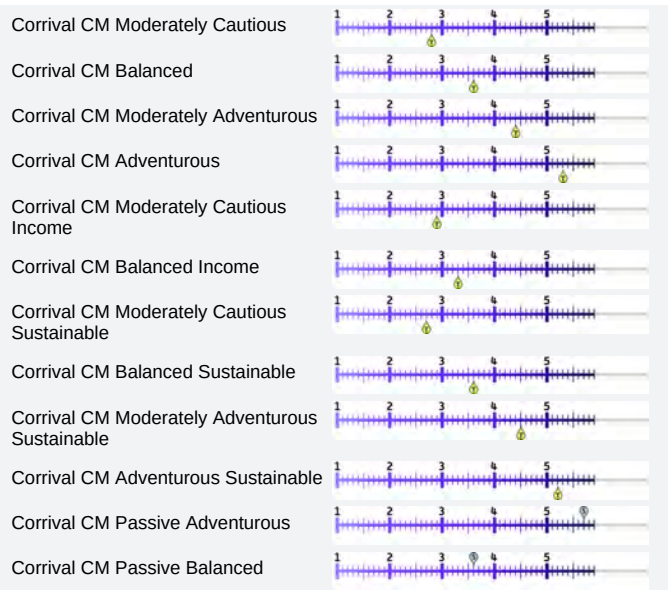
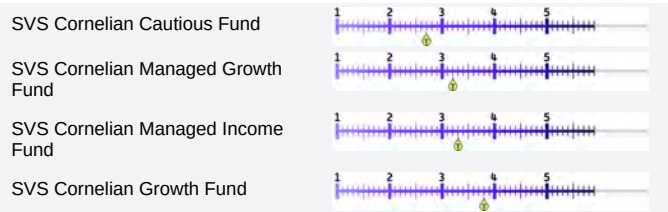
Multi Manager Income 3



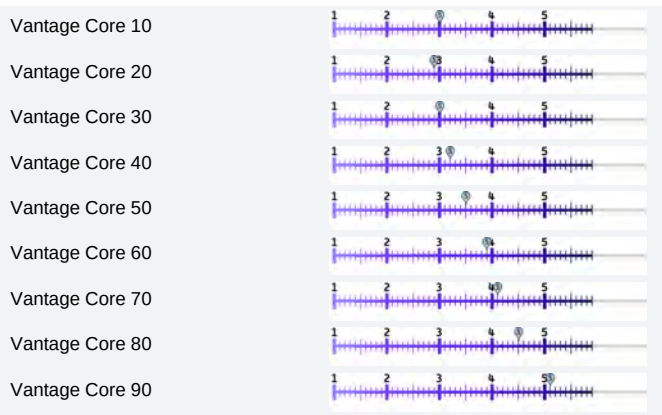
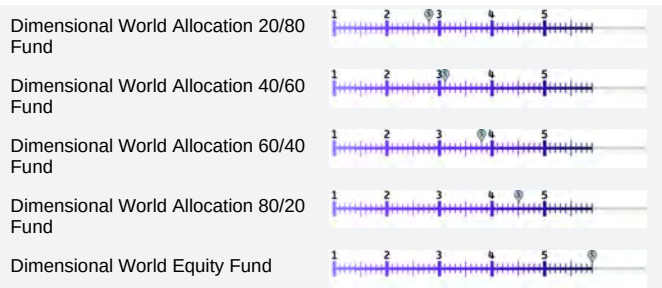


Cornelian

Part of the Brooks Macdonald Group

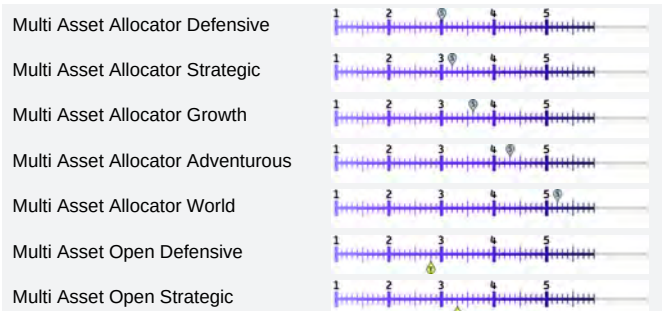
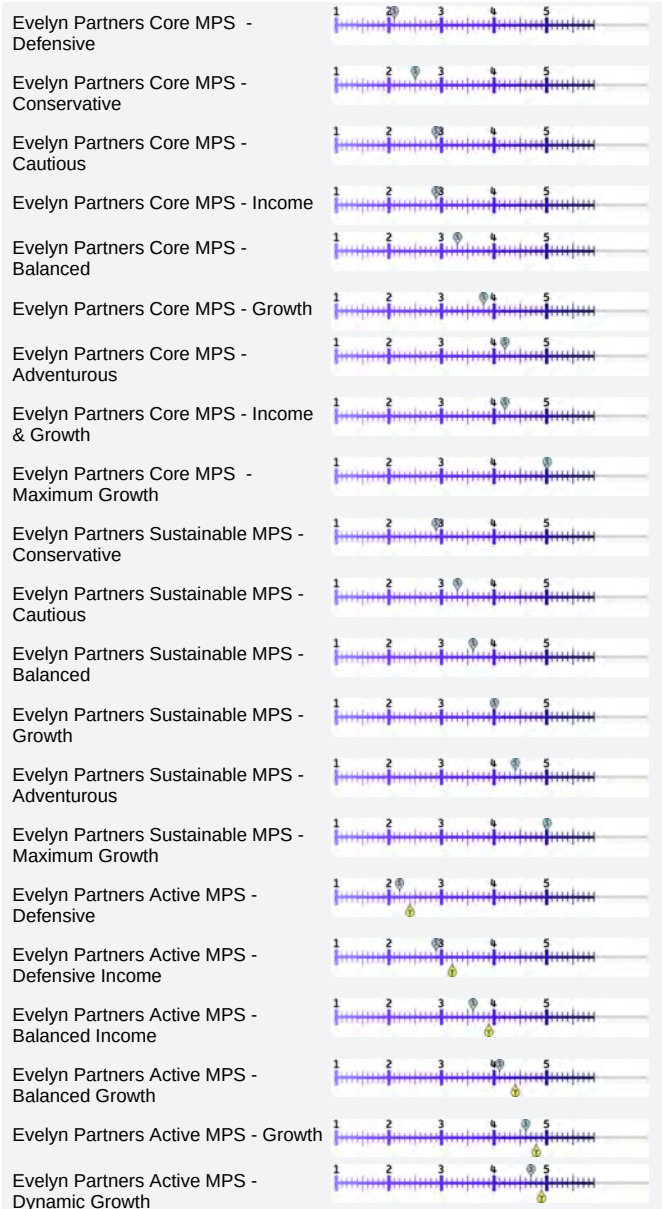
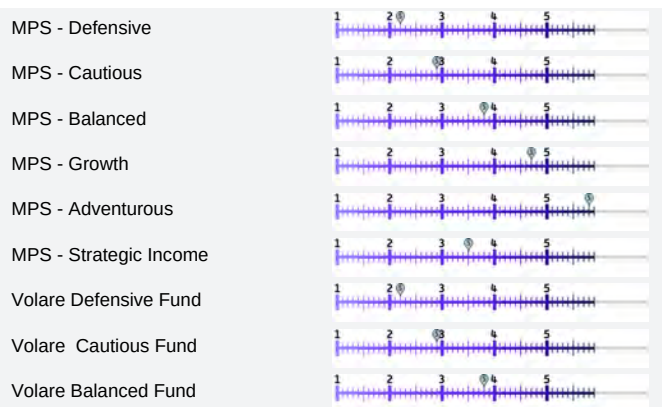
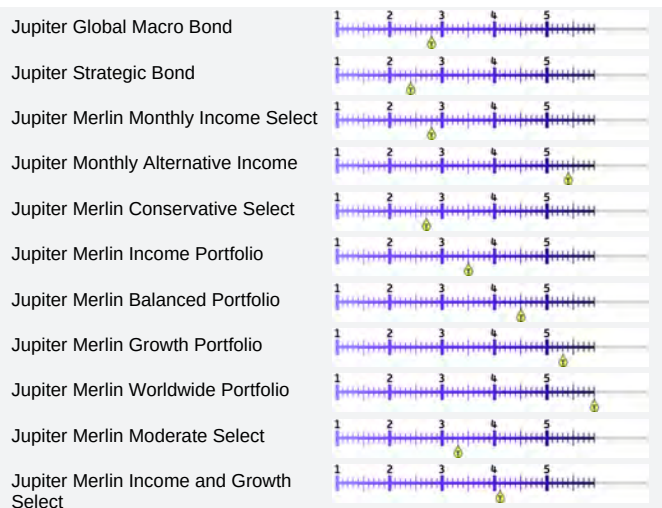
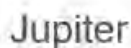
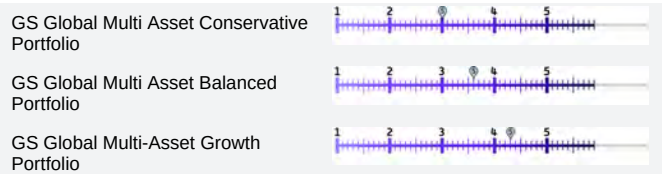


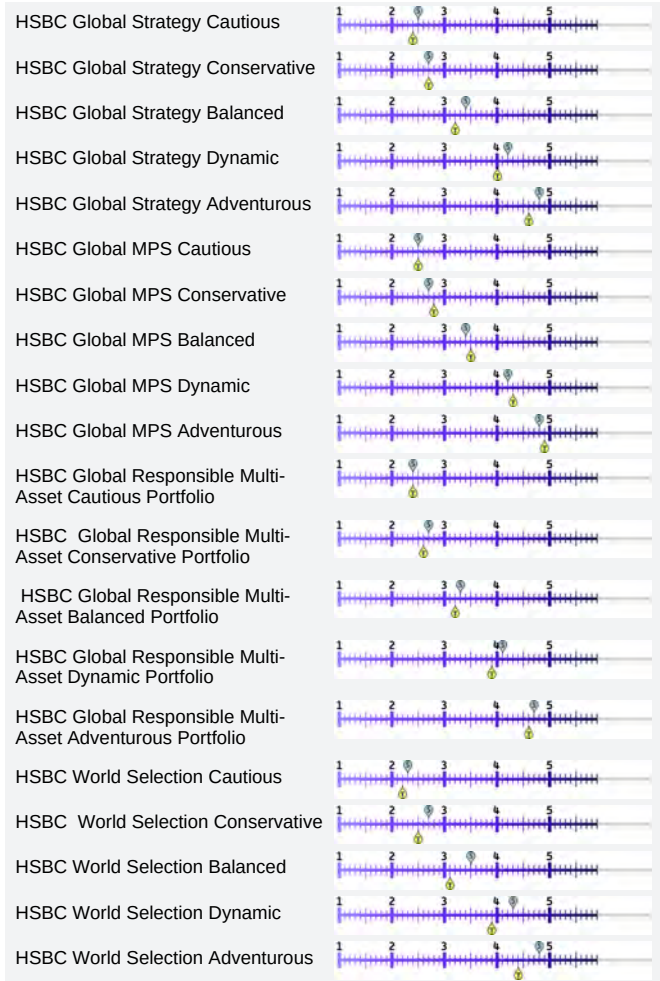
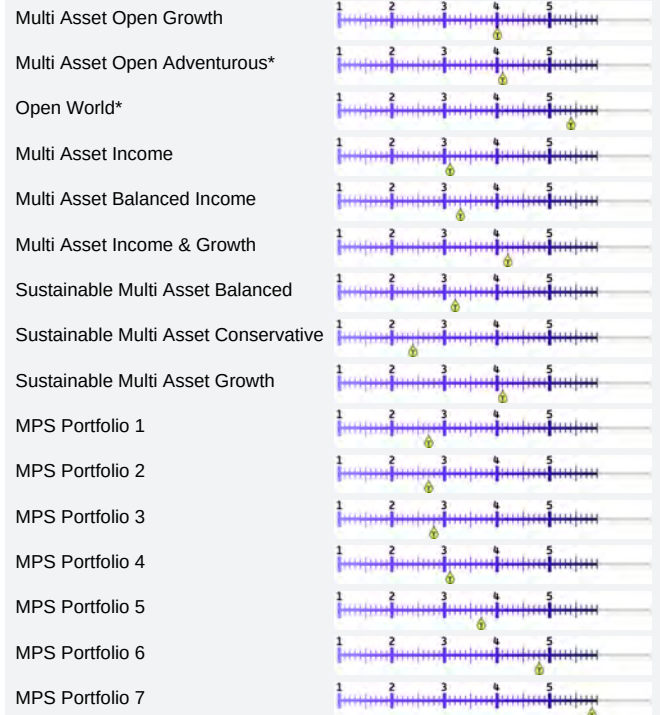
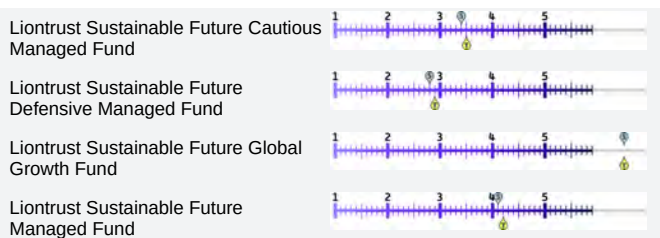
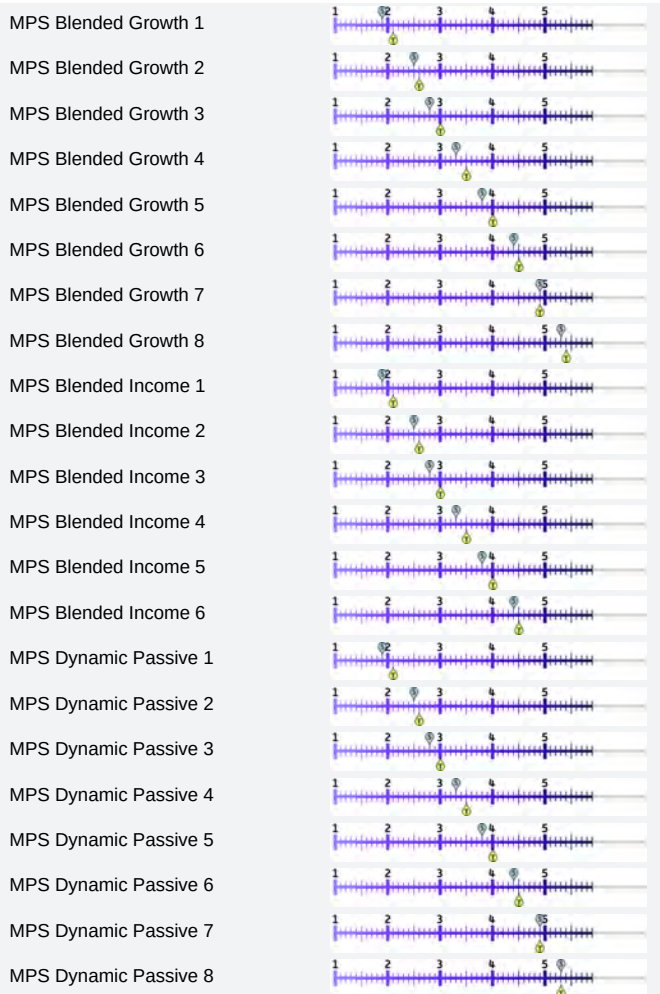
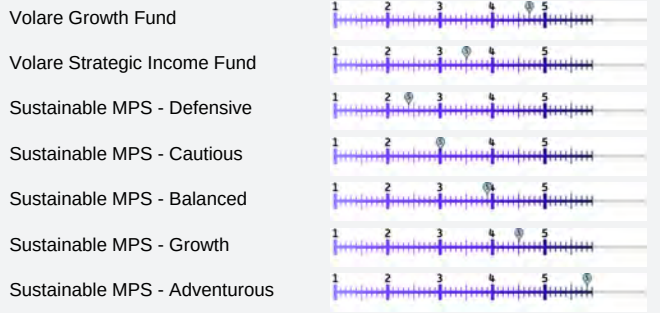
Dimensional





Asset Management





Liontrust Sustainable Future
Managed Growth Fund



Smoothed Managed Cautious



Smoothed Managed Balanced



Smoothed Managed Growth



Smoothed Managed Extra Cautious



Smoothed Managed Growth Plus



Balanced Index



Diversified Income Fund



Global Income Opportunities Fund



MAP



Global Macro Allocation Fund



UK Special Situations



UK Alpha



Global Strategic Equity



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



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)



Invesco Emerging Markets ex China
Fund (UK)



Invesco Managed Growth Fund (UK)



Invesco Managed Income Fund (UK)



Invesco Monthly Income Plus Fund
(UK)



Invesco Pacific Fund (UK)



Invesco Tactical Bond Fund (UK)



Invesco UK Smaller Companies
Equity Fund (UK)



Invesco Summit Growth 1 Fund (UK)



Invesco Summit Growth 2 Fund (UK)



Invesco Summit Growth 3 Fund (UK)



Invesco Summit Growth 4 Fund (UK)



Invesco Summit Growth 5 Fund (UK)



Invesco Summit Responsible 1 Fund
(UK)



Invesco Summit Responsible 2 Fund
(UK)



Invesco Summit Responsible 3 Fund
(UK)



Invesco Summit Responsible 4 Fund
(UK)



Invesco Summit Responsible 5 Fund
(UK)



Invesco Summit Income Fund (UK)



MPS 4 Income



MPS 5 Income



MPS 6 Income



MPS 2 Growth



MPS 3 Growth



MPS 4 Growth



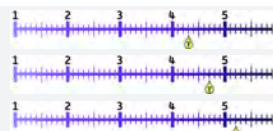
MPS 5 Growth



MPS 6 Growth

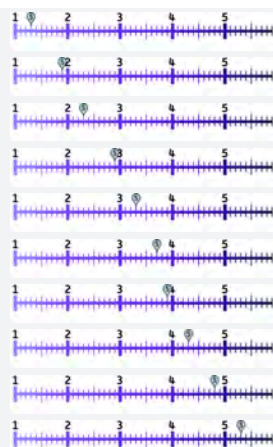


Parmenion Passive Growth RG8
 Parmenion Passive Growth RG9
 Parmenion Passive Growth RG10



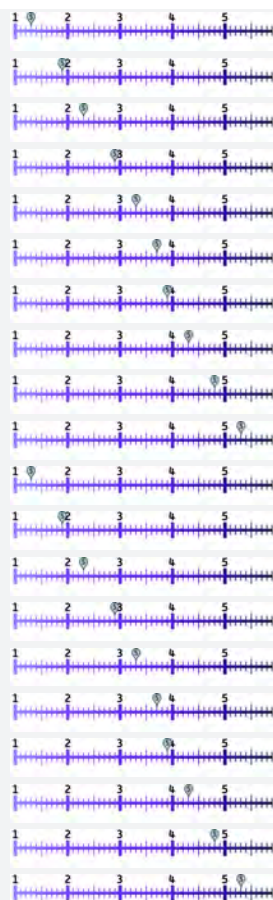
Parmenion

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

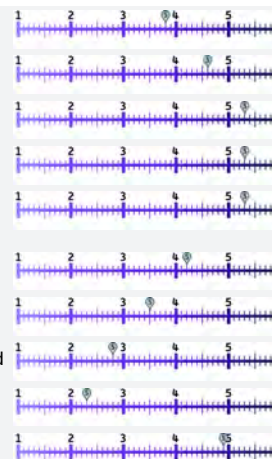


Parmenion

Parmenion Multi Option Active RG1
 Parmenion Multi Option Active RG2
 Parmenion Multi Option Active RG3
 Parmenion Multi Option Active RG4
 Parmenion Multi Option Active RG5
 Parmenion Multi Option Active RG6
 Parmenion Multi Option Active RG7
 Parmenion Multi Option Active RG8
 Parmenion Multi Option Active RG9
 Parmenion Multi Option Active RG10
 Parmenion Strategic Passive RG1
 Parmenion Strategic Passive RG2
 Parmenion Strategic Passive RG3
 Parmenion Strategic Passive RG4
 Parmenion Strategic Passive RG5
 Parmenion Strategic Passive RG6
 Parmenion Strategic Passive RG7
 Parmenion Strategic Passive RG8
 Parmenion Strategic Passive RG9
 Parmenion Strategic Passive RG10



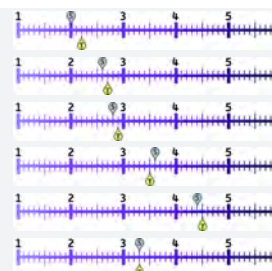
MPS 7 Growth
 MPS 8 Growth
 MPS 9 Growth
 MPS 10 Growth
 Invesco Managed Adventurous Growth
 Invesco Managed Balanced Growth
 Invesco Managed Balanced
 Invesco Managed Cautious Balanced
 Invesco Managed Cautious
 Invesco Managed Growth



RATHBONES

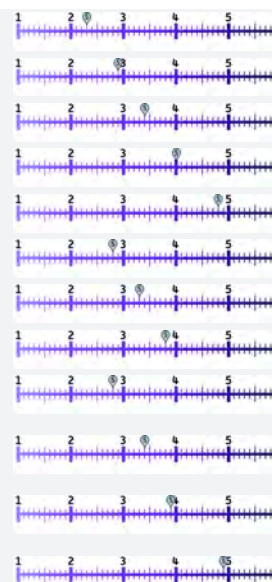
Incorporating
 Investec Wealth &
 Investment (UK)

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



L&G

Multi-Index 3
 Multi-Index 4
 Multi-Index 5
 Multi-Index 6
 Multi-Index 7
 Multi-Index Income 4
 Multi-Index Income 5
 Multi-Index Income 6
 Legal & General Future World Multi-Index 4 Fund
 Legal & General Future World Multi-Index 5 Fund
 Legal & General Future World Multi-Index 6 Fund
 Legal & General Future World Multi-Index 7 Fund



LIONTRUST
 COURAGE · POWER · PRIDE

Liontrust MA Blended Growth Fund

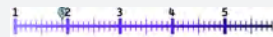


Parmenion

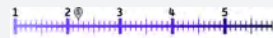
PIM Strat MO Value & Small Cap:
Global Passive RG1



PIM Strat MO Value & Small Cap:
Global Passive RG2



PIM Strat MO Value & Small Cap:
Global Passive RG3



PIM Strat MO Value & Small Cap:
Global Passive RG4



PIM Strat MO Value & Small Cap:
Global Passive RG5



PIM Strat MO Value & Small Cap:
Global Passive RG6



PIM Strat MO Value & Small Cap:
Global Passive RG7



PIM Strat MO Value & Small Cap:
Global Passive RG8



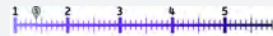
PIM Strat MO Value & Small Cap:
Global Passive RG9



PIM Strat MO Value & Small Cap:
Global Passive RG10



PIM Strat MO Value & Small Cap:
Global Pure RG1



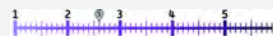
PIM Strat MO Value & Small Cap:
Global Pure RG2



PIM Strat MO Value & Small Cap:
Global Pure RG3



PIM Strat MO Value & Small Cap:
Global Pure RG4



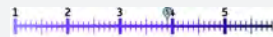
PIM Strat MO Value & Small Cap:
Global Pure RG5



PIM Strat MO Value & Small Cap:
Global Pure RG6



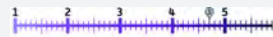
PIM Strat MO Value & Small Cap:
Global Pure RG7



PIM Strat MO Value & Small Cap:
Global Pure RG8



PIM Strat MO Value & Small Cap:
Global Pure RG9



PIM Strat MO Value & Small Cap:
Global Pure RG10



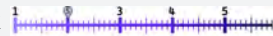
PIM Strat MO Value & Small Cap: UK
Passive RG1



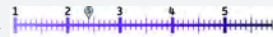
PIM Strat MO Value & Small Cap: UK
Passive RG2



PIM Strat MO Value & Small Cap: UK
Passive RG3



PIM Strat MO Value & Small Cap: UK
Passive RG4



PIM Strat MO Value & Small Cap: UK
Passive RG5



PIM Strat MO Value & Small Cap: UK
Passive RG6



PIM Strat MO Value & Small Cap: UK
Passive RG7



PIM Strat MO Value & Small Cap: UK
Passive RG8



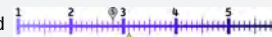
PIM Strat MO Value & Small Cap: UK
Passive RG9



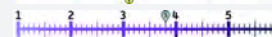
Liontrust MA Blended Intermediate
Fund



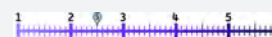
Liontrust MA Blended Moderate Fund



Liontrust MA Blended Progressive
Fund



Liontrust MA Blended Reserve Fund



Liontrust MA Dynamic Passive
Adventurous Fund



Liontrust MA Dynamic Passive
Growth Fund



Liontrust MA Dynamic Passive
Intermediate Fund



Liontrust MA Dynamic Passive
Moderate Fund



Liontrust MA Dynamic Passive
Progressive Fund



Liontrust MA Dynamic Passive
Prudent Fund



Liontrust MA Dynamic Passive
Reserve Fund



Liontrust MA Explorer 100



Liontrust MA Explorer 35



Liontrust MA Explorer 70



Liontrust MA Explorer 85



Liontrust MA Explorer Income 45



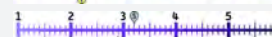
Liontrust MA Explorer Income 60



CC Cautious Portfolio



CC Balanced Portfolio



CC Opportunistic Portfolio



Cautious Portfolio



Balanced Portfolio



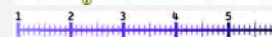
Opportunistic Portfolio



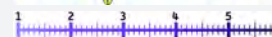
M&G MPS Hybrid 1 (HF-MP1)



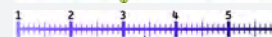
M&G MPS Hybrid 2 (HF-MP2)



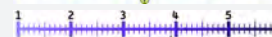
M&G MPS Hybrid 3 (HF-MP3)



M&G MPS Hybrid 4 (HF-MP4)



M&G MPS Hybrid 5 (HF-MP5)



M&G MPS Hybrid 6 (HF-MP6)



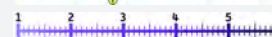
M&G MPS Passive 1 (PF-MP1)

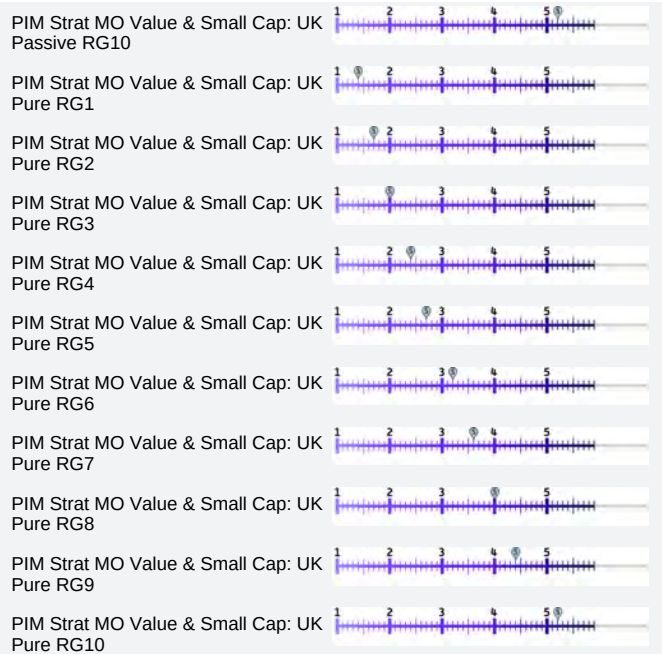


M&G MPS Passive 2 (PF-MP2)

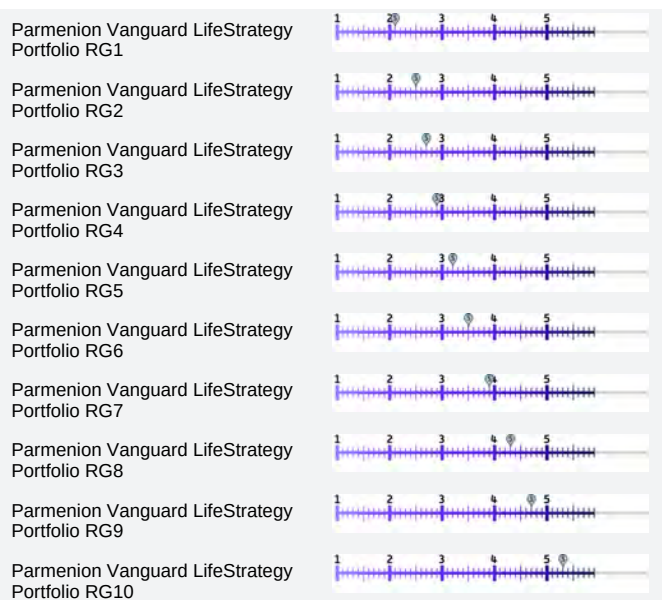


M&G MPS Passive 3 (PF-MP3)

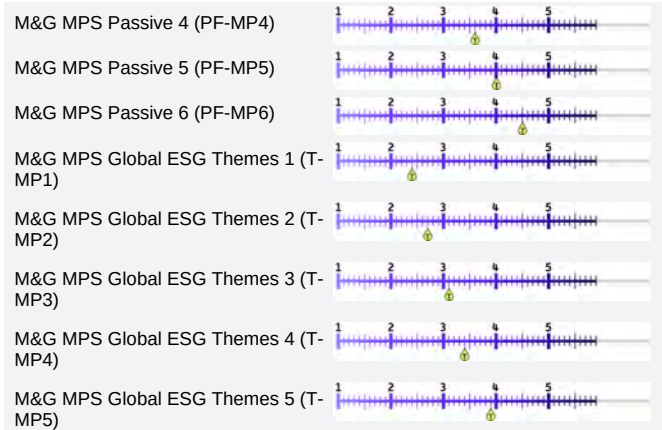
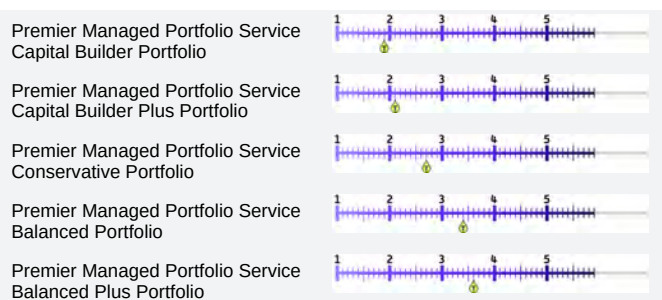




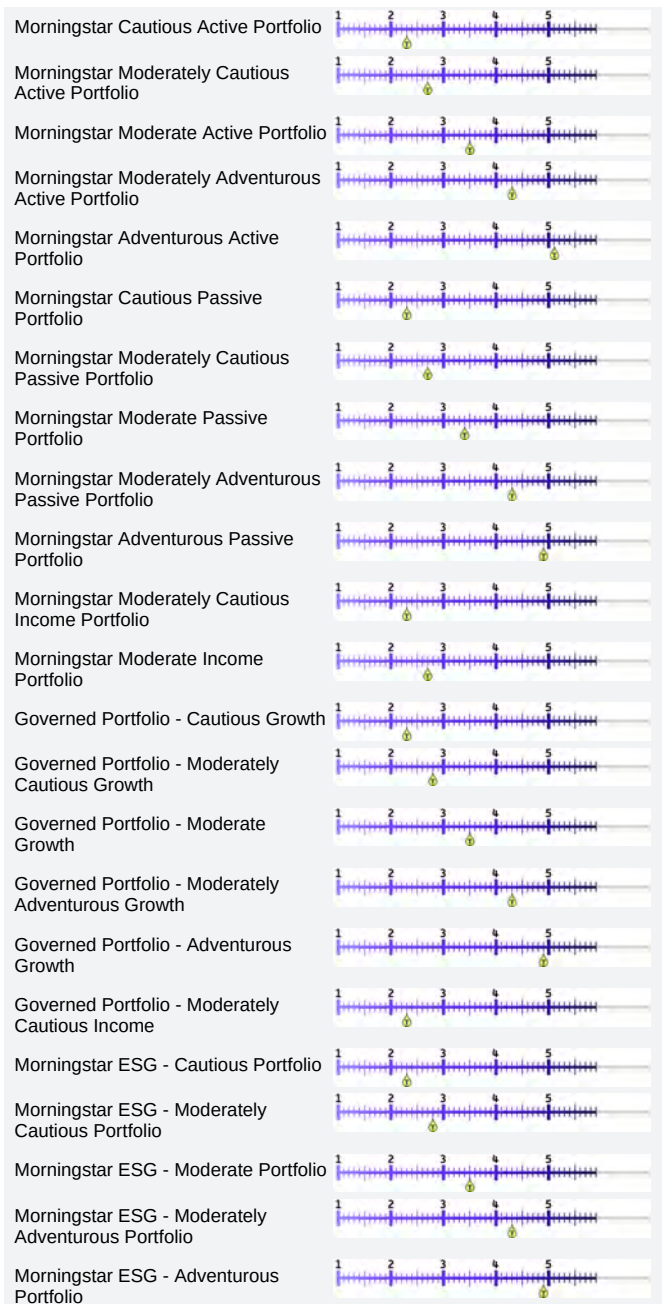
Parmenion

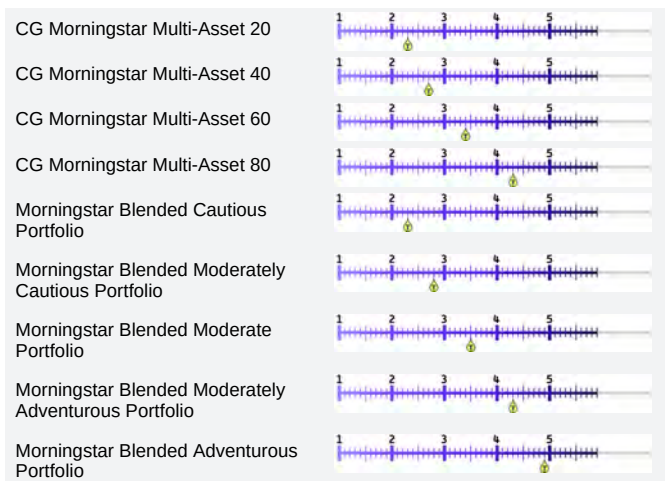
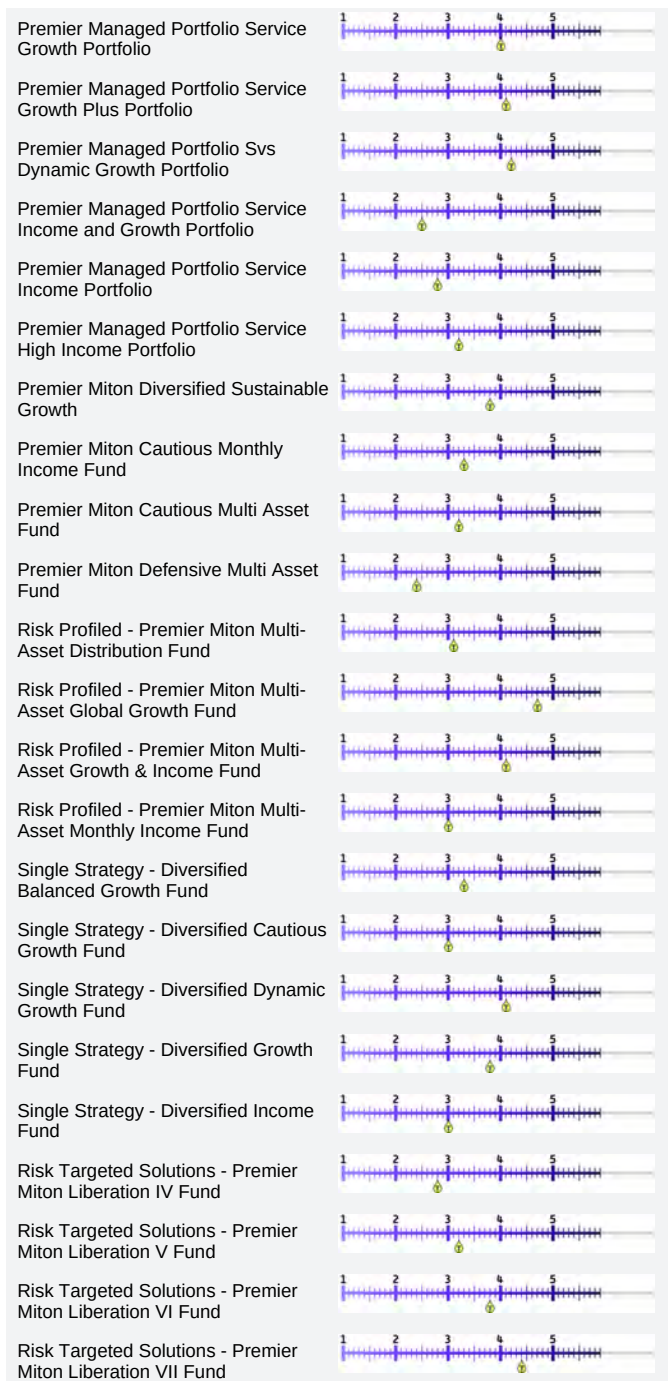


PREMIER MITON

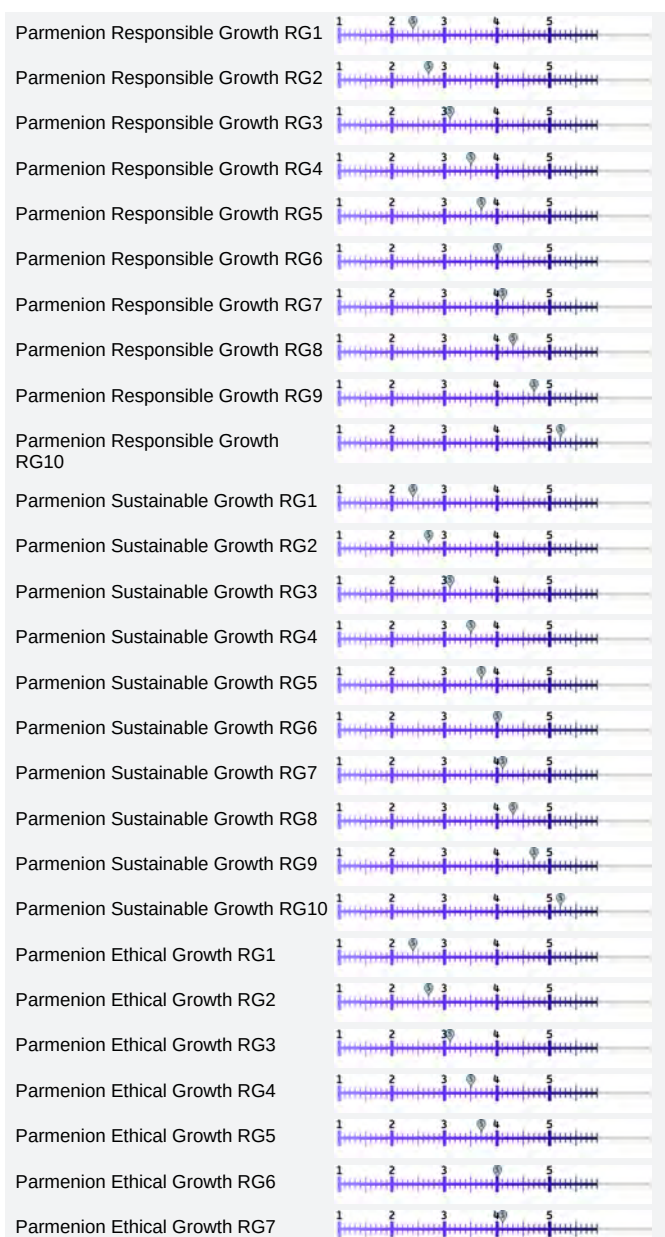


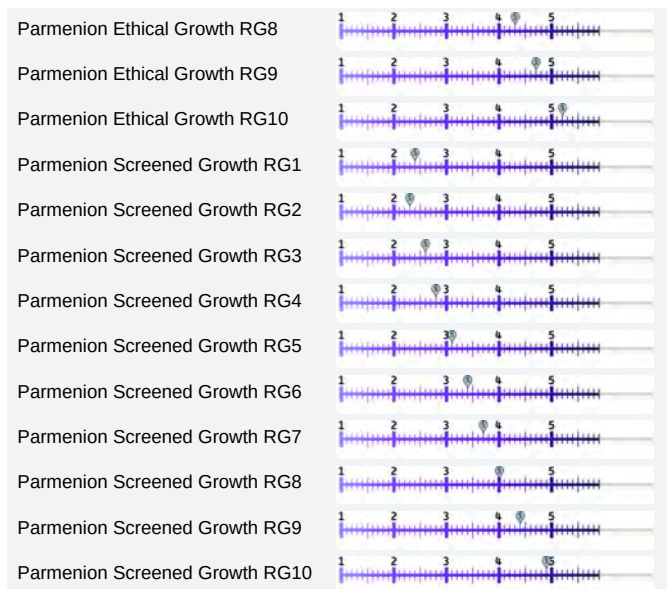
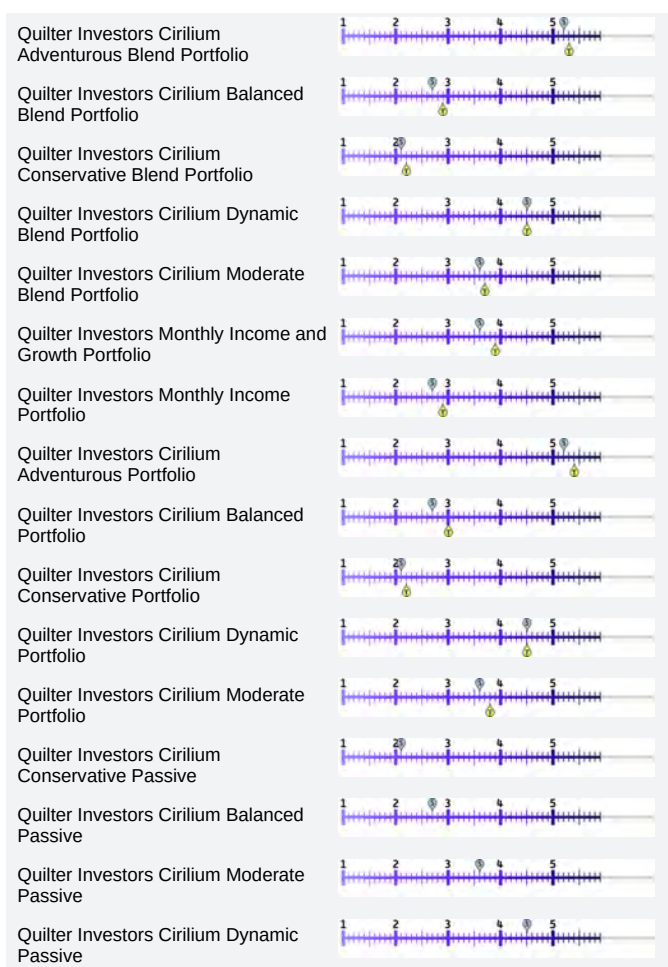
MORNINGSTAR Wealth



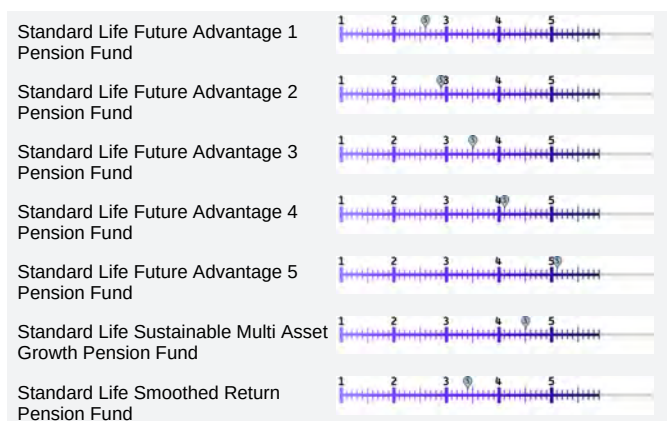
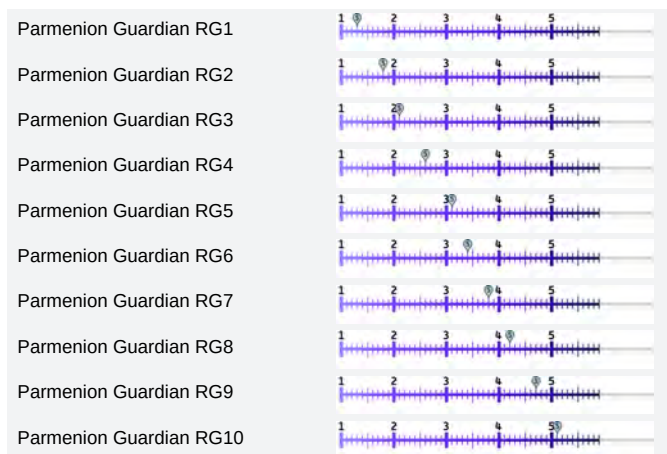


Parmenion





Parmenion



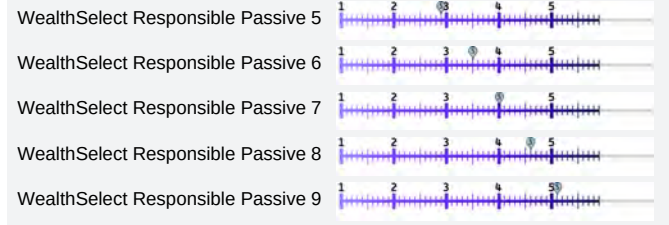
Quilter

Quilter

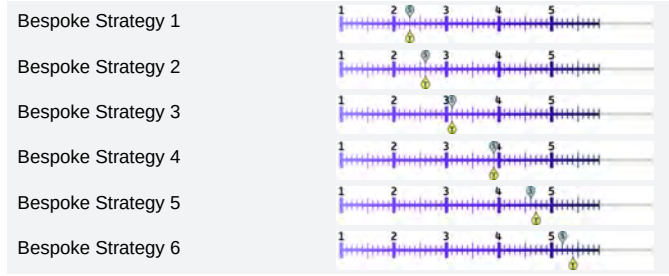
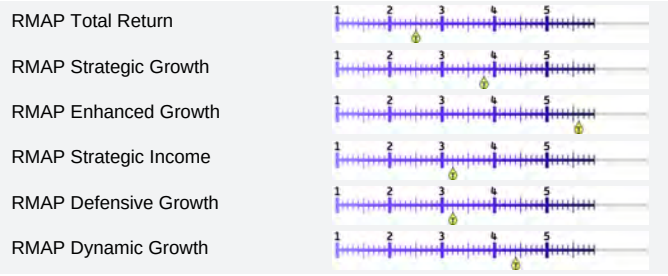
QC
QUILTER
CHEVIOT

Quilter

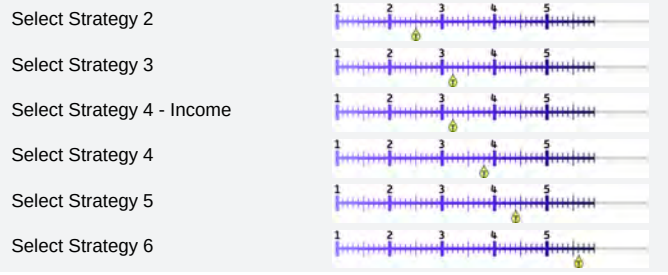




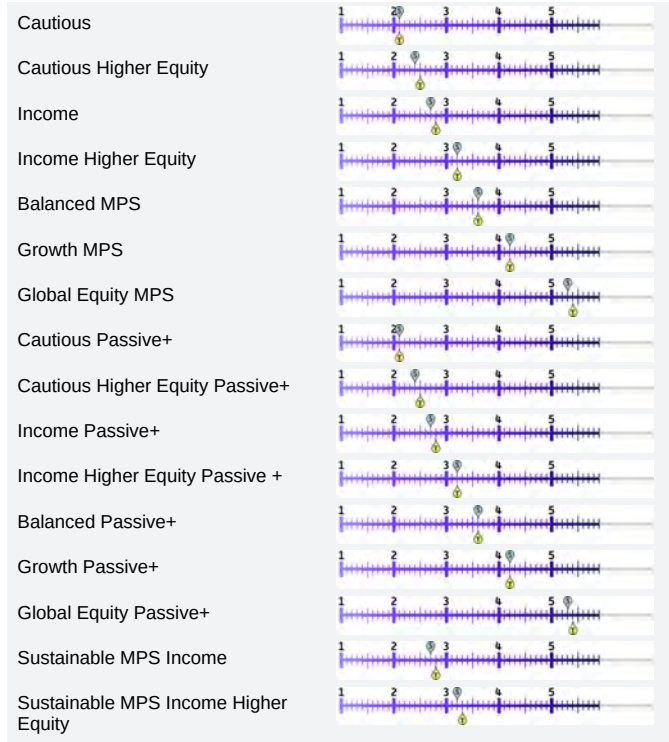
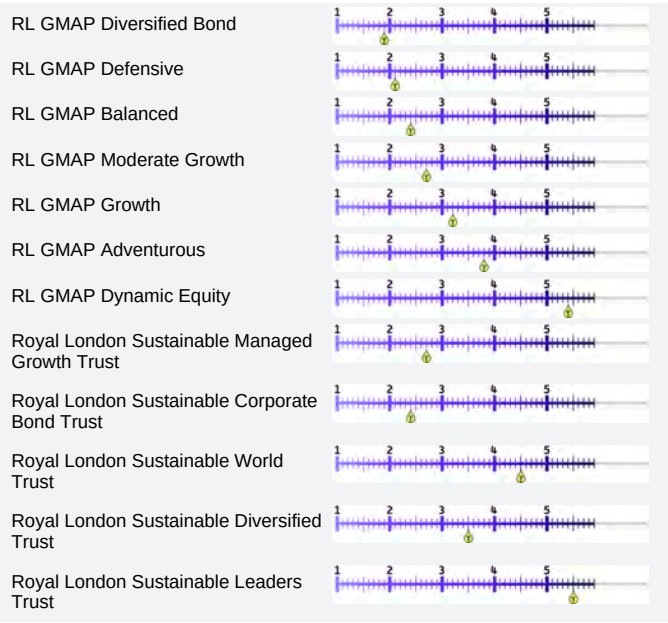
RATHBONES



RATHBONES



RATHBONES



Royal London Global Sustainable Equity Fund

Royal London Sustainable Growth Fund



Governed Portfolio Defensive

Governed Portfolio Conservative

Governed Portfolio Moderate

Governed Portfolio Growth

Governed Portfolio Enhanced

Governed Portfolio Dynamic

Governed Portfolio Total Equity

RL GRIP 1

RL GRIP 2

RL GRIP 3

RL GRIP 4

RL GRIP 5

RLP Deposit

RLP Global Managed

RLP Short Duration Global High Yield

RLP Sterling Extra Yield Bond

RLP Global Corporate Bond

RLP UK Index Linked

RLP Short Duration UK Government Bond

Royal London Sustainable Managed Growth Trust

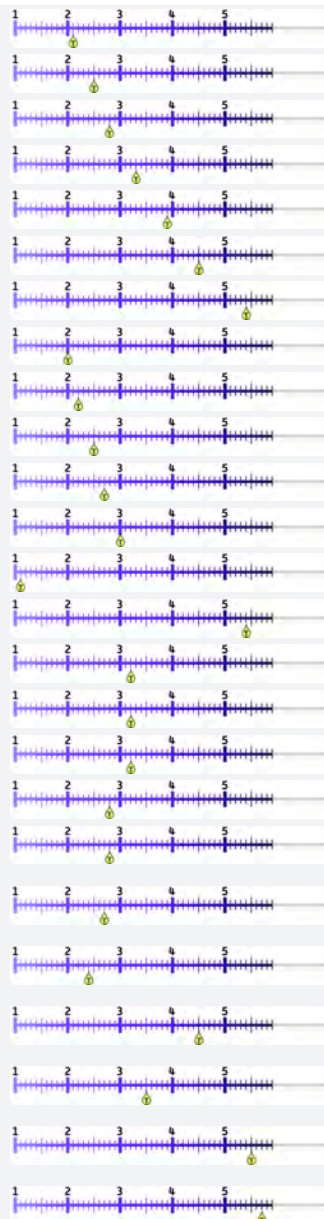
Royal London Sustainable Corporate Bond Trust

Royal London Sustainable World Trust

Royal London Sustainable Diversified Trust

Royal London Sustainable Leaders Trust

Royal London Global Sustainable Equity Fund

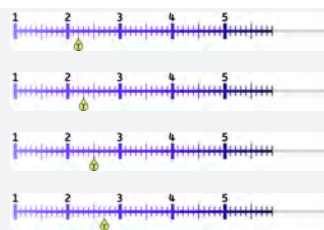


Russell Investments Classic Plus Secure Model Portfolio

Russell Investments Classic Plus Cautious Model Portfolio

Russell Invst Classic Plus Conservative Model Portfolio

Russell Investments Classic Plus Moderate Model Portfolio



Sustainable MPS Balanced

Sustainable MPS Growth

Sustainable MPS Global Equity

Blended MPS Cautious

Blended MPS Cautious Higher Equity

Blended MPS Income

Blended MPS Income Higher Equity

Blended MPS Balanced

Blended MPS Growth

Blended MPS Global Equity

Voyager Max 40% equity fund

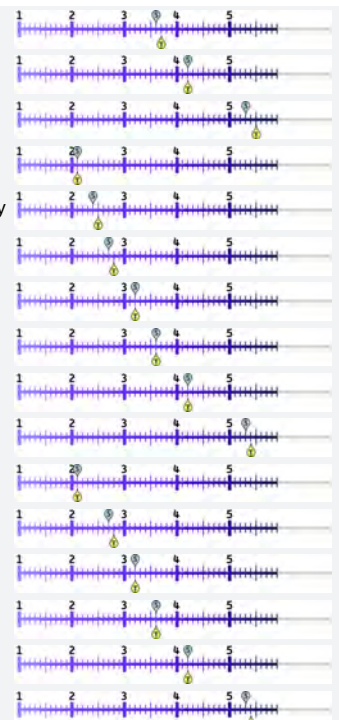
Voyager Max 60% equity fund

Voyager Max 70% equity fund

Voyager Max 80% equity fund

Voyager Max 90% equity fund

Voyager Max 100% equity fund



RSMR Rfolio Defensive

RSMR Rfolio Cautious

RSMR Rfolio Prudent

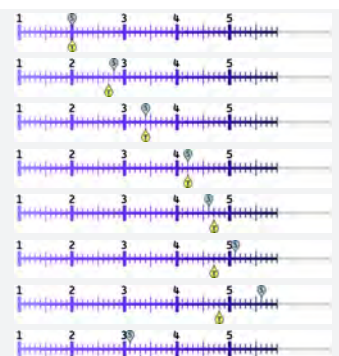
RSMR Rfolio Balanced

RSMR Rfolio Growth

RSMR Rfolio Dynamic

RSMR Rfolio Adventurous

RSMR Rfolio Income

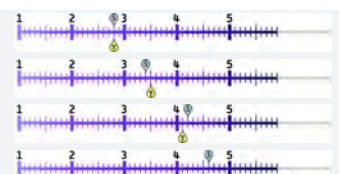


RSMR Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Growth

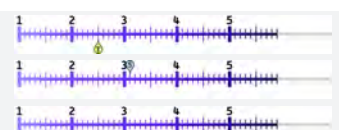
RSMR Responsible Dynamic

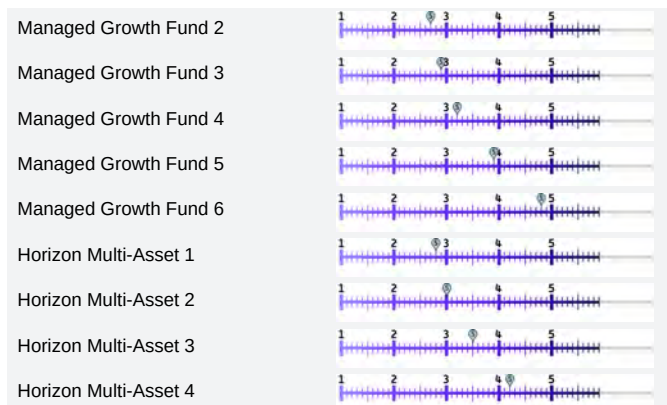
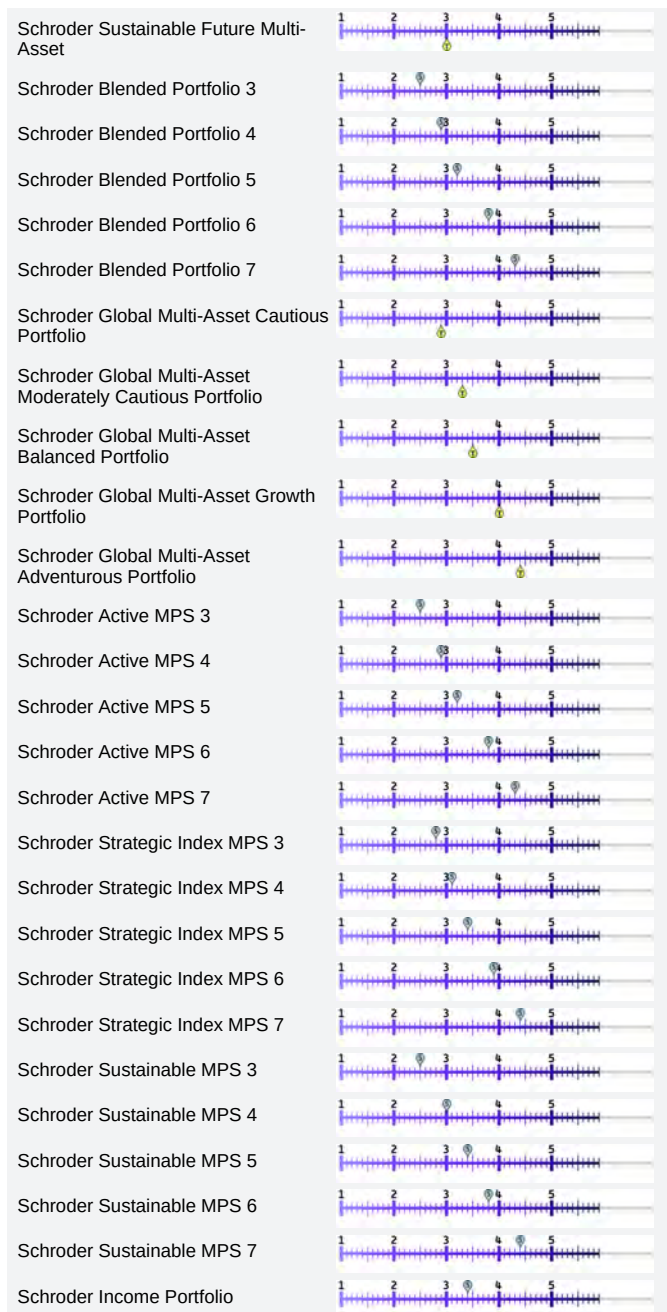
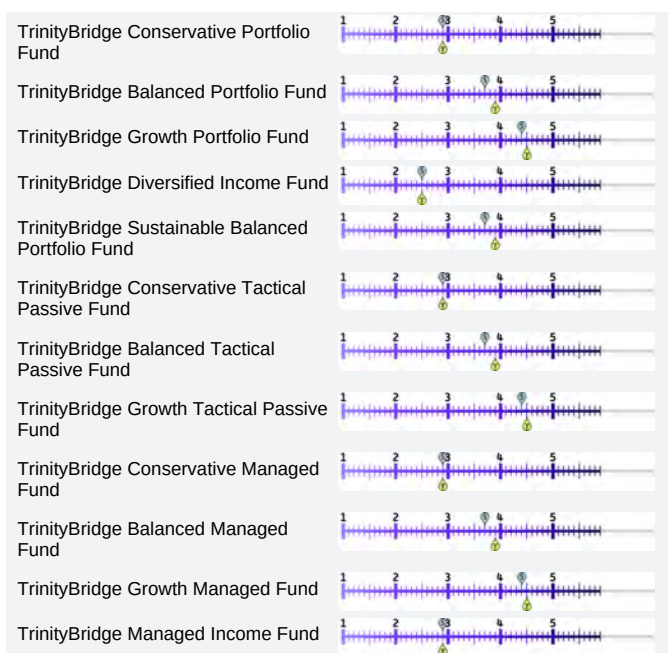
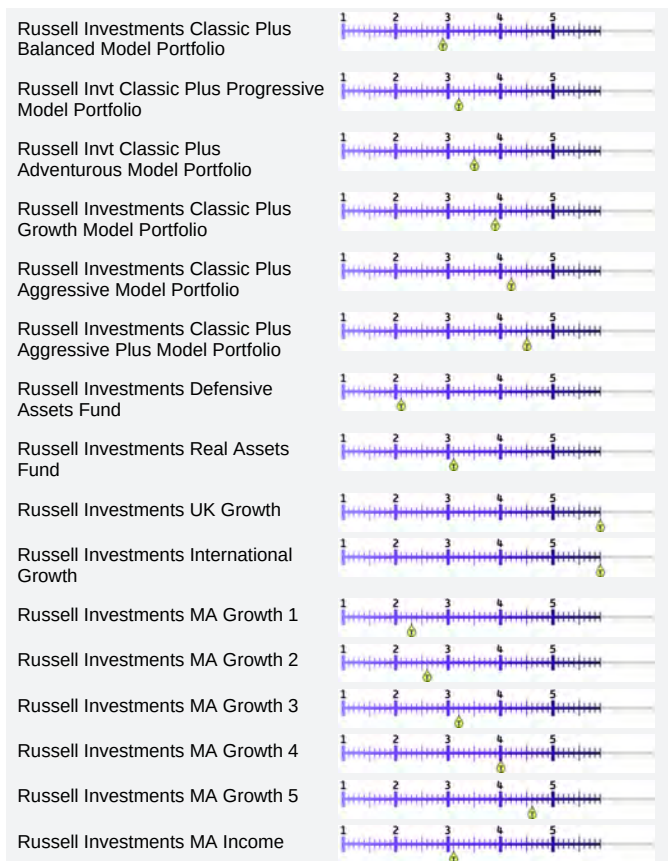


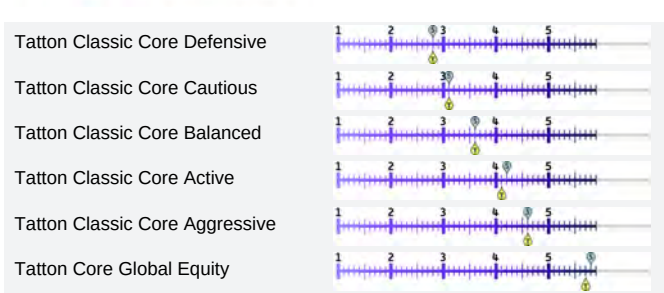
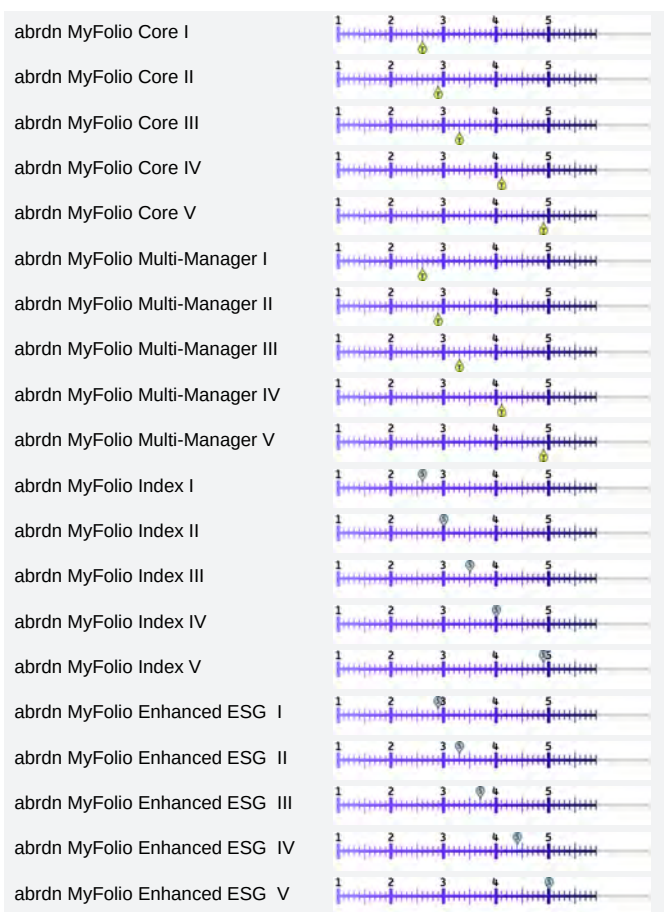
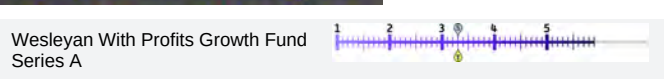
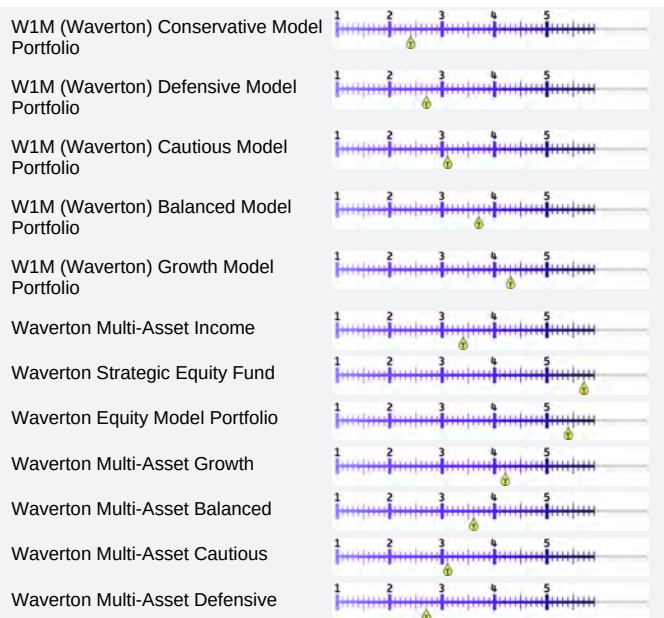
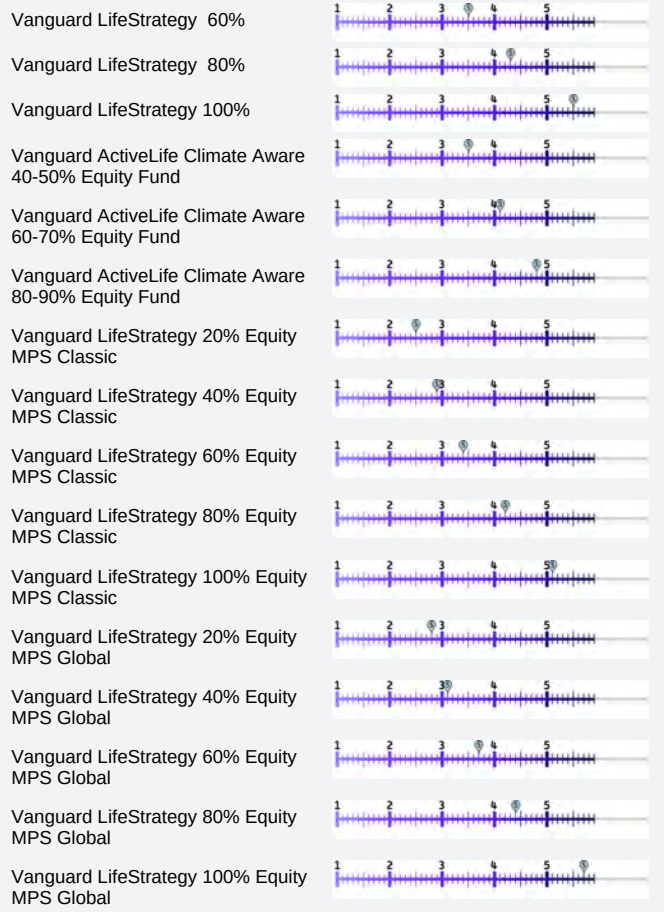
Schroder MM Diversity

Schroder Monthly Income

Schroder Managed Balanced









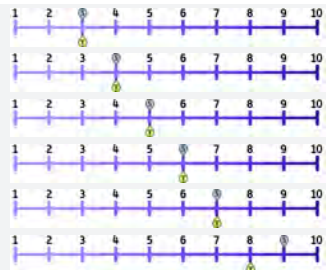
(s) These portfolios were constructed with short investment timelines (5 year) in mind.

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

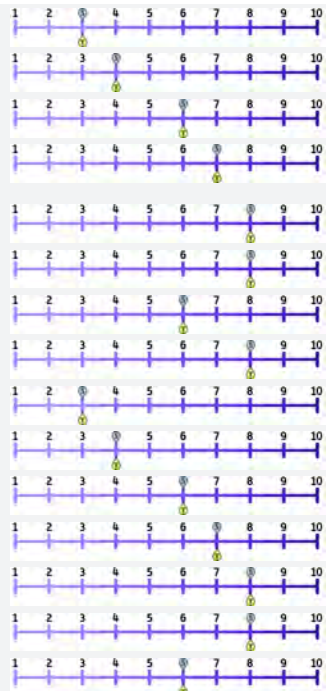
About the service: Synaptic Risk Ratings are worked out by analysing the underlying asset classes within the fund or portfolio. Synaptic Software have requested asset allocation information from participating providers in a specific format aligned to the risk framework of the system. These asset classes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



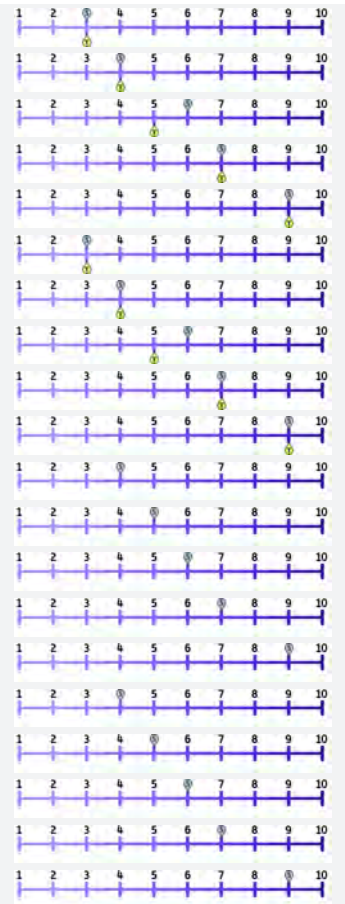
Risk Managed 1
Risk Managed 2
Risk Managed 3
Risk Managed 4
Risk Managed 5
Risk Managed 6



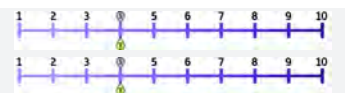
VT AJ Bell Cautious Fund
VT AJ Bell Moderately Cautious Fund
VT AJ Bell Balanced Fund
VT AJ Bell Moderately Adventurous Fund
VT AJ Bell Adventurous Fund
VT AJ Bell Global Growth Fund
VT AJ Bell Income Fund
VT AJ Bell Income & Growth Fund
AJ Bell Passive MPS 1
AJ Bell Passive MPS 2
AJ Bell Passive MPS 3
AJ Bell Passive MPS 4
AJ Bell Passive MPS 5
AJ Bell Passive MPS 6
AJ Bell Passive MPS Income 1

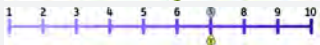
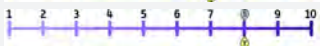
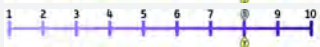
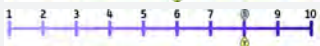
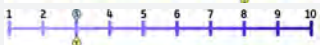
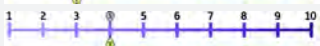


Aberdeen MPS 1
Aberdeen MPS 2
Aberdeen MPS 3
Aberdeen MPS 4
Aberdeen MPS 5
Aberdeen Sustainable MPS 1
Aberdeen Sustainable MPS 2
Aberdeen Sustainable MPS 3
Aberdeen Sustainable MPS 4
Aberdeen Sustainable MPS 5
Aberdeen Sustainable Index MPS 1
Aberdeen Sustainable Index MPS 2
Aberdeen Sustainable Index MPS 3
Aberdeen Sustainable Index MPS 4
Aberdeen Sustainable Index MPS 5
Aberdeen Index MPS 1
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Aberdeen Index MPS 5

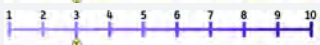
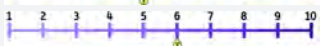
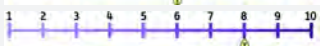


IFSL Atomos Conservative Fund
IFSL Atomos Defensive Fund



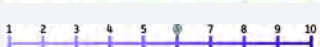
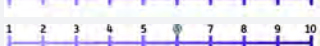
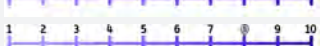
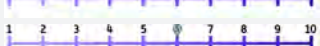
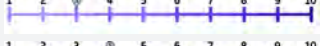
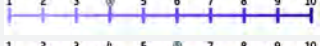
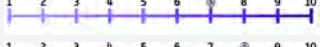
AJ Bell Passive MPS Income 2	
AJ Bell Active MPS 1	
AJ Bell Active MPS 2	
AJ Bell Active MPS 3	
AJ Bell Active MPS 4	
AJ Bell Active MPS 5	
AJ Bell Active MPS 6	
AJ Bell Active MPS Income 1	
AJ Bell Active MPS Income 2	
AJ Bell Pactive MPS 1	
AJ Bell Pactive MPS 2	
AJ Bell Pactive MPS 3	
AJ Bell Pactive MPS 4	
AJ Bell Pactive MPS 5	
AJ Bell Pactive MPS 6	

BlackRock

MyMap 3	
MyMap 3 Select ESG	
MyMap 4	
MyMap 5	
MyMap 5 Select ESG	
MyMap 6	
MyMap 8 Select ESG	
MyMap 7	



BNY MELLON INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified Return	
BNY Mellon Multi-Asset Income	
BNY Mellon Multi-Asset Balanced	
BNY Mellon Multi-Asset Growth	
BNY Mellon Multi-Asset Global Balanced	
BNY Mellon FutureLegacy 3	
BNY Mellon FutureLegacy 4	
BNY Mellon FutureLegacy 5	
BNY Mellon FutureLegacy 6	
BNY Mellon FutureLegacy 7	
BNY Mellon Multi-Asset Moderate	

IFSL Atomos Cautious Fund	
IFSL Atomos Balanced Fund	
IFSL Atomos Growth Fund	

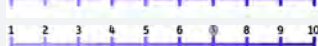
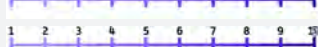


Smooth Managed Fund	
Smooth Managed 2 Fund	

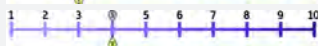
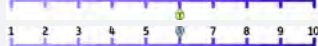


MAF Plus I	
MAF Plus II	
MAF Plus III	
MAF Plus IV	
MAF Plus V	
MAF Core I	
MAF Core II	
MAF Core III	
MAF Core IV	
MAF Core V	

Baillie Gifford™

Baillie Gifford Diversified Growth Fund	
Baillie Gifford Defensive Growth Fund	
Baillie Gifford Monthly Income Fund	
Baillie Gifford Managed Fund	
Baillie Gifford Positive Change Fund	
Baillie Gifford American Fund	

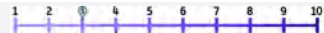
BM BROOKS MACDONALD

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)	



CHARLES STANLEY

Dynamic Passive 1



Dynamic Passive 2



Dynamic Passive 3



Dynamic Passive 4



Dynamic Passive 5



CHARLES STANLEY

PanDynamic Defensive



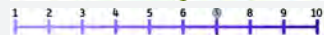
PanDynamic Cautious Balanced



PanDynamic Balanced



PanDynamic Moderate Growth



PanDynamic Growth



PanDynamic Aggressive



PanDynamic Income



CHARLES STANLEY

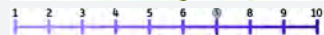
Responsible 2



Responsible 3



Responsible 4



Responsible 5



COLUMBIA THREADNEEDLE INVESTMENTS

CT Multi-Manager Universal Defensive Fund



CT Multi-Manager Universal Cautious Fund



CT Multi-Manager Universal Balanced Fund



CT Multi-Manager Universal Growth Fund

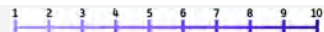


CT Multi-Manager Universal Adventurous Fund

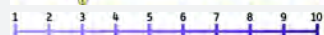


COLUMBIA THREADNEEDLE INVESTMENTS

CT Universal MAP Defensive



CT Universal MAP Cautious



MPS Medium Risk (Passive)



MPS Medium High Risk



MPS Medium High Risk (Passive)



MPS High Risk (Growth)



MPS High Risk Growth (Passive)



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



WS Canlife Portfolio III



WS Canlife Portfolio IV



WS Canlife Portfolio V



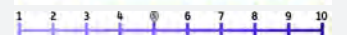
WS Canlife Portfolio VI



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

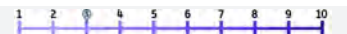


WS Canlife Diversified Risk Managed VI



CHARLES STANLEY

Blended 1



Blended 2



Blended 3



Blended 4



Blended 5

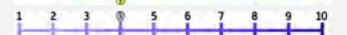


CHARLES STANLEY

Multi Manager Income 1

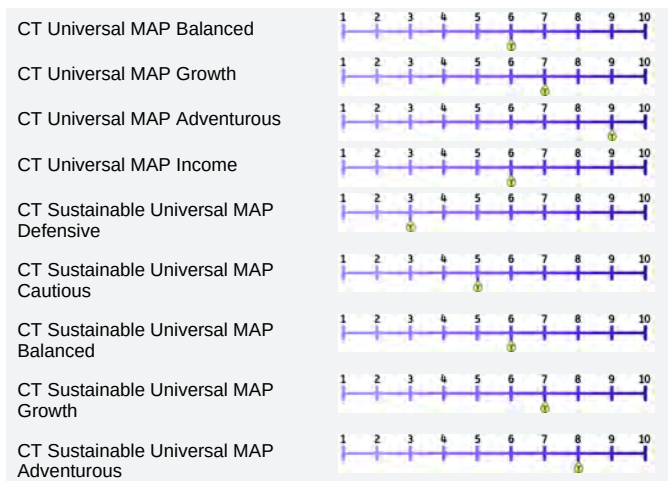


Multi Manager Income 2



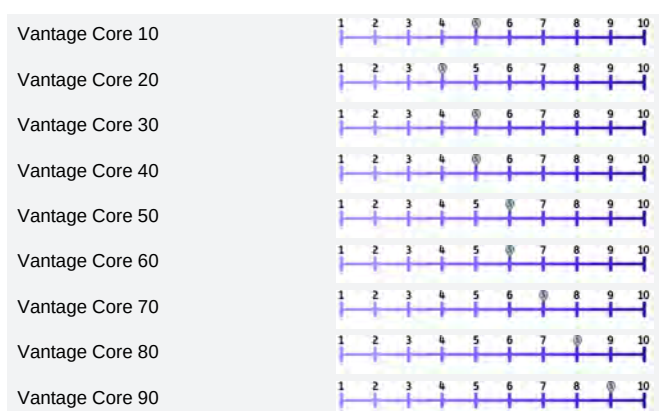
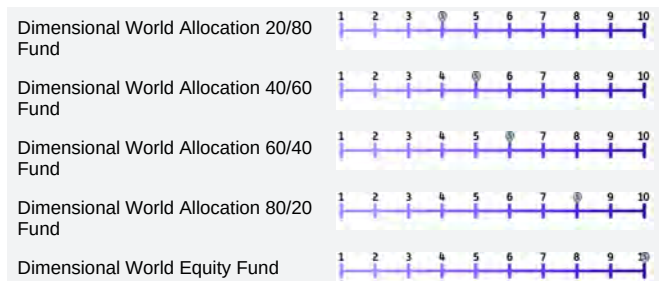
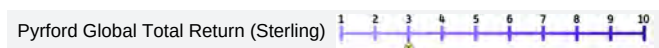
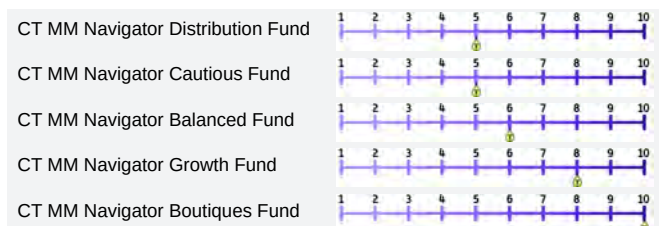
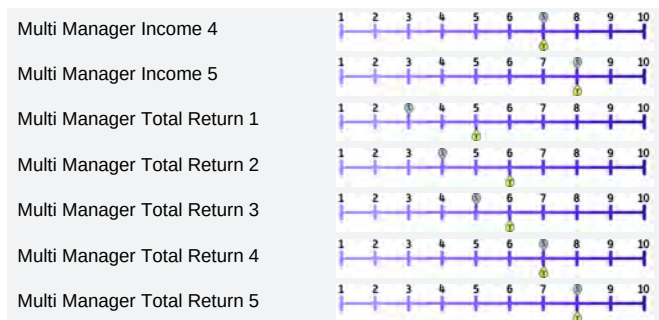
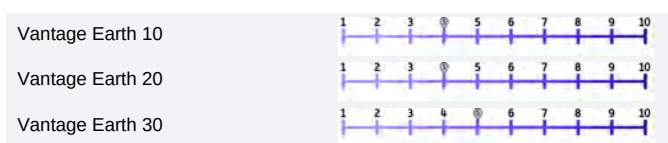
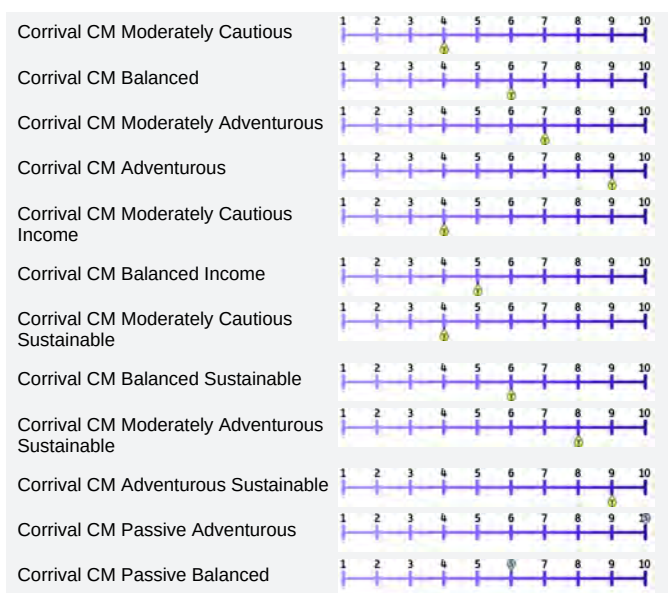
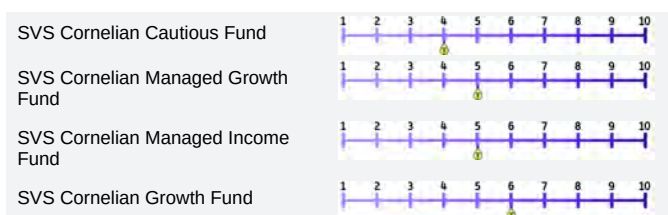
Multi Manager Income 3





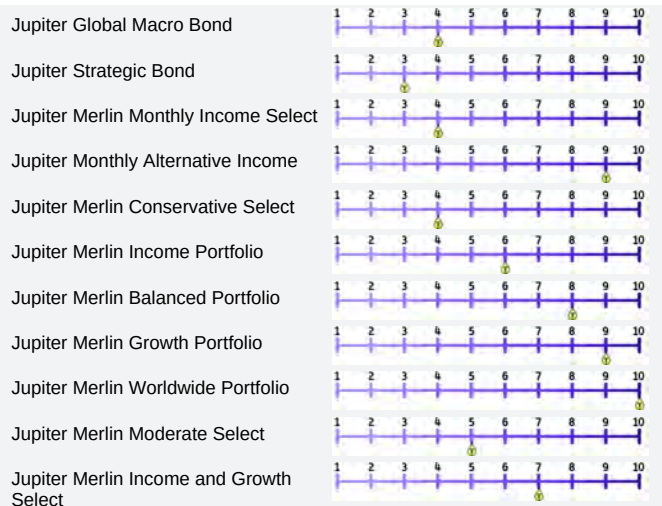
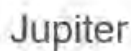
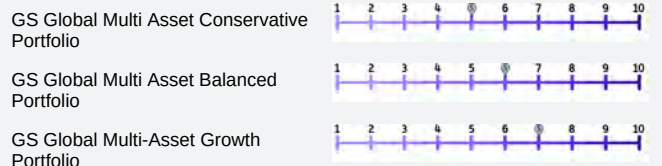
Cornelian

Part of the Brooks Macdonald Group

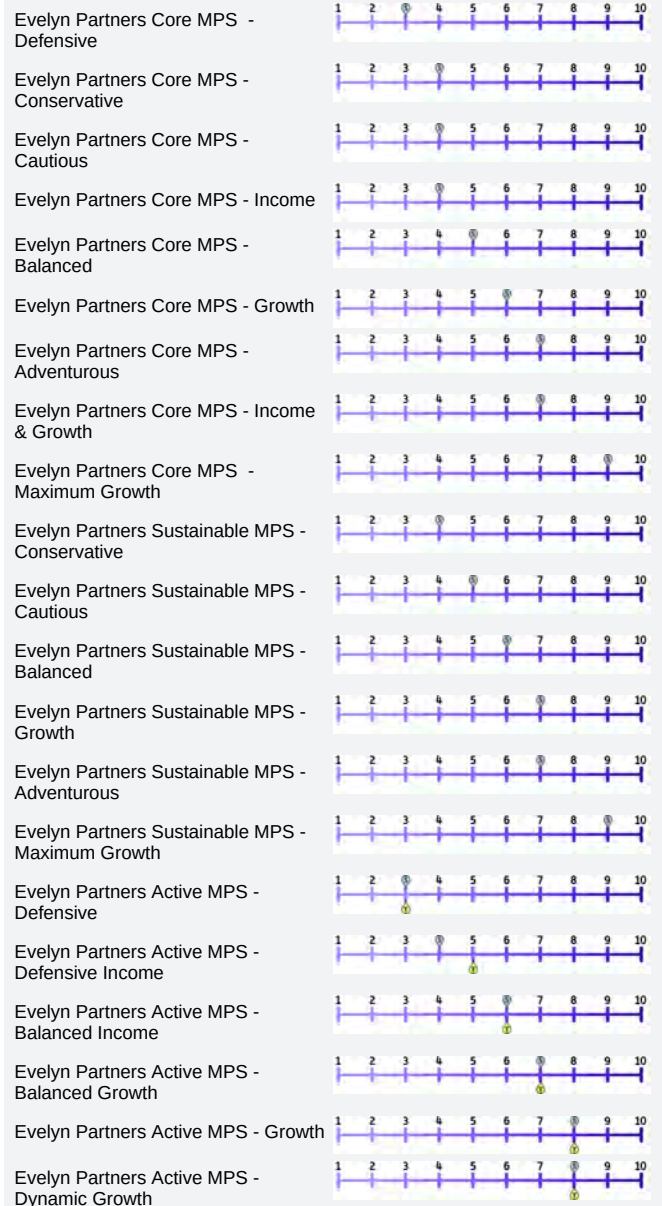
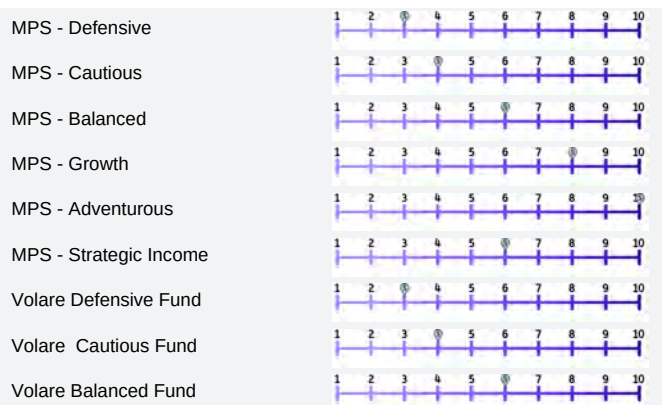


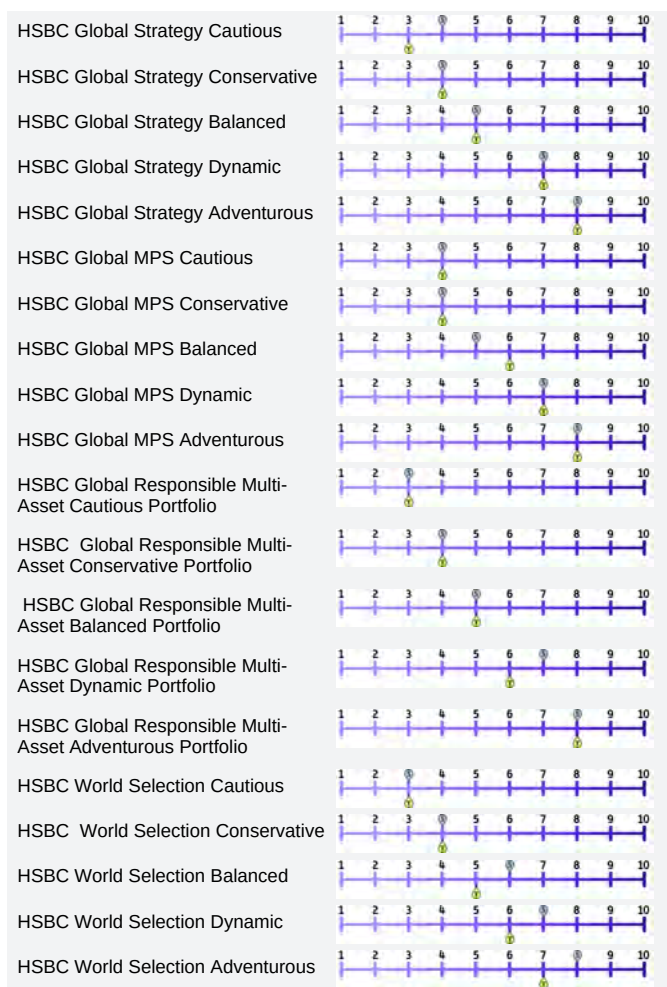
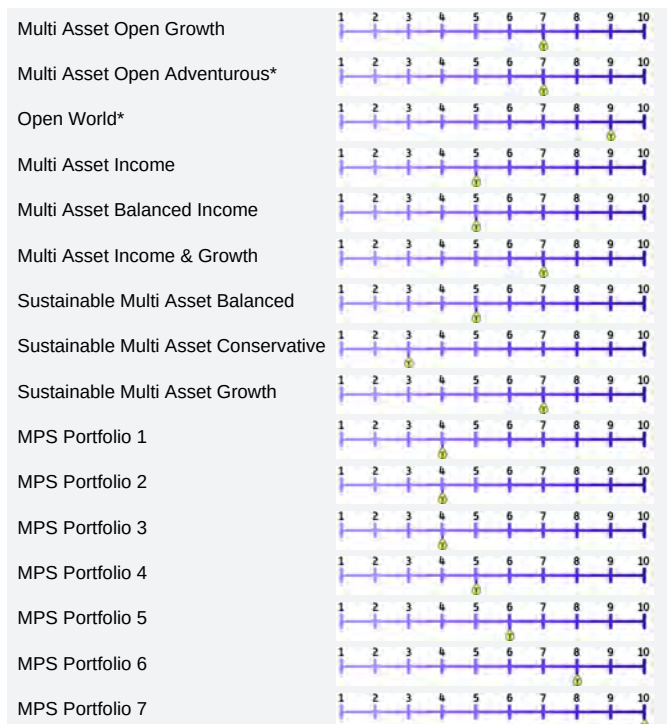
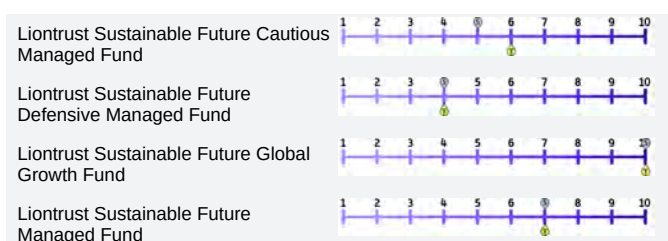
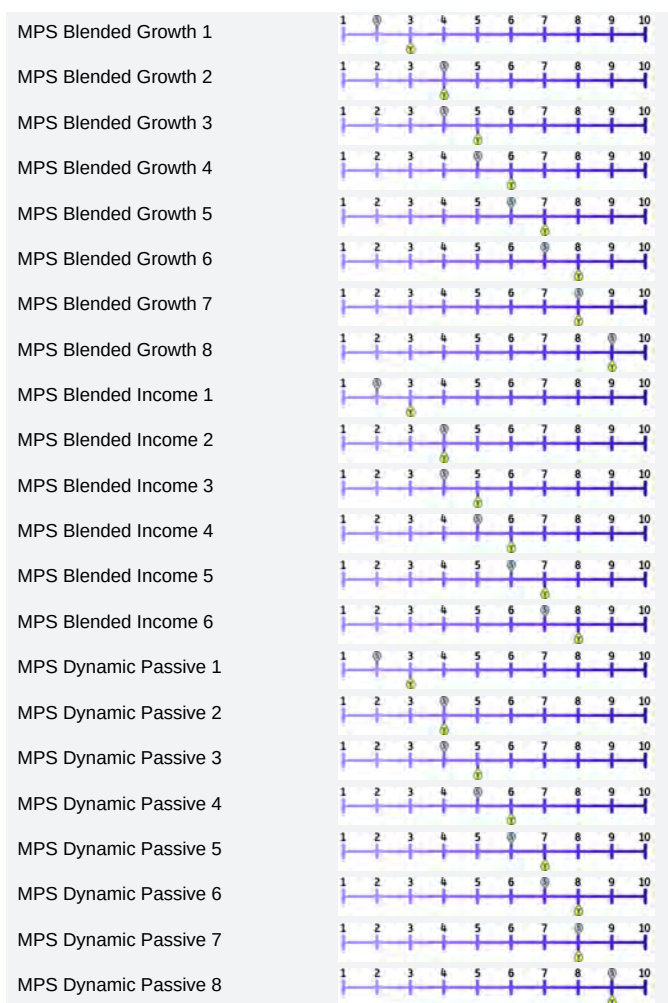
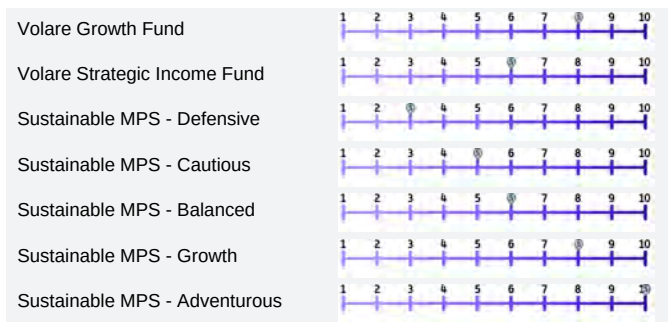


Asset Management

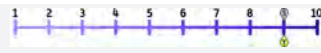


Wealth Management





Liontrust Sustainable Future
Managed Growth Fund



Smoothed Managed Cautious



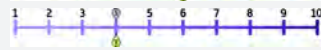
Smoothed Managed Balanced



Smoothed Managed Growth



Smoothed Managed Extra Cautious



Smoothed Managed Growth Plus



Balanced Index



Diversified Income Fund



Global Income Opportunities Fund



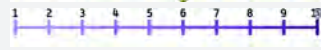
MAP



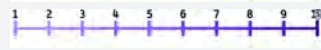
Global Macro Allocation Fund



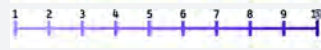
UK Special Situations



UK Alpha



Global Strategic Equity



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



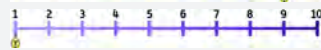
Parmenion Active Growth RG9



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



Invesco Asian Fund (UK)



Invesco Corporate Bond Fund (UK)



Invesco Distribution Fund (UK)



Invesco Global Bond Fund (UK)



Invesco Global Smaller Companies
Fund (UK)



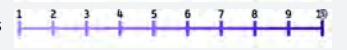
Invesco UK Equity High Income Fund
(UK)



Invesco High Yield Fund (UK)



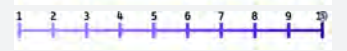
Invesco China Equity Fund (UK)(was
Hong Kong and China)



Invesco UK Equity Income Fund (UK)



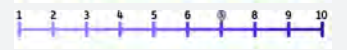
Invesco Emerging Markets ex China
Fund (UK)



Invesco Managed Growth Fund (UK)



Invesco Managed Income Fund (UK)



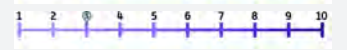
Invesco Monthly Income Plus Fund
(UK)



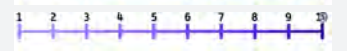
Invesco Pacific Fund (UK)



Invesco Tactical Bond Fund (UK)



Invesco UK Smaller Companies
Equity Fund (UK)



Invesco Summit Growth 1 Fund (UK)



Invesco Summit Growth 2 Fund (UK)



Invesco Summit Growth 3 Fund (UK)



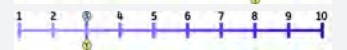
Invesco Summit Growth 4 Fund (UK)



Invesco Summit Growth 5 Fund (UK)



Invesco Summit Responsible 1 Fund
(UK)



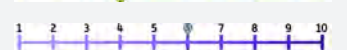
Invesco Summit Responsible 2 Fund
(UK)



Invesco Summit Responsible 3 Fund
(UK)



Invesco Summit Responsible 4 Fund
(UK)



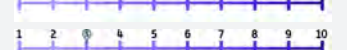
Invesco Summit Responsible 5 Fund
(UK)



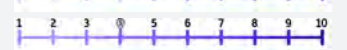
Invesco Summit Income Fund (UK)



MPS 4 Income



MPS 5 Income



MPS 6 Income



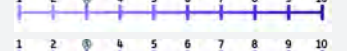
MPS 2 Growth



MPS 3 Growth



MPS 4 Growth



MPS 5 Growth



MPS 6 Growth



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	
Parmenion Blended Growth RG7	
Parmenion Blended Growth RG8	
Parmenion Blended Growth RG9	
Parmenion Blended Growth RG10	

Parmenion

Parmenion Multi Option Active RG1	
Parmenion Multi Option Active RG2	
Parmenion Multi Option Active RG3	
Parmenion Multi Option Active RG4	
Parmenion Multi Option Active RG5	
Parmenion Multi Option Active RG6	
Parmenion Multi Option Active RG7	
Parmenion Multi Option Active RG8	
Parmenion Multi Option Active RG9	
Parmenion Multi Option Active RG10	
Parmenion Strategic Passive RG1	
Parmenion Strategic Passive RG2	
Parmenion Strategic Passive RG3	
Parmenion Strategic Passive RG4	
Parmenion Strategic Passive RG5	
Parmenion Strategic Passive RG6	
Parmenion Strategic Passive RG7	
Parmenion Strategic Passive RG8	
Parmenion Strategic Passive RG9	
Parmenion Strategic Passive RG10	

MPS 7 Growth	
MPS 8 Growth	
MPS 9 Growth	
MPS 10 Growth	
Invesco Managed Adventurous Growth	
Invesco Managed Balanced Growth	
Invesco Managed Balanced	
Invesco Managed Cautious Balanced	
Invesco Managed Cautious	
Invesco Managed Growth	

RATHBONES

Incorporating
Investec Wealth &
Investment (UK)

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

L&G

Multi-Index 3	
Multi-Index 4	
Multi-Index 5	
Multi-Index 6	
Multi-Index 7	
Multi-Index Income 4	
Multi-Index Income 5	
Multi-Index Income 6	
Legal & General Future World Multi-Index 4 Fund	
Legal & General Future World Multi-Index 5 Fund	
Legal & General Future World Multi-Index 6 Fund	
Legal & General Future World Multi-Index 7 Fund	

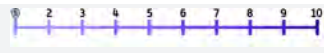
LIONTRUST

COURAGE · POWER · PRIDE

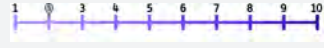
Liontrust MA Blended Growth Fund	
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Parmenion

PIM Strat MO Value & Small Cap:
Global Passive RG1



PIM Strat MO Value & Small Cap:
Global Passive RG2



PIM Strat MO Value & Small Cap:
Global Passive RG3



PIM Strat MO Value & Small Cap:
Global Passive RG4



PIM Strat MO Value & Small Cap:
Global Passive RG5



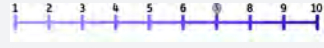
PIM Strat MO Value & Small Cap:
Global Passive RG6



PIM Strat MO Value & Small Cap:
Global Passive RG7



PIM Strat MO Value & Small Cap:
Global Passive RG8



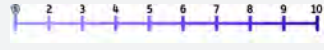
PIM Strat MO Value & Small Cap:
Global Passive RG9



PIM Strat MO Value & Small Cap:
Global Passive RG10



PIM Strat MO Value & Small Cap:
Global Pure RG1



PIM Strat MO Value & Small Cap:
Global Pure RG2



PIM Strat MO Value & Small Cap:
Global Pure RG3



PIM Strat MO Value & Small Cap:
Global Pure RG4



PIM Strat MO Value & Small Cap:
Global Pure RG5



PIM Strat MO Value & Small Cap:
Global Pure RG6



PIM Strat MO Value & Small Cap:
Global Pure RG7



PIM Strat MO Value & Small Cap:
Global Pure RG8



PIM Strat MO Value & Small Cap:
Global Pure RG9



PIM Strat MO Value & Small Cap:
Global Pure RG10



PIM Strat MO Value & Small Cap: UK
Passive RG1



PIM Strat MO Value & Small Cap: UK
Passive RG2



PIM Strat MO Value & Small Cap: UK
Passive RG3



PIM Strat MO Value & Small Cap: UK
Passive RG4



PIM Strat MO Value & Small Cap: UK
Passive RG5



PIM Strat MO Value & Small Cap: UK
Passive RG6



PIM Strat MO Value & Small Cap: UK
Passive RG7



PIM Strat MO Value & Small Cap: UK
Passive RG8



PIM Strat MO Value & Small Cap: UK
Passive RG9



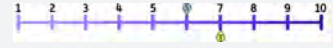
Liontrust MA Blended Intermediate
Fund



Liontrust MA Blended Moderate Fund



Liontrust MA Blended Progressive
Fund



Liontrust MA Blended Reserve Fund



Liontrust MA Dynamic Passive
Adventurous Fund



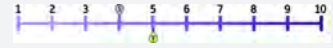
Liontrust MA Dynamic Passive
Growth Fund



Liontrust MA Dynamic Passive
Intermediate Fund



Liontrust MA Dynamic Passive
Moderate Fund



Liontrust MA Dynamic Passive
Progressive Fund



Liontrust MA Dynamic Passive
Prudent Fund



Liontrust MA Dynamic Passive
Reserve Fund



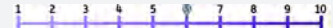
Liontrust MA Explorer 100



Liontrust MA Explorer 35



Liontrust MA Explorer 70



Liontrust MA Explorer 85



Liontrust MA Explorer Income 45



Liontrust MA Explorer Income 60



CC Cautious Portfolio



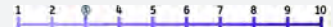
CC Balanced Portfolio



CC Opportunistic Portfolio



Cautious Portfolio



Balanced Portfolio



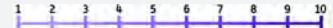
Opportunistic Portfolio



M&G MPS Hybrid 1 (HF-MP1)



M&G MPS Hybrid 2 (HF-MP2)



M&G MPS Hybrid 3 (HF-MP3)



M&G MPS Hybrid 4 (HF-MP4)



M&G MPS Hybrid 5 (HF-MP5)



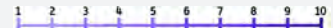
M&G MPS Hybrid 6 (HF-MP6)



M&G MPS Passive 1 (PF-MP1)

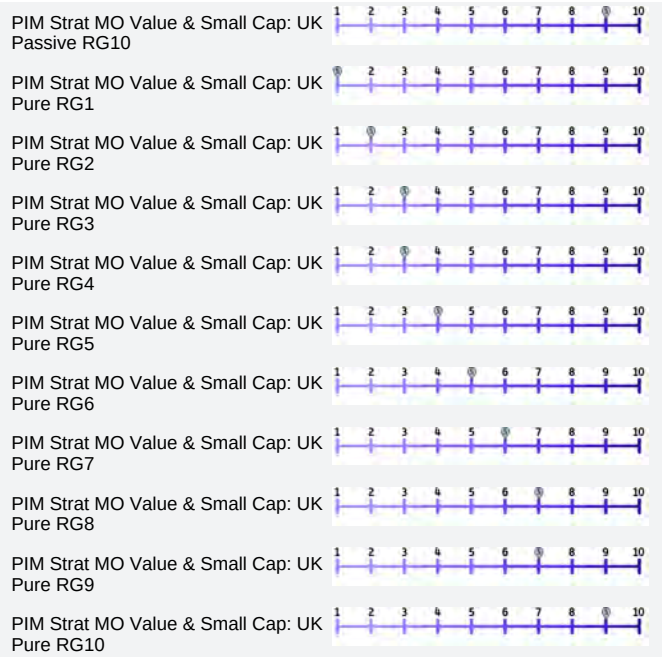


M&G MPS Passive 2 (PF-MP2)

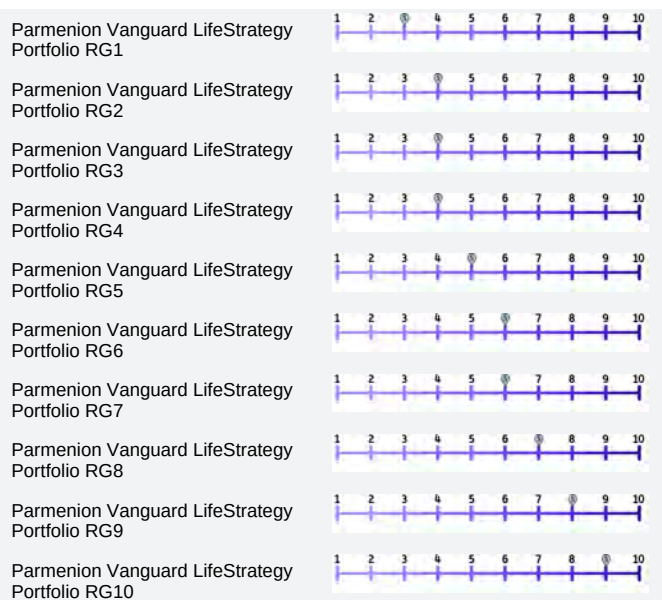


M&G MPS Passive 3 (PF-MP3)

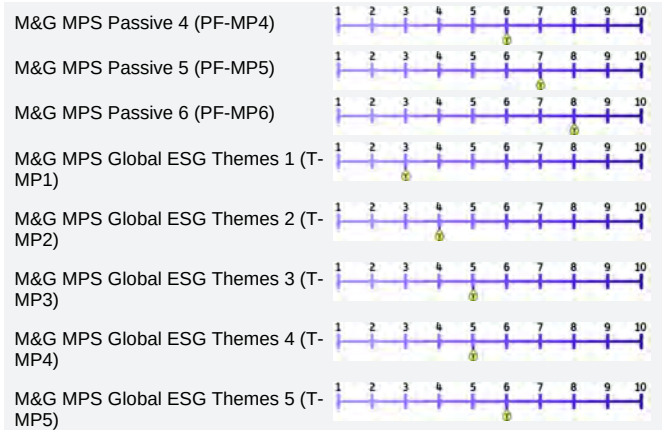




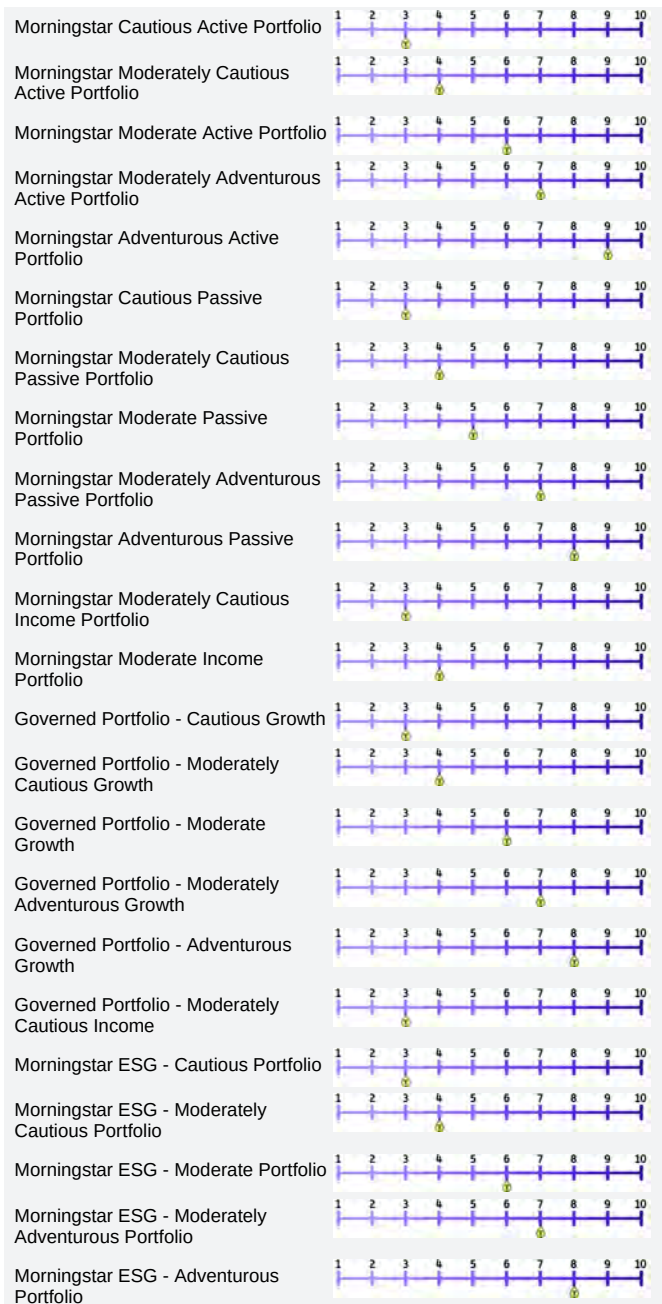
Parmenion

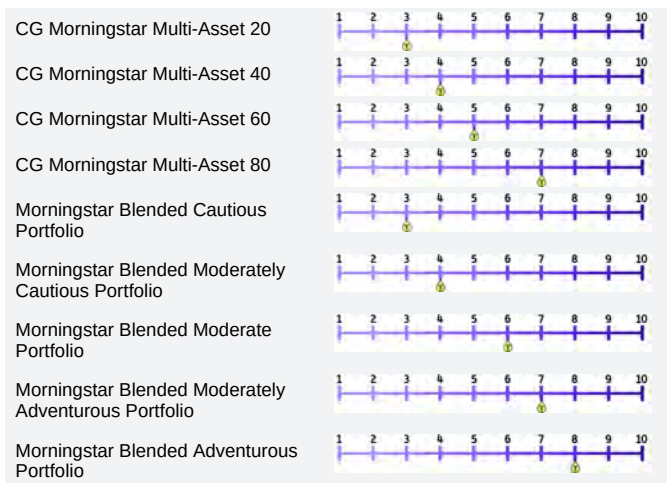
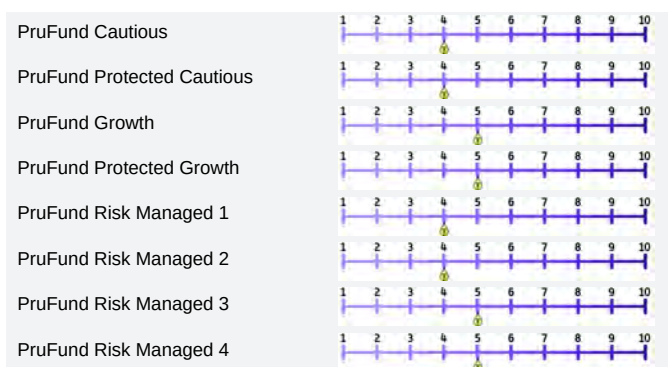


PREMIER MITON

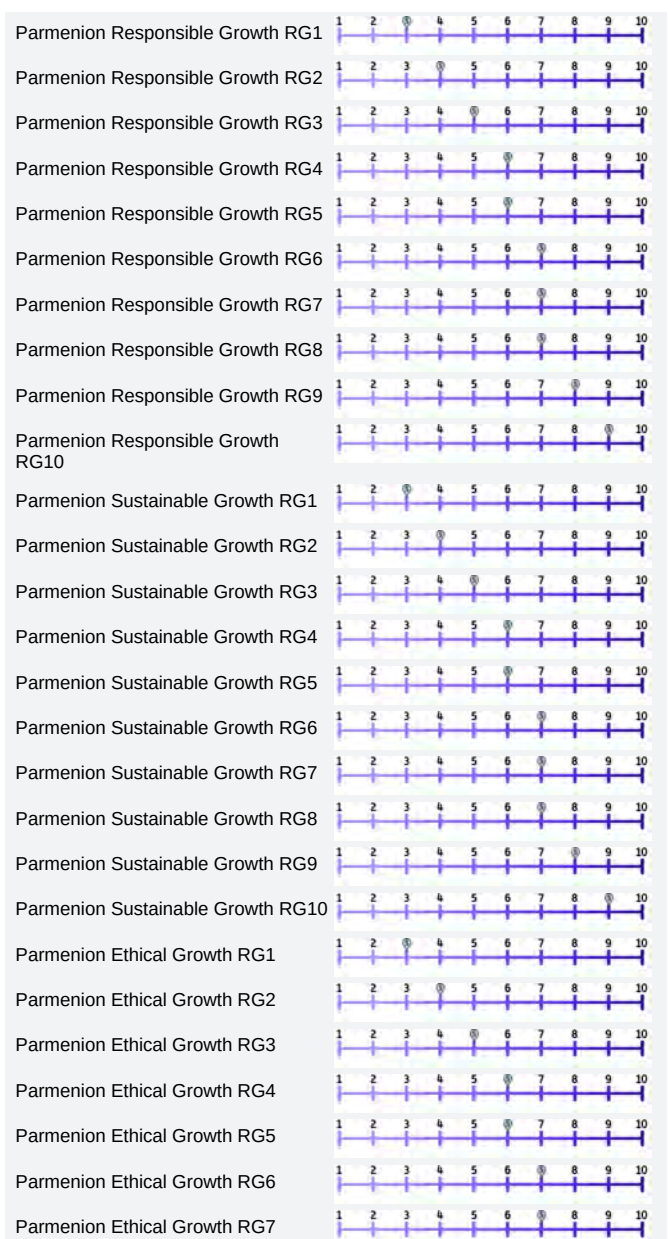


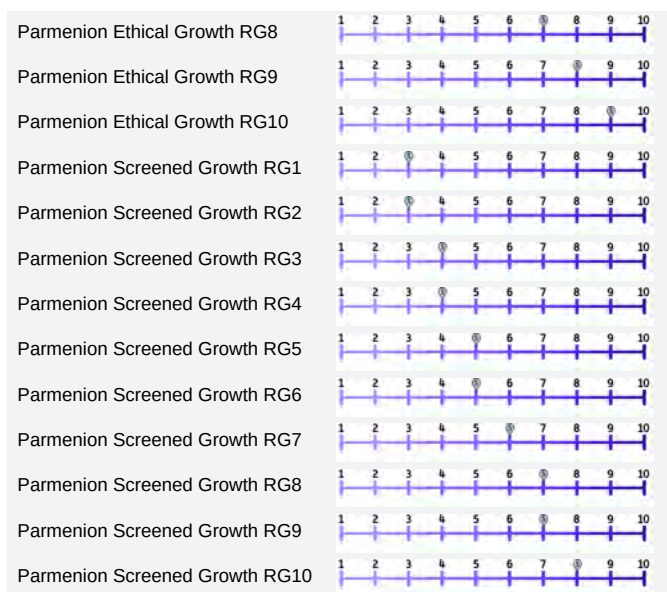
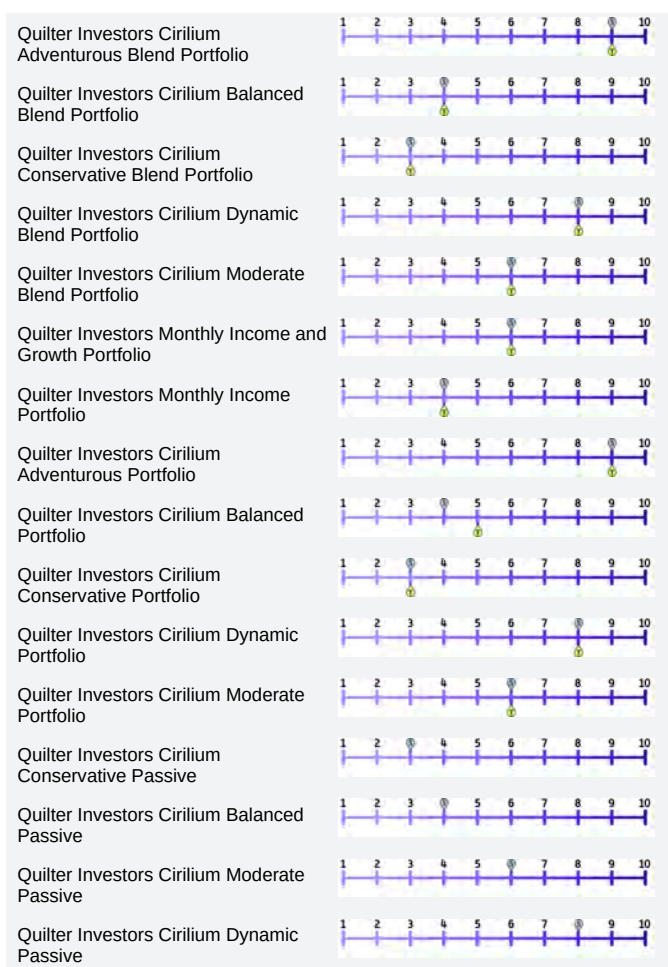
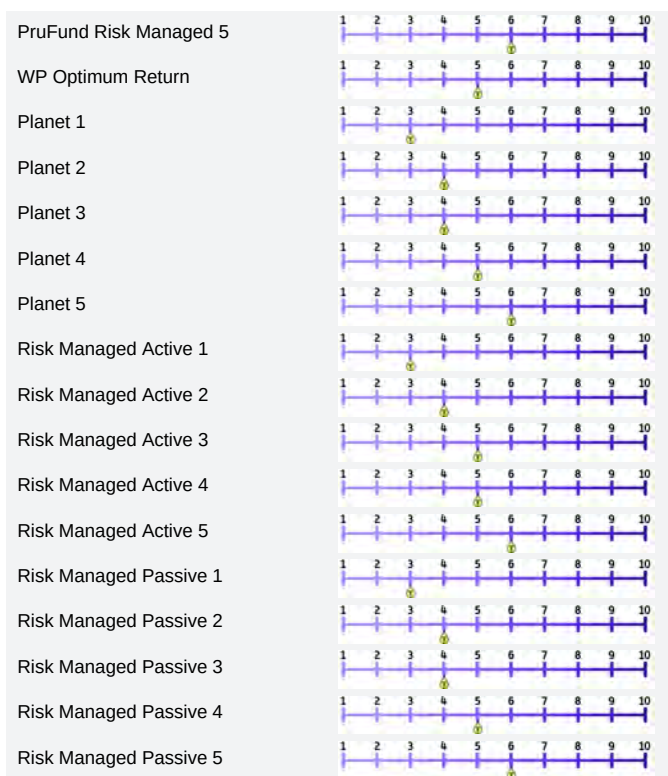
MORNINGSTAR Wealth



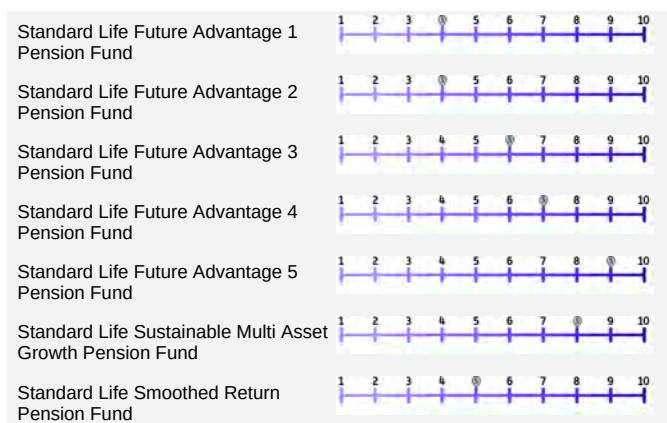
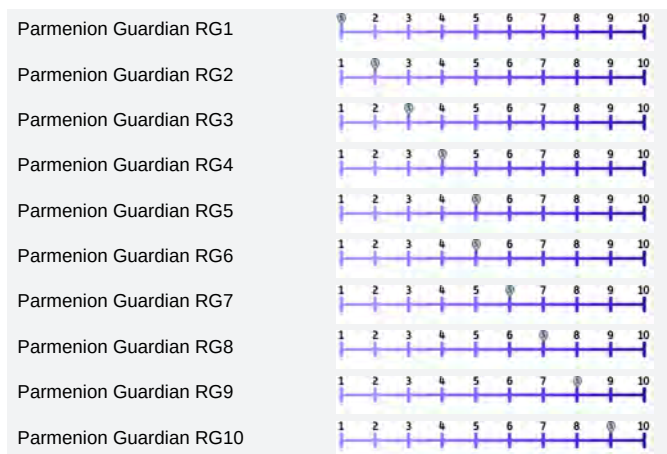


Parmenion





Parmenion



Quilter Investors Cirilium
Adventurous Passive



Quilter Investors Creation
Adventurous Portfolio



Quilter Investors Creation Balanced
Portfolio



Quilter Investors Creation
Conservative Portfolio



Quilter Investors Creation Dynamic
Portfolio



Quilter Investors Creation Moderate
Portfolio



Quilter

WealthSelect Managed Active 10



WealthSelect Managed Active 3



WealthSelect Managed Active 4



WealthSelect Managed Active 5



WealthSelect Managed Active 6



WealthSelect Managed Active 7



WealthSelect Managed Active 8



WealthSelect Managed Active 9



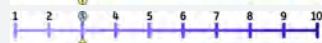
WealthSelect Managed Blend 10



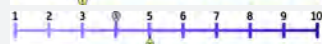
WealthSelect Managed Blend 3



WealthSelect Managed Blend 4



WealthSelect Managed Blend 5



WealthSelect Managed Blend 6



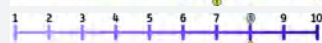
WealthSelect Managed Blend 7



WealthSelect Managed Blend 8



WealthSelect Managed Blend 9



WealthSelect Managed Passive 10



WealthSelect Managed Passive 3



WealthSelect Managed Passive 4



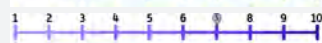
WealthSelect Managed Passive 5



WealthSelect Managed Passive 6



WealthSelect Managed Passive 7



WealthSelect Managed Passive 8



WealthSelect Managed Passive 9



Quilter

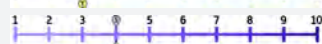
WealthSelect Sustainable Active 10



WealthSelect Sustainable Active 3



WealthSelect Sustainable Active 4



MPS Global Growth (Direct &
Platform)



MPS Growth (Direct & Platform)



MPS Balanced (Direct & Platform)



MPS Income (Direct & Platform)



MPS Defensive (Direct & Platform)



MPS Conservative (Direct &
Platform)



MPS Cautious (Direct & Platform)



IDX Growth



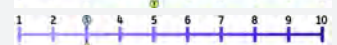
IDX Balanced



IDX Income



IDX Conservative



IDX Growth (Platform)



IDX Balanced (Platform)



IDX Income (Platform)



IDX Conservative (Platform)



Quilter

WealthSelect Responsible Active 10



WealthSelect Responsible Active 3



WealthSelect Responsible Active 4



WealthSelect Responsible Active 5



WealthSelect Responsible Active 6



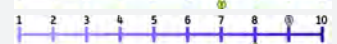
WealthSelect Responsible Active 7



WealthSelect Responsible Active 8



WealthSelect Responsible Active 9



WealthSelect Responsible Blend 10



WealthSelect Responsible Blend 3



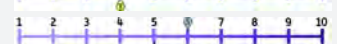
WealthSelect Responsible Blend 4



WealthSelect Responsible Blend 5



WealthSelect Responsible Blend 6



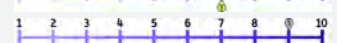
WealthSelect Responsible Blend 7



WealthSelect Responsible Blend 8



WealthSelect Responsible Blend 9



WealthSelect Responsible Passive
10



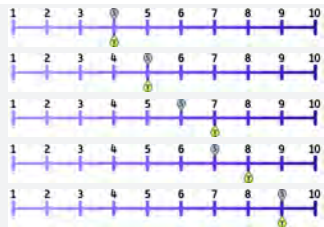
WealthSelect Responsible Passive 3



WealthSelect Responsible Passive 4

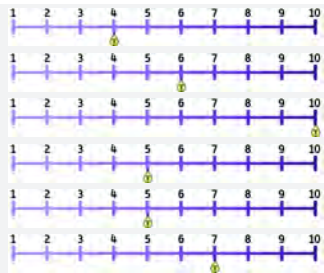


WealthSelect Sustainable Active 5
 WealthSelect Sustainable Active 6
 WealthSelect Sustainable Active 7
 WealthSelect Sustainable Active 8
 WealthSelect Sustainable Active 9



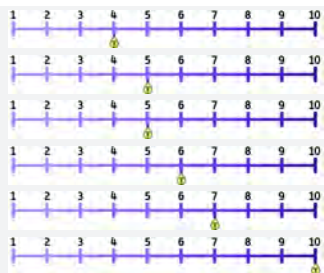
RATHBONES

RMAP Total Return
 RMAP Strategic Growth
 RMAP Enhanced Growth
 RMAP Strategic Income
 RMAP Defensive Growth
 RMAP Dynamic Growth

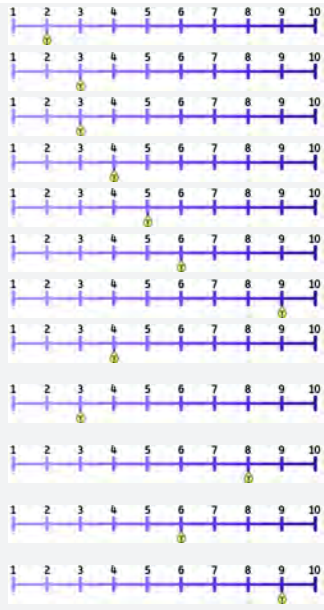


RATHBONES

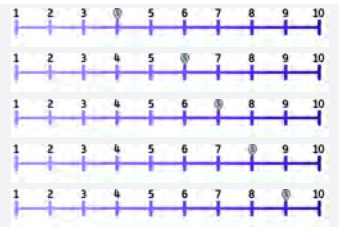
Select Strategy 2
 Select Strategy 3
 Select Strategy 4 - Income
 Select Strategy 4
 Select Strategy 5
 Select Strategy 6



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

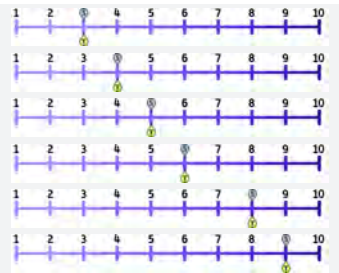


WealthSelect Responsible Passive 5
 WealthSelect Responsible Passive 6
 WealthSelect Responsible Passive 7
 WealthSelect Responsible Passive 8
 WealthSelect Responsible Passive 9



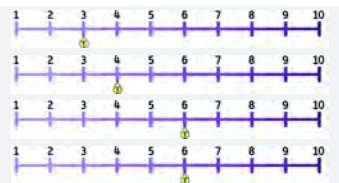
RATHBONES

Bespoke Strategy 1
 Bespoke Strategy 2
 Bespoke Strategy 3
 Bespoke Strategy 4
 Bespoke Strategy 5
 Bespoke Strategy 6



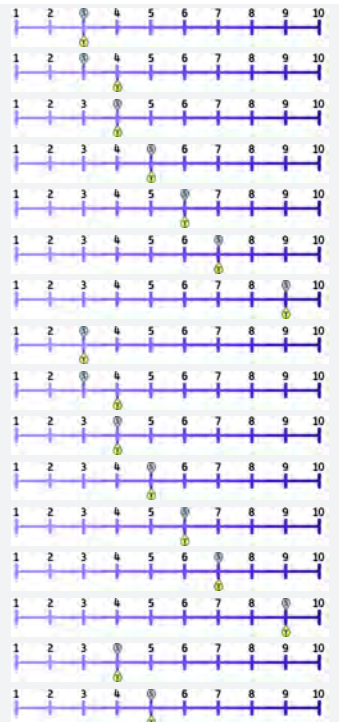
RATHBONES

RGMAP Total Return
 RGMAP Defensive Growth
 RGMAP Strategic Growth
 RGMAP Dynamic Growth



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



Royal London Global Sustainable Equity Fund	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable Growth Fund	1 2 3 4 5 6 7 8 9 10



Governed Portfolio Defensive	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Conservative	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Moderate	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Growth	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Enhanced	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Dynamic	1 2 3 4 5 6 7 8 9 10
Governed Portfolio Total Equity	1 2 3 4 5 6 7 8 9 10
RL GRIP 1	1 2 3 4 5 6 7 8 9 10
RL GRIP 2	1 2 3 4 5 6 7 8 9 10
RL GRIP 3	1 2 3 4 5 6 7 8 9 10
RL GRIP 4	1 2 3 4 5 6 7 8 9 10
RL GRIP 5	1 2 3 4 5 6 7 8 9 10
RLP Deposit	1 2 3 4 5 6 7 8 9 10
RLP Global Managed	1 2 3 4 5 6 7 8 9 10
RLP Short Duration Global High Yield	1 2 3 4 5 6 7 8 9 10
RLP Sterling Extra Yield Bond	1 2 3 4 5 6 7 8 9 10
RLP Global Corporate Bond	1 2 3 4 5 6 7 8 9 10
RLP UK Index Linked	1 2 3 4 5 6 7 8 9 10
RLP Short Duration UK Government Bond	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable Managed Growth Trust	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable Corporate Bond Trust	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable World Trust	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable Diversified Trust	1 2 3 4 5 6 7 8 9 10
Royal London Sustainable Leaders Trust	1 2 3 4 5 6 7 8 9 10
Royal London Global Sustainable Equity Fund	1 2 3 4 5 6 7 8 9 10



Russell Investments Classic Plus Secure Model Portfolio	1 2 3 4 5 6 7 8 9 10
Russell Investments Classic Plus Cautious Model Portfolio	1 2 3 4 5 6 7 8 9 10
Russell Invst Classic Plus Conservative Model Portfolio	1 2 3 4 5 6 7 8 9 10
Russell Investments Classic Plus Moderate Model Portfolio	1 2 3 4 5 6 7 8 9 10

Sustainable MPS Balanced	1 2 3 4 5 6 7 8 9 10
Sustainable MPS Growth	1 2 3 4 5 6 7 8 9 10
Sustainable MPS Global Equity	1 2 3 4 5 6 7 8 9 10
Blended MPS Cautious	1 2 3 4 5 6 7 8 9 10
Blended MPS Cautious Higher Equity	1 2 3 4 5 6 7 8 9 10
Blended MPS Income	1 2 3 4 5 6 7 8 9 10
Blended MPS Income Higher Equity	1 2 3 4 5 6 7 8 9 10
Blended MPS Balanced	1 2 3 4 5 6 7 8 9 10
Blended MPS Growth	1 2 3 4 5 6 7 8 9 10
Blended MPS Global Equity	1 2 3 4 5 6 7 8 9 10
Voyager Max 40% equity fund	1 2 3 4 5 6 7 8 9 10
Voyager Max 60% equity fund	1 2 3 4 5 6 7 8 9 10
Voyager Max 70% equity fund	1 2 3 4 5 6 7 8 9 10
Voyager Max 80% equity fund	1 2 3 4 5 6 7 8 9 10
Voyager Max 90% equity fund	1 2 3 4 5 6 7 8 9 10
Voyager Max 100% equity fund	1 2 3 4 5 6 7 8 9 10



RSMR Rfolio Defensive	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Cautious	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Prudent	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Balanced	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Growth	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Dynamic	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Adventurous	1 2 3 4 5 6 7 8 9 10
RSMR Rfolio Income	1 2 3 4 5 6 7 8 9 10



RSMR Responsible Cautious	1 2 3 4 5 6 7 8 9 10
RSMR Responsible Balanced	1 2 3 4 5 6 7 8 9 10
RSMR Responsible Growth	1 2 3 4 5 6 7 8 9 10
RSMR Responsible Dynamic	1 2 3 4 5 6 7 8 9 10



Schroder MM Diversity	1 2 3 4 5 6 7 8 9 10
Schroder Monthly Income	1 2 3 4 5 6 7 8 9 10
Schroder Managed Balanced	1 2 3 4 5 6 7 8 9 10



Russell Investments Classic Plus Balanced Model Portfolio	
Russell Invt Classic Plus Progressive Model Portfolio	
Russell Invt Classic Plus Adventurous Model Portfolio	
Russell Investments Classic Plus Growth Model Portfolio	
Russell Investments Classic Plus Aggressive Model Portfolio	
Russell Investments Classic Plus Aggressive Plus Model Portfolio	
Russell Investments Defensive Assets Fund	
Russell Investments Real Assets Fund	
Russell Investments UK Growth	
Russell Investments International Growth	
Russell Investments MA Growth 1	
Russell Investments MA Growth 2	
Russell Investments MA Growth 3	
Russell Investments MA Growth 4	
Russell Investments MA Growth 5	
Russell Investments MA Income	



TrinityBridge Conservative Portfolio Fund	
TrinityBridge Balanced Portfolio Fund	
TrinityBridge Growth Portfolio Fund	
TrinityBridge Diversified Income Fund	
TrinityBridge Sustainable Balanced Portfolio Fund	
TrinityBridge Conservative Tactical Passive Fund	
TrinityBridge Balanced Tactical Passive Fund	
TrinityBridge Growth Tactical Passive Fund	
TrinityBridge Conservative Managed Fund	
TrinityBridge Balanced Managed Fund	
TrinityBridge Growth Managed Fund	
TrinityBridge Managed Income Fund	



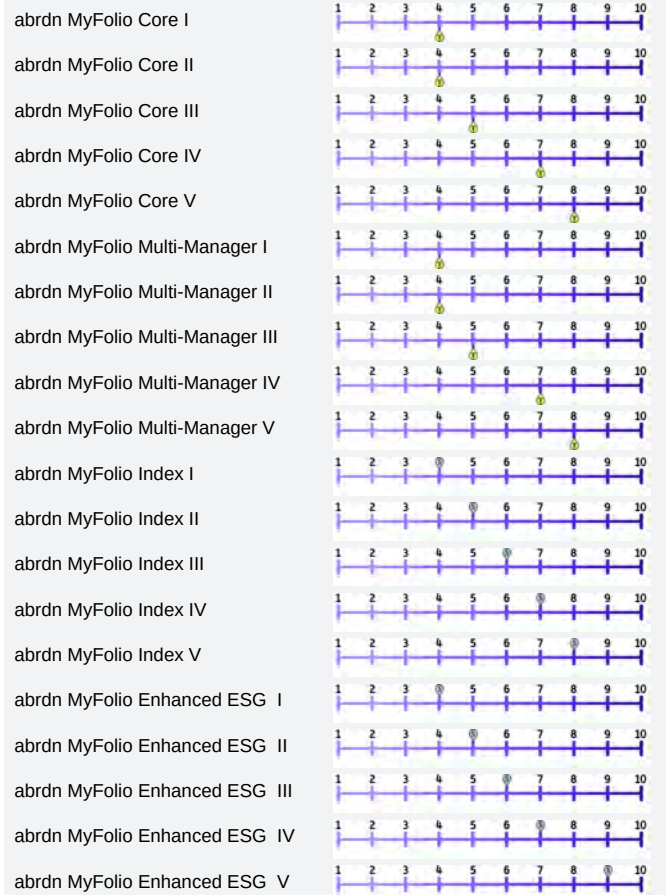
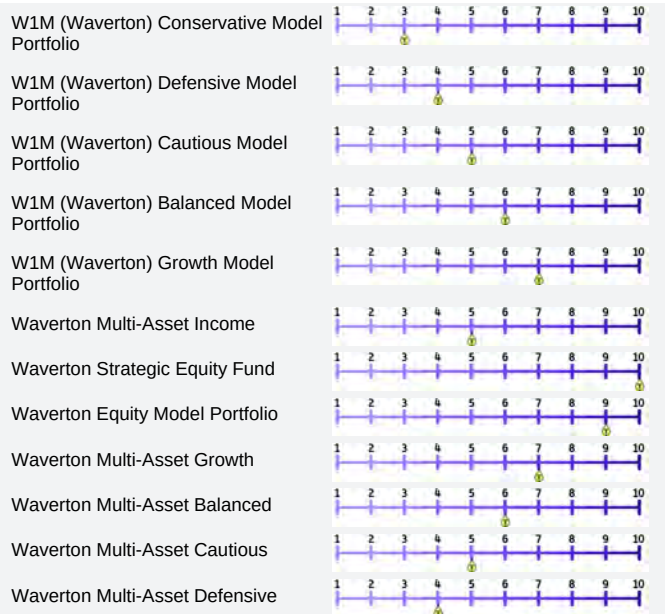
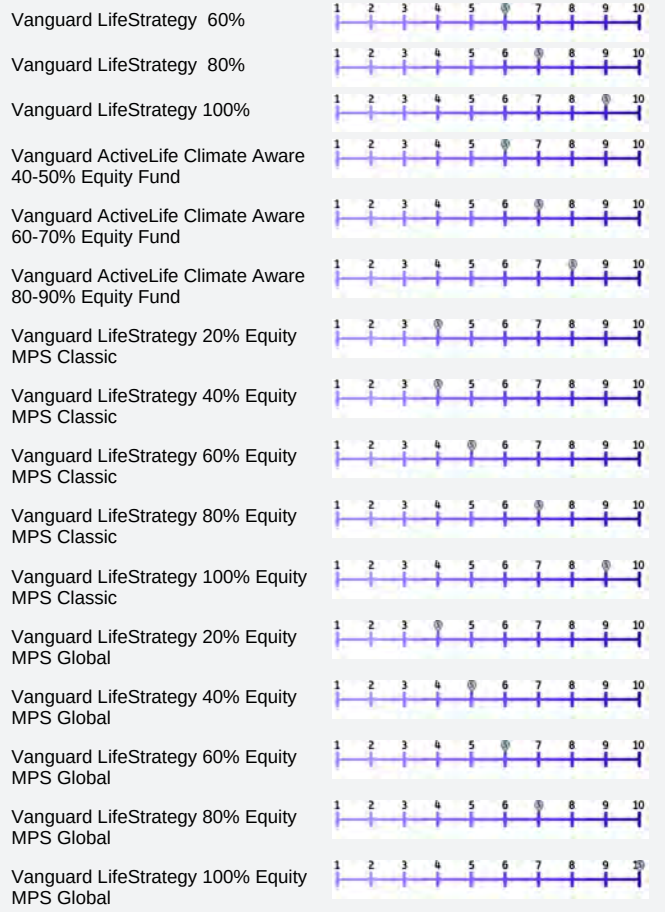
Vanguard LifeStrategy 20%	
Vanguard LifeStrategy 40%	

Schroder Sustainable Future Multi- Asset	
Schroder Blended Portfolio 3	
Schroder Blended Portfolio 4	
Schroder Blended Portfolio 5	
Schroder Blended Portfolio 6	
Schroder Blended Portfolio 7	
Schroder Global Multi-Asset Cautious Portfolio	
Schroder Global Multi-Asset Moderately Cautious Portfolio	
Schroder Global Multi-Asset Balanced Portfolio	
Schroder Global Multi-Asset Growth Portfolio	
Schroder Global Multi-Asset Adventurous Portfolio	
Schroder Active MPS 3	
Schroder Active MPS 4	
Schroder Active MPS 5	
Schroder Active MPS 6	
Schroder Active MPS 7	
Schroder Strategic Index MPS 3	
Schroder Strategic Index MPS 4	
Schroder Strategic Index MPS 5	
Schroder Strategic Index MPS 6	
Schroder Strategic Index MPS 7	
Schroder Sustainable MPS 3	
Schroder Sustainable MPS 4	
Schroder Sustainable MPS 5	
Schroder Sustainable MPS 6	
Schroder Sustainable MPS 7	
Schroder Income Portfolio	



Managed Growth Fund 2	
Managed Growth Fund 3	
Managed Growth Fund 4	
Managed Growth Fund 5	
Managed Growth Fund 6	
Horizon Multi-Asset 1	
Horizon Multi-Asset 2	
Horizon Multi-Asset 3	
Horizon Multi-Asset 4	







(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.