



Q4 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.

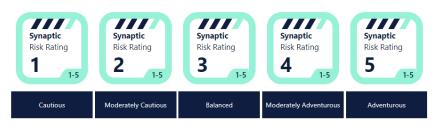
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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.

S Risk

Synaptic Risk Rating Service

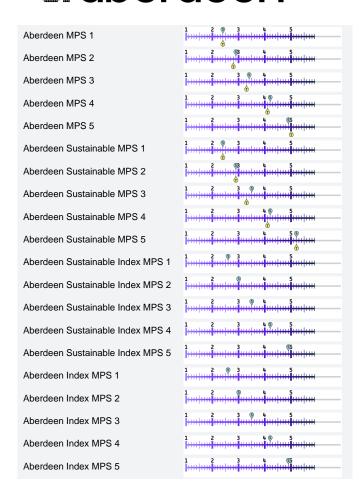


Synaptic Risk rating based on





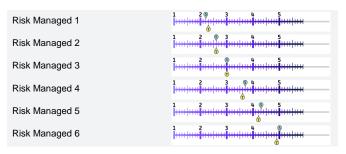
aberdeen



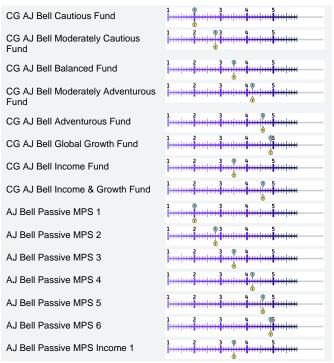
atomos wealth & financial wellbeing



EGON







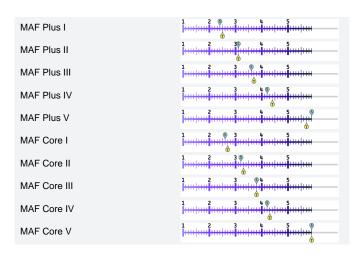


IFSL Atomos Cautious Fund

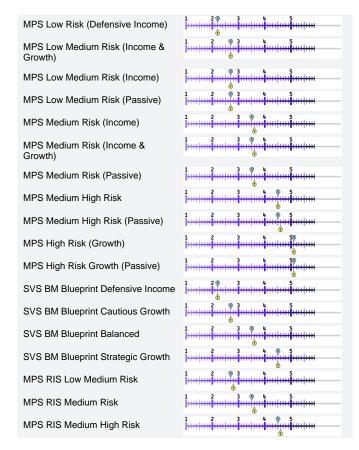
IFSL Atomos Balanced Fund

IFSL Atomos Growth Fund





BM BROOKS MACDONALD



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 1

AJ Bell Pactive MPS 3

AJ Bell Pactive MPS 5

AJ Bell Pactive MPS 5

AJ Bell Pactive MPS 6

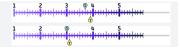
AJ Bell Pactive MPS 3

AJ Bell Pactive MPS 5

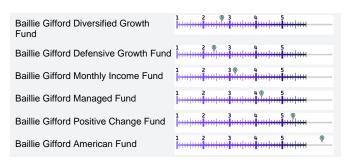
AJ Bell Pactive MPS 6



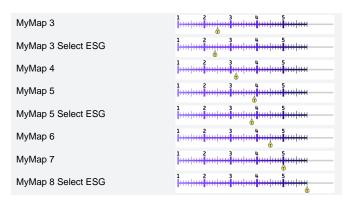
Smooth Managed Fund
Smooth Managed 2 Fund



Baillie Gifford[®]



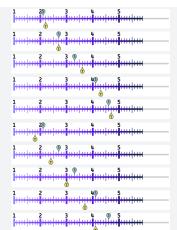
BlackRock.





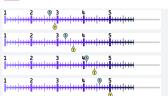
CHARLES STANLEY





CHARLES STANLEY

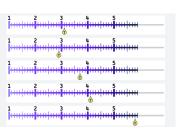
Responsible 2
Responsible 3
Responsible 4
Responsible 5





INVESTMENTS

CT MM Navigator Distribution Fund
CT MM Navigator Cautious Fund
CT MM Navigator Balanced Fund
CT MM Navigator Growth Fund
CT MM Navigator Boutiques Fund



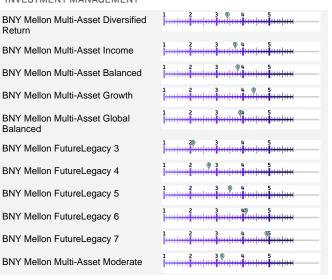


Pyrford Global Total Return (Sterling)

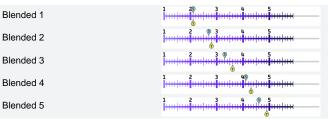






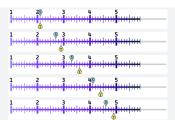


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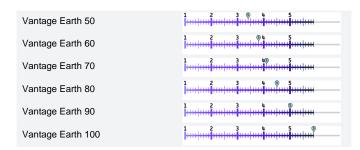




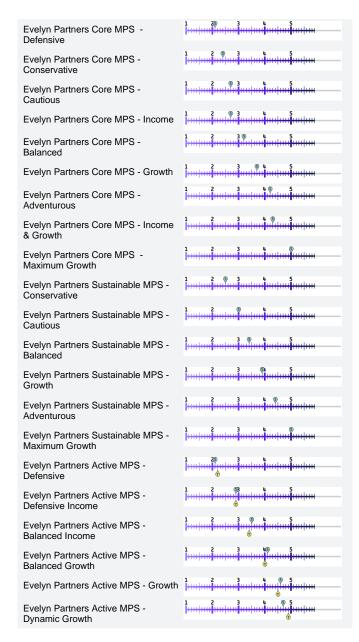
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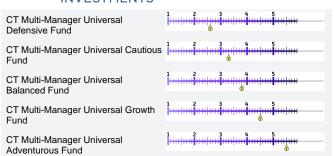




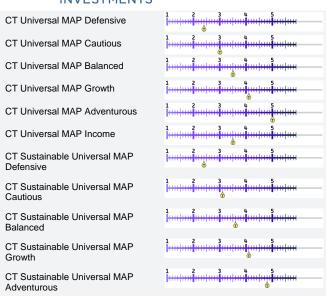


PanDynamic Income









Cornelian

Part of the Brooks Macdonald Group





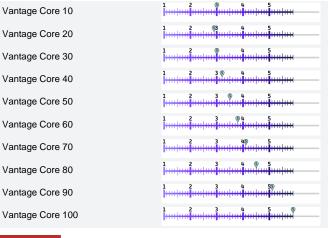


HSBC Global Strategy Balanced HSBC Global Strategy Dynamic HSBC Global Strategy Adventurous **HSBC Global MPS Cautious** HSBC Global MPS Conservative HSBC Global MPS Balanced HSBC Global MPS Dynamic HSBC Global MPS Adventurous HSBC Global Responsible Multi-Asset Cautious Portfolio HSBC Global Responsible Multi-Asset Conservative Portfolio HSBC Global Responsible Multi-Asset Balanced Portfolio HSBC Global Responsible Multi-Asset 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

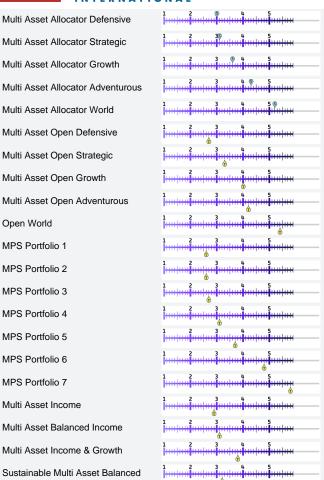




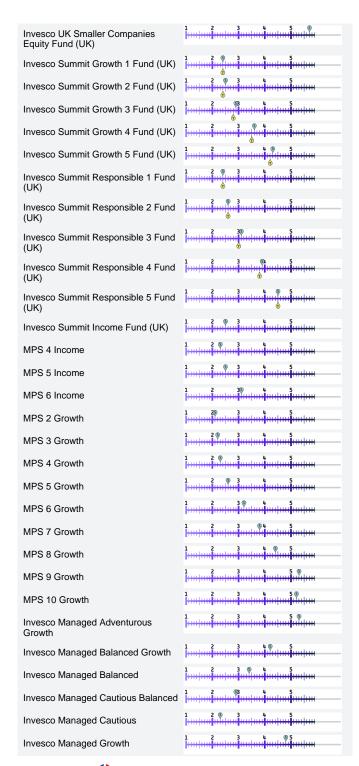




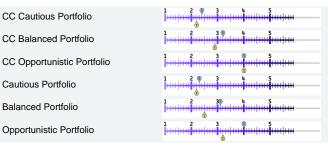










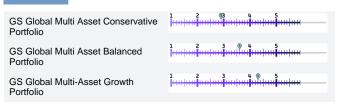


Sustainable Multi Asset Conservative

Sustainable Multi Asset Growth

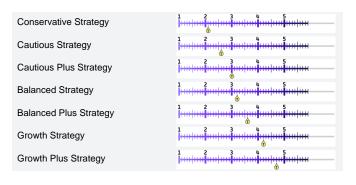


Asset Management

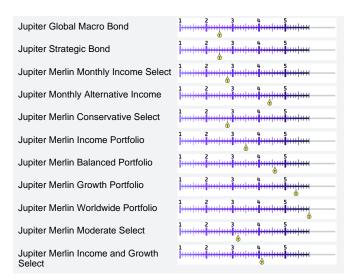


RATHBONES

Incorporating
Investec Wealth &
Investment (UK)



Jupiter

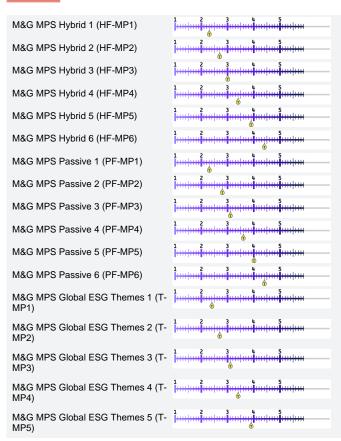






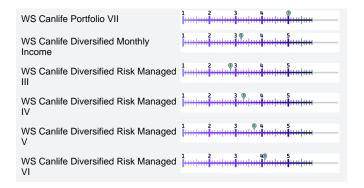


M&G wealth

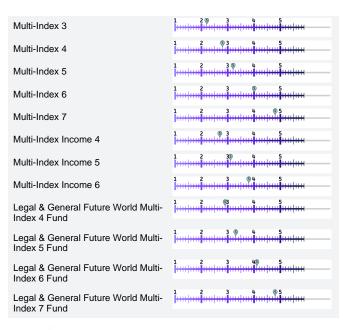


M RNINGSTAR Wealth

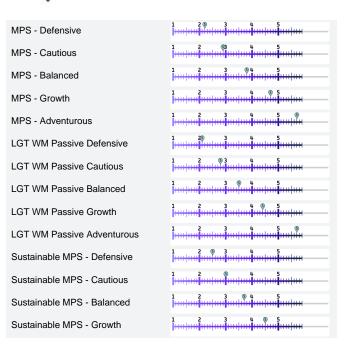




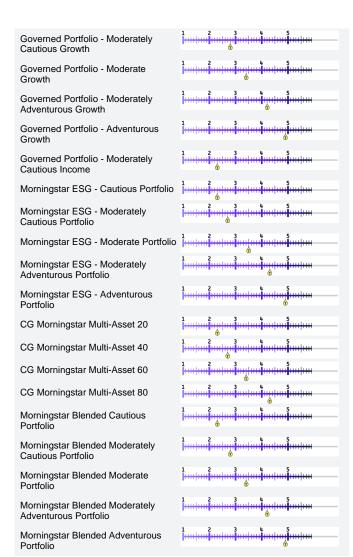
L&G



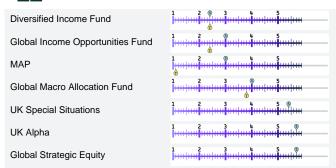


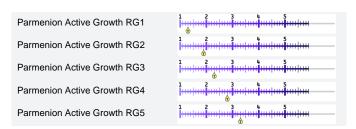






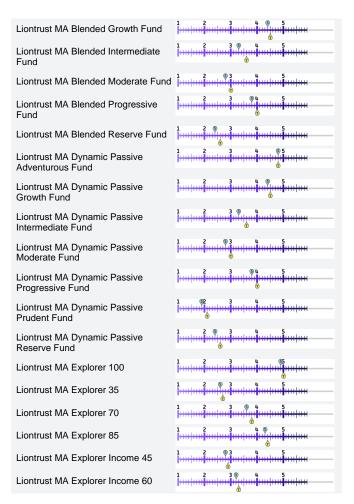




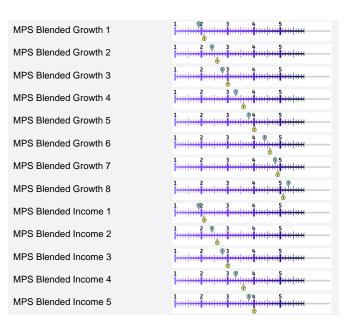


Sustainable MPS - Adventurous











Parmenion Active Growth RG7

Parmenion Active Growth RG7

Parmenion Active Growth RG8

Parmenion Active Growth RG9

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 RG7

Parmenion Passive Growth RG8

Parmenion Passive Growth RG9

Parmenion Passive Growth RG9

Parmenion

Parmenion Blended Growth RG2

Parmenion Blended Growth RG2

Parmenion Blended Growth RG3

Parmenion Blended Growth RG4

Parmenion Blended Growth RG5

Parmenion Blended Growth RG5

Parmenion Blended Growth RG6

Parmenion Blended Growth RG7

Parmenion Blended Growth RG7

Parmenion Blended Growth RG8

Parmenion Blended Growth RG8

Parmenion Blended Growth RG8

Parmenion Blended Growth RG8

Parmenion Blended Growth RG9

Parmenion Blended Growth RG9

Parmenion

Parmenion Multi Option Active RG2

Parmenion Multi Option Active RG2

Parmenion Multi Option Active RG3

Parmenion Multi Option Active RG4

Parmenion Multi Option Active RG5

Parmenion Multi Option Active RG5

Parmenion Multi Option Active RG6

Parmenion Multi Option Active RG7

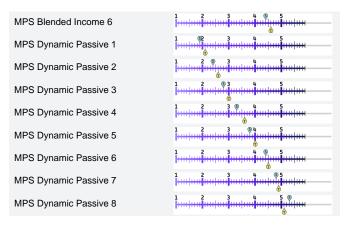
Parmenion Multi Option Active RG7

Parmenion Multi Option Active RG8

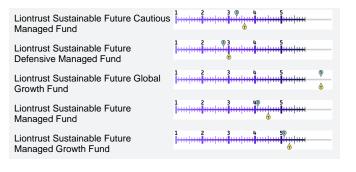
Parmenion Multi Option Active RG9

Parmenion Multi Option Active RG9

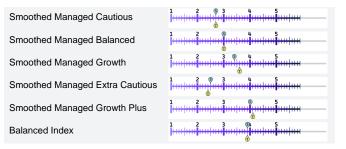
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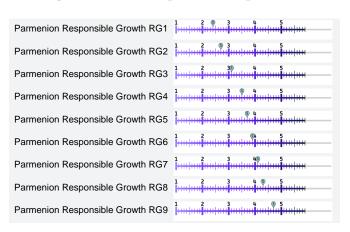




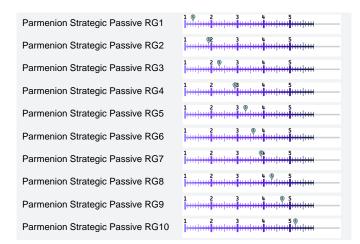


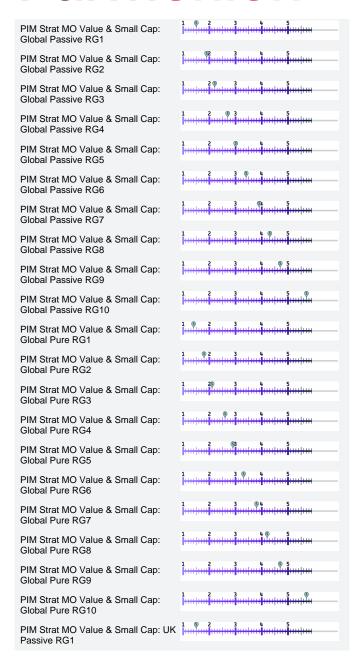


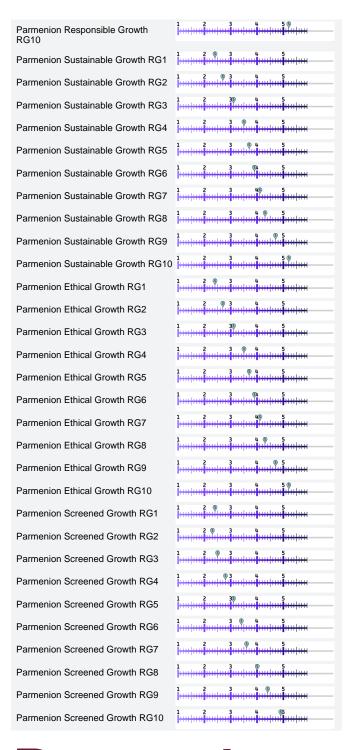
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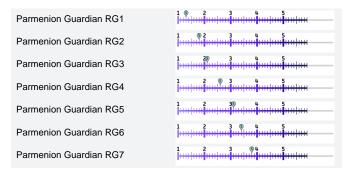




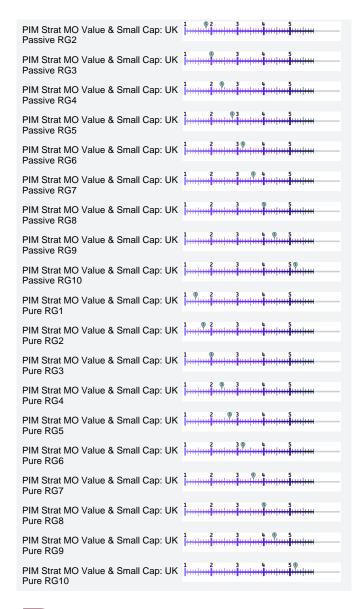




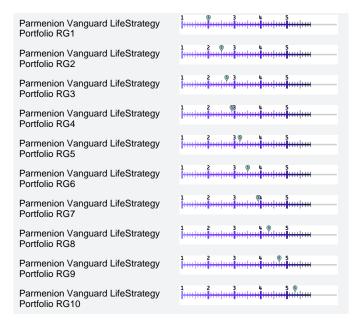
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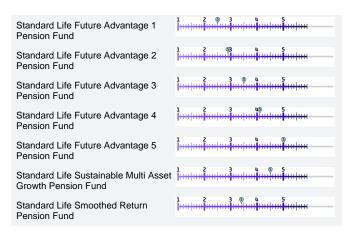


Parmenion 4 6 1

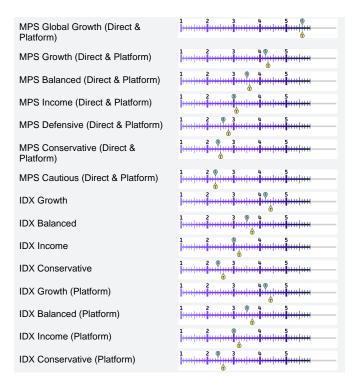












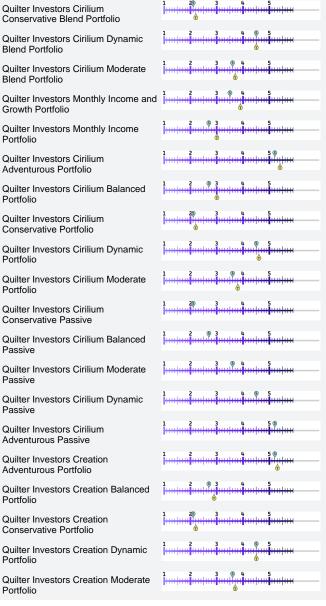






PRFMIER M1TON

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 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 Premier Managed Portfolio Service High Income Portfolio Premier Miton Diversified Sustainable Premier Miton Cautious Monthly Income Fund Premier Miton Cautious Multi Asset Fund Premier Miton Defensive Multi Asset 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 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



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

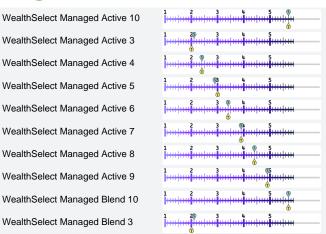
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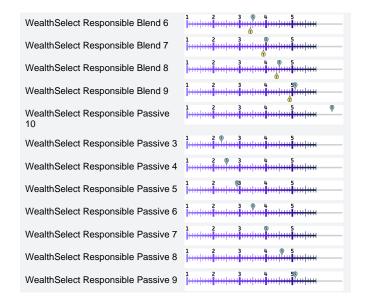




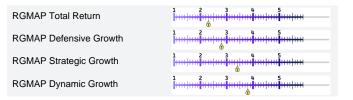


Quilter

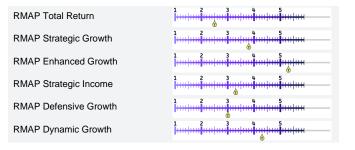




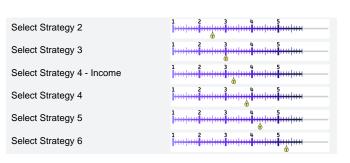
RATHBONES



RATHBONES



RATHBONES





WealthSelect Managed Blend 4

WealthSelect Managed Blend 5

WealthSelect Managed Blend 6

WealthSelect Managed Blend 7

WealthSelect Managed Blend 8

WealthSelect Managed Blend 9

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WealthSelect Managed Passive 4

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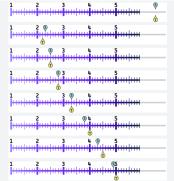
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WealthSelect Managed Passive 8

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



RATHBONES

Bespoke Strategy 1
Bespoke Strategy 2
Bespoke Strategy 3

Bespoke Strategy 4
Bespoke Strategy 5

Bespoke Strategy 6

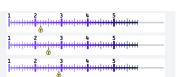
1 2 3 4 5 1 2 3 4 5 1 4



Governed Portfolio Defensive

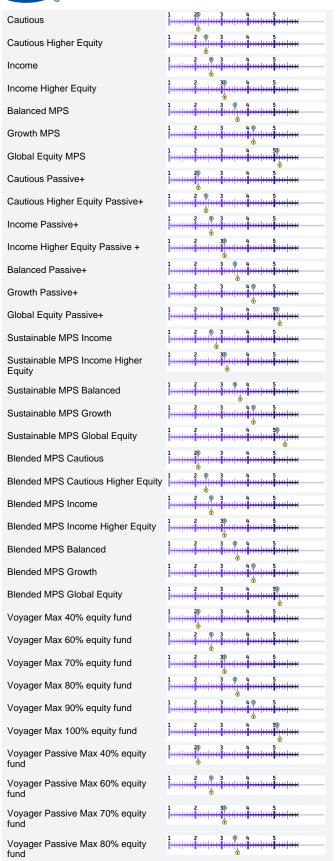
Governed Portfolio Conservative

Governed Portfolio Moderate





Brewin Dolphin





Governed Portfolio Growth Governed Portfolio Enhanced Governed Portfolio Dynamic Governed Portfolio Total Equity GRIP 1 GRIP 2 GRIP 3 GRIP 4 GRIP 5 **RLS Deposit RLP Global Managed** RLS Short Duration Global High Yield RLS Sterling Extra Yield Bond RLS Global Corporate Bond **RLS UK Index Linked** RLS Short Duration UK Government Bond RLS Sustainable Managed Growth Trust RLS Sustainable Corporate Bond Trust **RLS Sustainable World Trust RLS Sustainable Diversified Trust RLS Sustainable Leaders** RLS Global Sustainable Equity

Portfolio Services

RSMR Rfolio Defensive

RSMR Rfolio Cautious

RSMR Rfolio Prudent

RSMR Rfolio Balanced

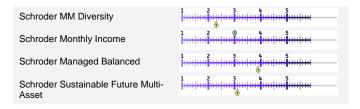
RSMR Rfolio Growth

RSMR Rfolio Dynamic

RSMR Rfolio Adventurous

RSMR Rfolio Income

Schroders

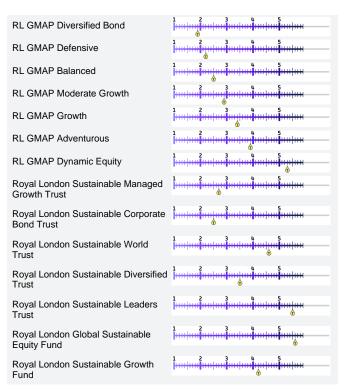


Voyager Passive Max 90% equity

Voyager Passive Max 100% equity





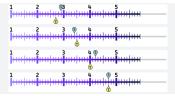


RSV Portfolio Services

RSMR Responsible Cautious
RSMR Responsible Balanced

RSMR Responsible Growth

RSMR Responsible Dynamic





Russell Investments Classic Plus Secure Model Portfolio Russell Investments Classic Plus

Cautious Model Portfolio

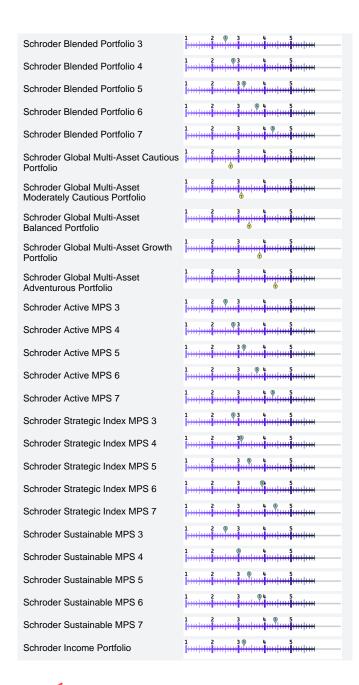
Russell Invt Classic Plus Conservative Model Portfolio

Russell Investments Classic Plus Moderate Model Portfolio Russell Investments Classic Plus

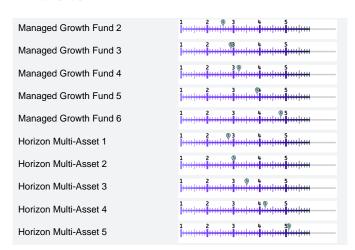
Balanced Model Portfolio

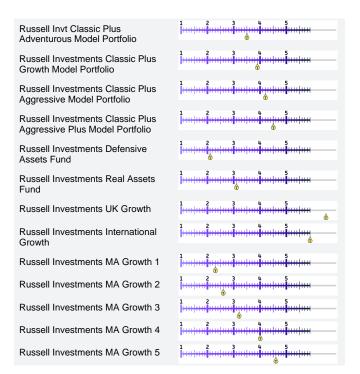
Russell Invt Classic Plus Progressive
Model Portfolio



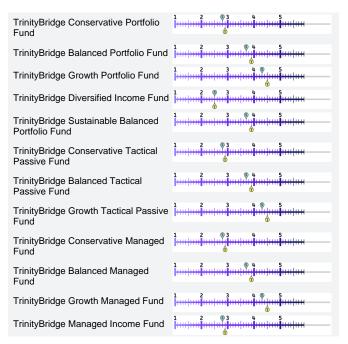




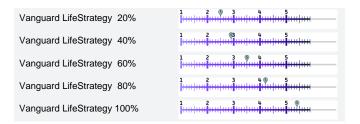




TrinityBridge



Vanguard

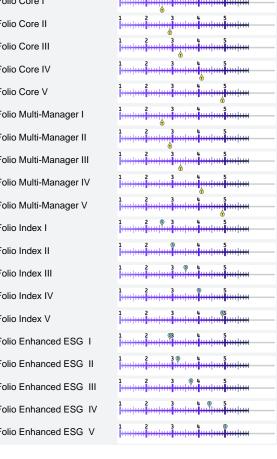




aberdeen

Investments

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

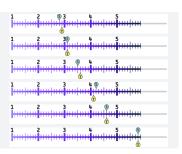




Tatton Classic Core Cautious Tatton Classic Core Balanced Tatton Classic Core Active Tatton Classic Core Aggressive

Tatton Core Global Equity

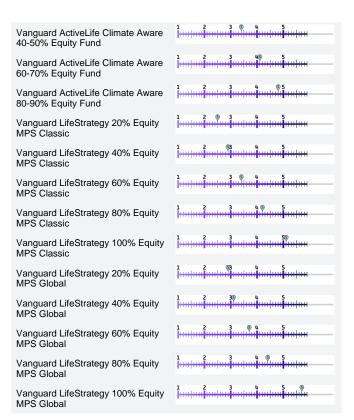
Tatton Classic Core Defensive

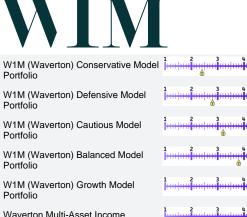


Wesleyan With Profits Growth Fund Series A









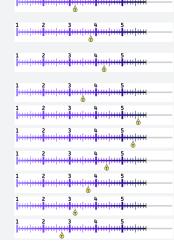
Waverton Strategic Equity Fund

Waverton Equity Model Portfolio

Waverton Multi-Asset Growth

Waverton Multi-Asset Balanced

Waverton Multi-Asset Cautious Waverton Multi-Asset Defensive





- (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 inventorate professionals can be considered.

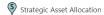


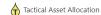


Synaptic Risk Rating Service

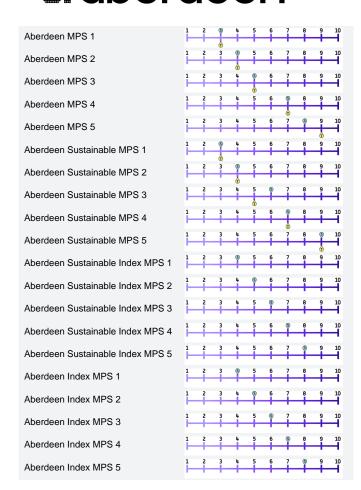


Synaptic Risk rating based on





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wealth & financial wellbeing

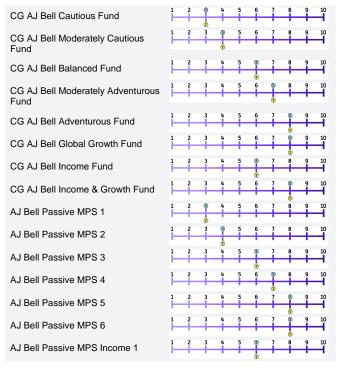
IFSL Atomos Conservative Fund





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





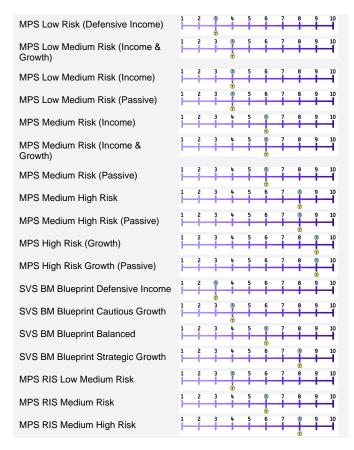


IFSL Atomos Cautious Fund	1	2	3	4	§	6	7	8	9	10
IFSL Atomos Balanced Fund	1	2	3	4	5	(S)	7	8	9	10
IFSL Atomos Growth Fund	1	2	3	4	5	6	7	(5)	9	10



MAF Plus I	1	2	(5)	4	5	6	7	8	9	10
MAF Plus II	1	2	3	4	\$	6	7	8	9	10
MAF Plus III	1	2	3	4	5	§	7	8	9	10
MAF Plus IV	1	2	3	4	5	6	(S)	8	9	10
MAF Plus V	1	2	3	4	5	6	7	8	9	15)
MAF Core I	1	2	3	(S)	5	6	7	8	9	10
MAF Core II	1	2	3	4	\$	6	7	8	9	10
MAF Core III	1	2	3	4	5	§	7	8	9	10
MAF Core IV	1	2	3	4	5	6	(S)	8	9	10
MAF Core V	1	2	3	4	5	6	7	8	9	15)

BM BROOKS MACDONALD



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 1

AJ Bell Active MPS Income 2

AJ Bell Active MPS Income 2

AJ Bell Pactive MPS 1

AJ Bell Pactive MPS 6

AJ Bell Pactive MPS 1

AJ Bell Pactive MPS 1

AJ Bell Pactive MPS 3

AJ Bell Pactive MPS 6



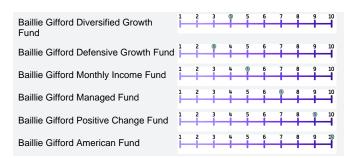
Smooth Managed Fund

1 2 3 4 5 6 7 8 9 10

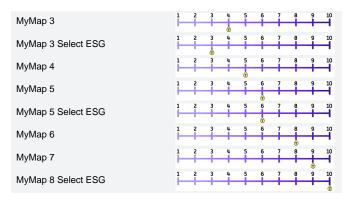
Smooth Managed 2 Fund

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Baillie Gifford*

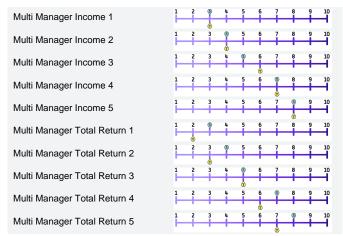


BlackRock.





CHARLES STANLEY.



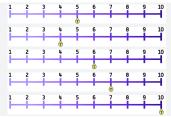
CHARLES STANLEY





CT MM Navigator Distribution Fund CT MM Navigator Cautious Fund CT MM Navigator Balanced Fund CT MM Navigator Growth Fund

CT MM Navigator Boutiques Fund



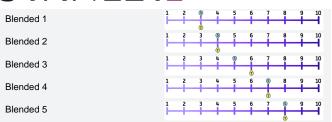








CHARLES STANLEY



CHARLES STANLEY



CHARLES STANLEY



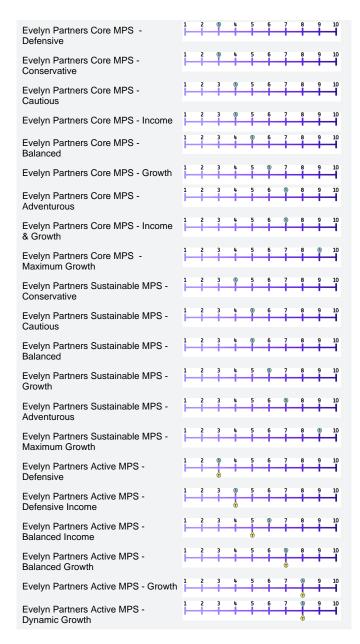


Vantage Earth 30

Vantage Earth 40







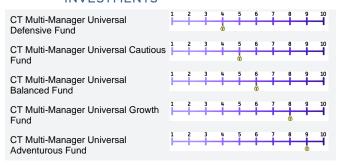


HSBC Global Strategy Cautious	1	2	3	(S)	5	6	7	8	9	10
TIODC Global Strategy Cautious			-	d					_	_
HSBC Global Strategy Conservative	1	2	3	(\$)	5	6	7	8	9	10
Tiebe clobal chalogy contentative		-	_	ð			-	_	-	٠.

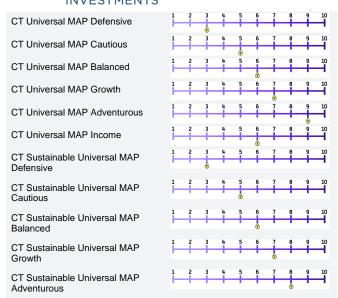
COLUMBIA

PanDynamic Income









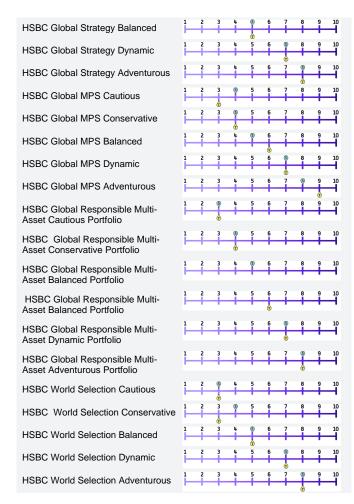
Part of the Brooks Macdonald Group

SVS Cornelian Cautious Fund SVS Cornelian Managed Growth SVS Cornelian Managed Income SVS Cornelian Growth Fund

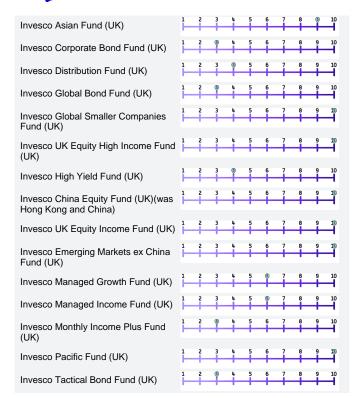


Dimensional World Allocation 20/80 Fund Dimensional World Allocation 40/60









Dimensional World Allocation 60/40

Fund

Dimensional World Allocation 80/20

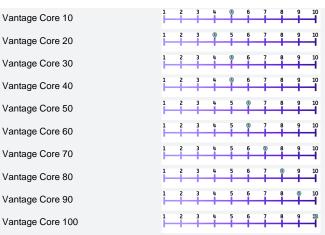
Fund

Dimensional World Allocation 80/20

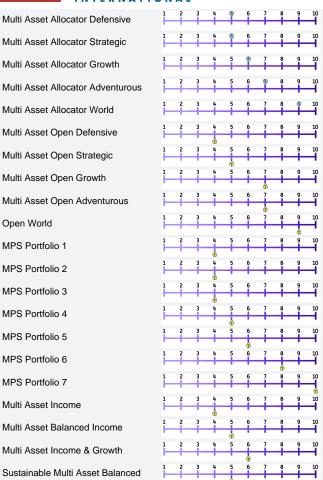
Fund

Dimensional World Equity Fund

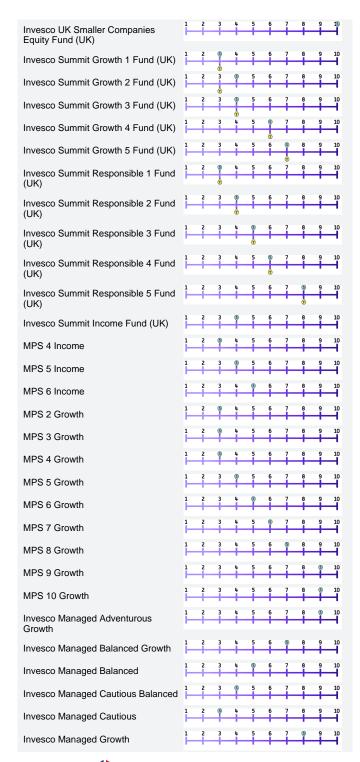




Fidelity INTERNATIONAL

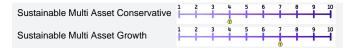












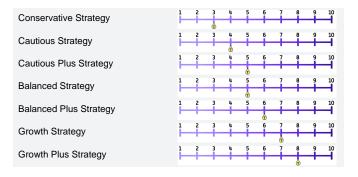


Asset Management

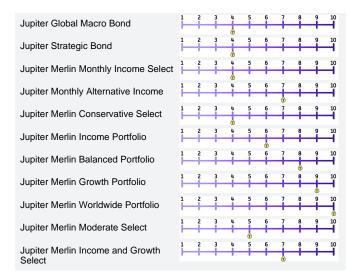


RATHBONES

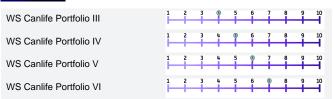
Incorporating
Investec Wealth &
Investment (UK)



Jupiter

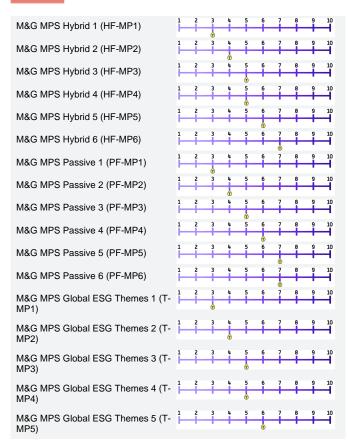




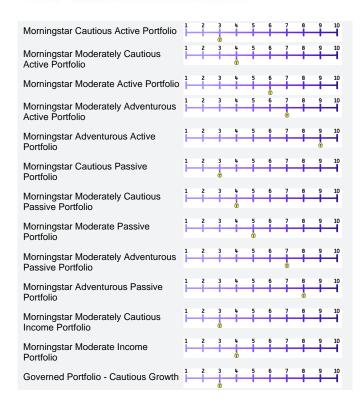




M&G wealth



MORNINGSTAR Wealth



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

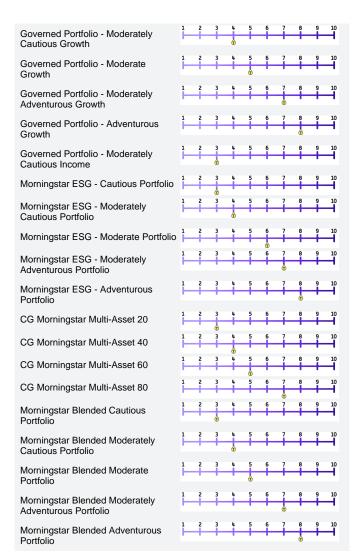
L&G

Multi-Index 3	1	2	(\$)	4	5	6	7	8	9	10
Multi-Index 4	1	2	3	(5)	5	6	7	8	9	10
Multi-Index 5	1	2	3	4	(5)	6	7	8	9	10
Multi-Index 6	1	2	3	4	5	6	(5)	8	9	10
Multi-Index 7	1	2	3	4	5	6	7	(5)	9	10
Multi-Index Income 4	1	2	3	(5)	5	6	7	8	9	10
Multi-Index Income 5	1	2	3	4	(5)	6	7	8	9	10
Multi-Index Income 6	1	2	3	4	5	(\$)	7	8	9	10
Legal & General Future World Multi- Index 4 Fund	1	2	3	(5)	5	6	7	8	9	10
Legal & General Future World Multi- Index 5 Fund	1	2	3	4	(\$)	6	7	8	9	10
Legal & General Future World Multi- Index 6 Fund	<u>1</u>	2	3	4	5	6	(\$)	8	9	10
Legal & General Future World Multi- Index 7 Fund	1	2	3	4	5	6	7	(5)	9	10

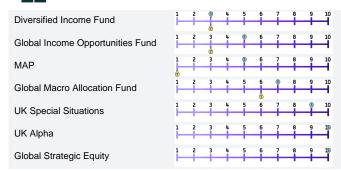


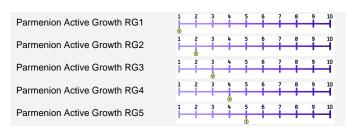
MPS - Defensive	1	2	(\$)	4	5	6	7	8	9	10	
MPS - Cautious	1	2	3	(\$)	5	6	7	8	9	10	
MPS - Balanced	1	2	3	4	5	(5)	7	8	9	10	
MPS - Growth	1	2	3	4	5	6	7	(5)	9	10	
MPS - Adventurous	1	2	3	4	5	6	7	8	9	13)	
LGT WM Passive Defensive	1	2	(\$)	4	5	6	7	8	9	10	
LGT WM Passive Cautious	1	2	3	§	5	6	7	8	9	10	
LGT WM Passive Balanced	1	2	3	4	5	(5)	7	8	9	10	
LGT WM Passive Growth	1	2	3	4	5	6	(5)	8	9	10	
LGT WM Passive Adventurous	1	2	3	4	5	6	7	8	9	13)	
Sustainable MPS - Defensive	1	2	3	§	5	6	7	8	9	10	
Sustainable MPS - Cautious	1	2	3	4	(5)	6	7	8	9	10	
Sustainable MPS - Balanced	1	2	3	4	5	(5)	7	8	9	10	
Sustainable MPS - Growth	1	2	3	4	5	6	7	(5)	9	10	





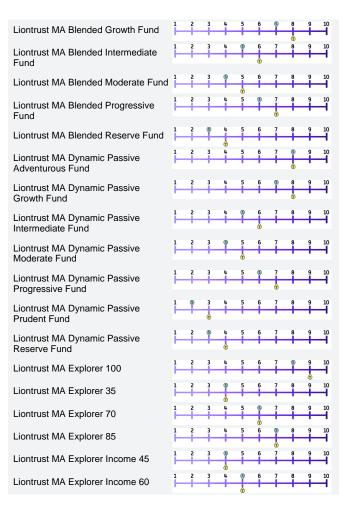




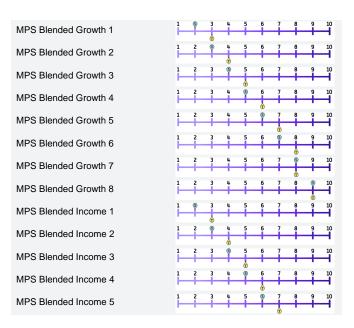


Sustainable MPS - Adventurous

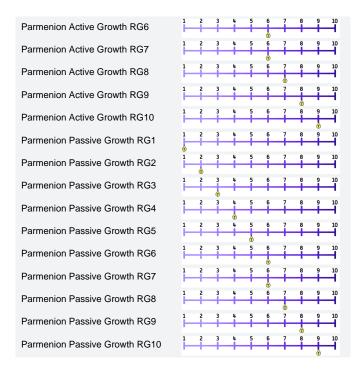


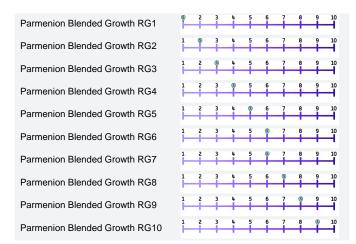




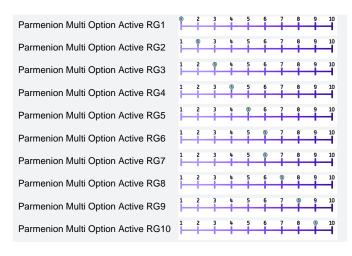


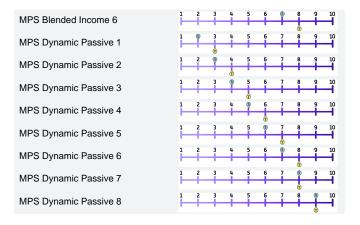




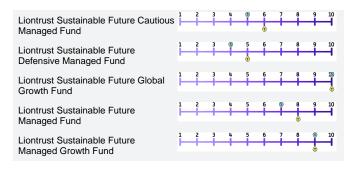


Parmenion

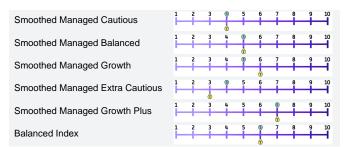




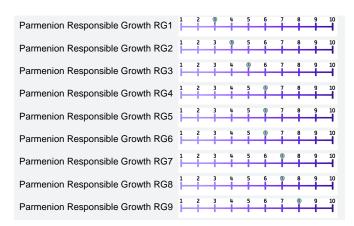




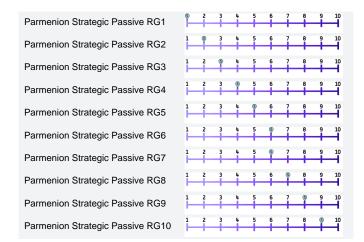


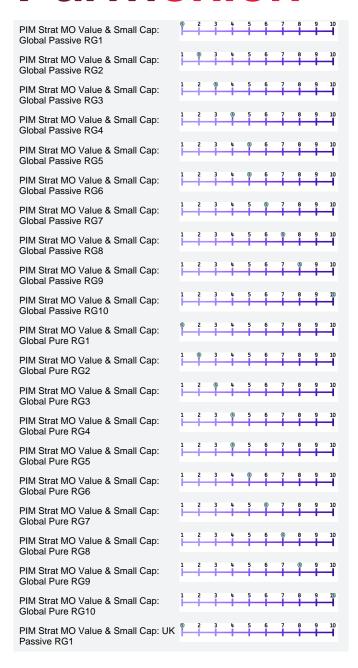


Parmenion







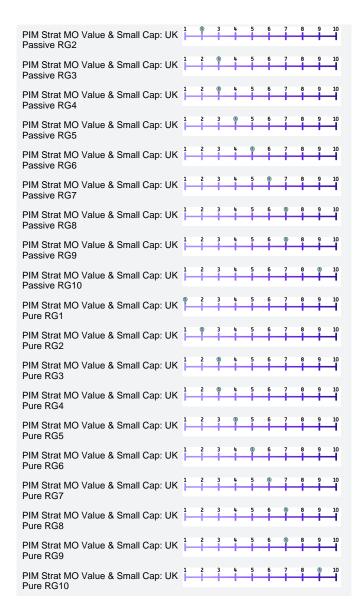


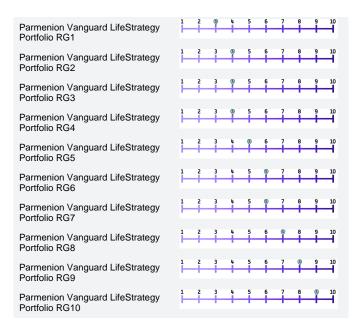
Parmenion Responsible Growth RG10	1 2 3 4 5 6 7 8 8 10
Parmenion Sustainable Growth RG1	1 2 8 4 5 6 7 8 9 10
Parmenion Sustainable Growth RG2	1 2 3 8 5 6 7 8 9 10
Parmenion Sustainable Growth RG3	1 2 3 4 8 6 7 8 9 10
Parmenion Sustainable Growth RG4	1 2 3 4 5 \$ 7 8 9 10
Parmenion Sustainable Growth RG5	1 2 3 4 5 \$ 7 8 9 10
Parmenion Sustainable Growth RG6	1 2 3 4 5 \$ 7 8 9 10
Parmenion Sustainable Growth RG7	1 2 3 4 5 6 8 8 9 10
Parmenion Sustainable Growth RG8	1 2 3 4 5 6 8 8 9 10
Parmenion Sustainable Growth RG9	1 2 3 4 5 6 7 8 9 10
Parmenion Sustainable Growth RG10	1 2 3 4 5 6 7 8 6 10
Parmenion Ethical Growth RG1	1 2 6 4 5 6 7 8 9 10
Parmenion Ethical Growth RG2	1 2 3 8 5 6 7 8 9 10
Parmenion Ethical Growth RG3	1 2 3 4 6 6 7 8 9 10
Parmenion Ethical Growth RG4	1 2 3 4 5 6 7 8 9 10
Parmenion Ethical Growth RG5	1 2 3 4 5 6 7 8 9 10
Parmenion Ethical Growth RG6	1 2 3 4 5 \$ 7 8 9 10
Parmenion Ethical Growth RG7	1 2 3 4 5 6 8 8 9 10
Parmenion Ethical Growth RG8	1 2 3 4 5 6 8 8 9 10
Parmenion Ethical Growth RG9	1 2 3 4 5 6 7 6 9 10
Parmenion Ethical Growth RG10	1 2 3 4 5 6 7 8 8 10
Parmenion Screened Growth RG1	1 2 8 4 5 6 7 8 9 10
Parmenion Screened Growth RG2	1 2 8 4 5 6 7 8 9 10
Parmenion Screened Growth RG3	1 2 3 6 5 6 7 8 9 10
Parmenion Screened Growth RG4	1 2 3 6 5 6 7 8 9 10
Parmenion Screened Growth RG5	1 2 3 4 6 6 7 8 9 10
Parmenion Screened Growth RG6	2 3 4 6 6 7 8 9 10
Parmenion Screened Growth RG7	1 2 3 4 5 6 7 8 9 10
Parmenion Screened Growth RG8	1 2 3 4 5 6 8 8 9 10
Parmenion Screened Growth RG9	1 2 3 4 5 6 8 8 9 10
Parmenion Screened Growth RG10	1 2 3 4 5 6 7 8 9 10

Parmenion

Parmenion Guardian RG1	\$	2	3	4	5	6	7	8	9	10
Parmenion Guardian RG2	1	(5)	3	4	5	6	7	8	9	10 -
Parmenion Guardian RG3	1	2	\$	4	5	6	7	8	9	10
Parmenion Guardian RG4	1	2	3	(5)	5	6	7	8	9	10
Parmenion Guardian RG5	1	2	3	4	(5)	6	7	8	9	10
Parmenion Guardian RG6	1	2	3	4	(5)	6	7	8	9	10
Parmenion Guardian RG7	1	2	3	4	5	(5)	7	8	9	10







Parmenion Guardian RG8

Parmenion Guardian RG9

Parmenion Guardian RG9

Parmenion Guardian RG10

1 2 3 4 5 6 7 6 9 10

1 2 3 4 5 6 7 6 9 10



Standard Life Future Advantage 1
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 2
Pension Fund

Standard Life Future Advantage 3
Pension Fund

Standard Life Future Advantage 4
Pension Fund

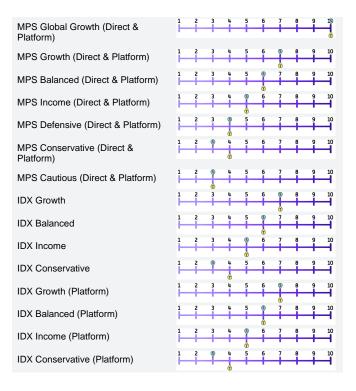
Standard Life Future Advantage 4
Pension Fund

Standard Life Future Advantage 5
Pension Fund

Standard Life Sustainable Multi Asset Growth Pension Fund

Standard Life Smoothed Return
Pension Fund





Quilter Investors

Quilter Investors Cirilium
Adventurous Blend Portfolio

Quilter Investors Cirilium Balanced
Blend Portfolio

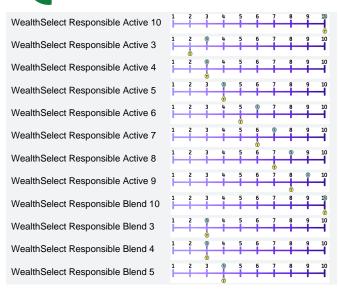


PRFMIER M1TON

Premier Managed Portfolio Service Capital Builder Portfolio	ŀ	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Capital Builder Plus Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Conservative Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Balanced Portfolio	ŀ	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Balanced Plus Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Growth Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Growth Plus Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Svs Dynamic Growth Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Income and Growth Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service Income Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Managed Portfolio Service High Income Portfolio	1	2	3	4	5	6	7	8	9 10
Premier Miton Diversified Sustainable Growth	1	2	3	4	5	6	7	8	9 10
Premier Miton Cautious Monthly Income Fund	ŀ	2	3	4	5	6	7	8	9 10
Premier Miton Cautious Multi Asset Fund	ŀ	2	3	4	5	6	7	8	9 10
Premier Miton Defensive Multi Asset Fund	ŀ	2	3	4	5	6	7	8	9 10
Risk Profiled - Premier Miton Multi- Asset Distribution Fund	ŀ	2	3	4	5	6	7	8	9 10
Risk Profiled - Premier Miton Multi- Asset Global Growth Fund	1	2	3	4	5	6	7	8	9 10
Risk Profiled - Premier Miton Multi- Asset Growth & Income Fund	1	2	3	4	5	6	7	8	9 10
Risk Profiled - Premier Miton Multi- Asset Monthly Income Fund	ŀ	2	3	4	5	6	7	8	9 10
Single Strategy - Diversified Balanced Growth Fund	1	2	3	4	5	6	7	8	9 10
Single Strategy - Diversified Cautious Growth Fund	ŀ	2	3	4	5	6	7	8	9 10
Single Strategy - Diversified Dynamic Growth Fund	ŀ	2	3	4	5	6	7	8	9 10
Single Strategy - Diversified Growth Fund	ŀ	2	3	4	5	6	7	8	9 10
Single Strategy - Diversified Income Fund	ŀ	2	3	4	5	6	7	8	9 10
Risk Targeted Solutions - Premier Miton Liberation IV Fund	1	2	3	4	5	6	7	8	9 10
Risk Targeted Solutions - Premier Miton Liberation V Fund	1	2	3	4	5	6	7	8	9 10
Risk Targeted Solutions - Premier Miton Liberation VI Fund	1	2	3	4	5	6	7	8	9 10
Risk Targeted Solutions - Premier Miton Liberation VII Fund	<u> </u>	2	3	4	5	6	7	8	9 10

Quilter Investors Cirilium Conservative Blend Portfolio	1 2 9 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Blend Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Moderate Blend Portfolio	1 2 3 4 5 7 8 9 10
Quilter Investors Monthly Income and Growth Portfolio	1 2 3 4 5 7 8 9 10
Quilter Investors Monthly Income Portfolio	1 2 3 8 5 6 7 8 9 10
Quilter Investors Cirilium Adventurous Portfolio	1 2 3 4 5 6 7 8 0 10
Quilter Investors Cirilium Balanced Portfolio	1 2 3 6 5 6 7 8 9 10
Quilter Investors Cirilium Conservative Portfolio	1 2 9 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Portfolio	1 2 3 4 5 6 7 9 9 10
Quilter Investors Cirilium Moderate Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Conservative Passive	1 2 8 4 5 6 7 8 9 10
Quilter Investors Cirilium Balanced Passive	1 2 3 9 5 6 7 8 9 10
Quilter Investors Cirilium Moderate Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Dynamic Passive	1 2 3 4 5 6 7 8 9 10
Quilter Investors Cirilium Adventurous Passive	1 2 3 4 5 6 7 8 @ 10
Quilter Investors Creation Adventurous Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Balanced Portfolio	1 2 3 9 5 6 7 8 9 10
Quilter Investors Creation Conservative Portfolio	1 2 8 4 5 6 7 8 9 10
Quilter Investors Creation Dynamic Portfolio	1 2 3 4 5 6 7 8 9 10
Quilter Investors Creation Moderate Portfolio	1 2 3 4 5 7 8 9 10

Quilter



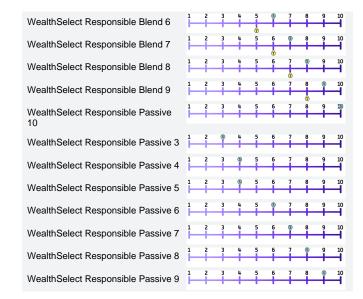




part or mad pro	
PruFund Cautious	1 2 3 4 5 6 7 8 9 10
PruFund Protected Cautious	1 2 3 4 5 6 7 8 9 10
PruFund Growth	1 2 3 4 5 6 7 8 9 10
PruFund Protected Growth	1 2 3 4 5 6 7 8 9 10
PruFund Risk Managed 1	1 2 3 4 5 6 7 8 9 10
PruFund Risk Managed 2	1 2 3 4 5 6 7 8 9 10
PruFund Risk Managed 3	1 2 3 4 5 6 7 8 9 10
PruFund Risk Managed 4	1 2 3 4 5 6 7 8 9 10
PruFund Risk Managed 5	1 2 3 4 5 6 7 8 9 10
WP Optimum Return	1 2 3 4 5 6 7 8 9 10
Planet 1	1 2 3 4 5 6 7 8 9 10
Planet 2	1 2 3 4 5 6 7 8 9 10
Planet 3	1 2 3 4 5 6 7 8 9 10
Planet 4	1 2 3 4 5 6 7 8 9 10
Planet 5	1 2 3 4 5 6 7 8 9 10
Risk Managed Active 1	1 2 3 4 5 6 7 8 9 10
Risk Managed Active 2	1 2 3 4 5 6 7 8 9 10
Risk Managed Active 3	1 2 3 4 5 6 7 8 9 10
Risk Managed Active 4	1 2 3 4 5 6 7 8 9 10
Risk Managed Active 5	1 2 3 4 5 6 7 8 9 10
_	1 2 3 4 5 6 7 8 9 10
Risk Managed Passive 1	.
Risk Managed Passive 2	
Risk Managed Passive 3	1 2 3 4 5 6 7 8 9 10
Risk Managed Passive 4	1 2 3 4 5 6 7 8 9 10
Risk Managed Passive 5	1 2 3 4 5 6 7 8 9 10

Quilter





RATHBONES



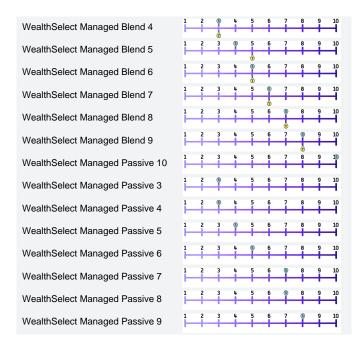
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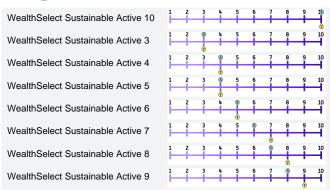
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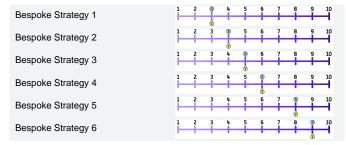




Quilter



RATHBONES





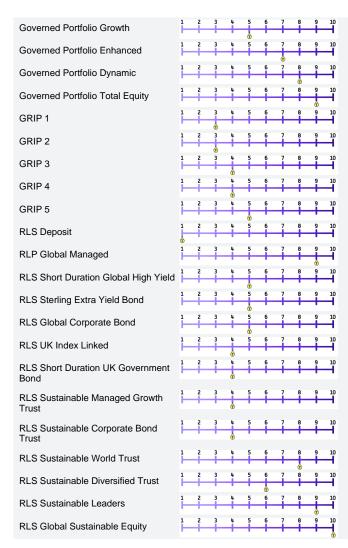
Governed Portfolio Defensive	1	2	3	4	5	6	7	8	9	10	
			d							7	
Governed Portfolio Conservative	1	2	3	4	5	6	7	8	9	10	
				d						_	
Governed Portfolio Moderate	1	2	3	4	5	6	7	8	9	10	
				4						_	



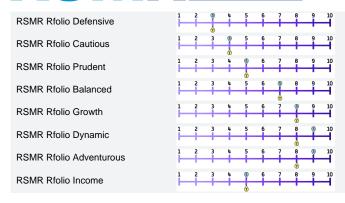
Brewin Dolphin

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



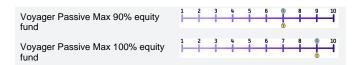


RSV Portfolio Services

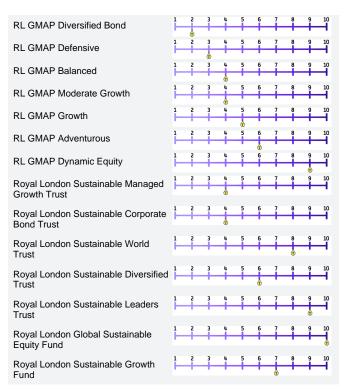


Schroders





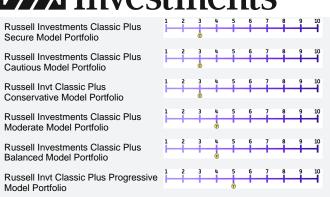




Portfolio Services



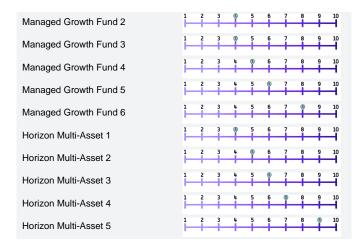


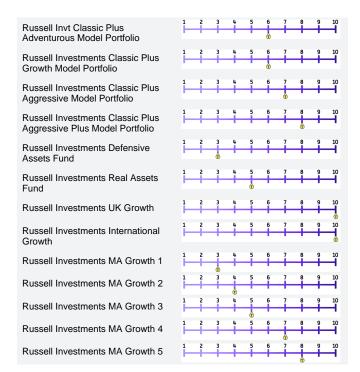




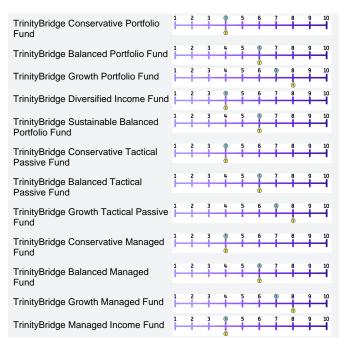
Schroder Blended Portfolio 3	1	2	3	(5)	5	6	7	8	9 10
Schroder Blended Portfolio 4	1_	2	3	(5)	5	6	7	8	9 10
Schroder Blended Portfolio 5	1	2	3	4	(5)	6	7	8	9 10
Schroder Blended Portfolio 6	1_	2	3	4	5	(\$)	7	8	9 10
Schroder Blended Portfolio 7	1_	2	3	4	5	6	(\$)	8	9 10
Schroder Global Multi-Asset Cautious Portfolio	1	2	3	4	5	6	7	8	9 10
Schroder Global Multi-Asset Moderately Cautious Portfolio	1	2	3	4	5	6	7	8	9 10
Schroder Global Multi-Asset Balanced Portfolio	1	2	3	4	5	6	7	8	9 10
Schroder Global Multi-Asset Growth Portfolio	1	2	3	4	5	6	7	8	9 10
Schroder Global Multi-Asset Adventurous Portfolio	1	2	3	4	5	6	7	8	9 10
Schroder Active MPS 3	1	2	3	(5)	5	6	7	8	9 10
Schroder Active MPS 4	1_	2	3	(\$)	5	6	7	8	9 10
Schroder Active MPS 5	1	2	3	4	(5)	6	7	8	9 10
Schroder Active MPS 6	1	2	3	4	5	(\$)	7	8	9 10
Schroder Active MPS 7	1_	2	3	4	5	6	(\$)	8	9 10
Schroder Strategic Index MPS 3	1	2	3	(5)	5	6	7	8	9 10
Schroder Strategic Index MPS 4	1_	2	3	4	(5)	6	7	8	9 10
Schroder Strategic Index MPS 5	1	2	3	4	(5)	6	7	8	9 10
Schroder Strategic Index MPS 6	1_	2	3	4	5	(5)	7	8	9 10
Schroder Strategic Index MPS 7	1_	2	3	4	5	6	(\$)	8	9 10
Schroder Sustainable MPS 3	1	2	3	(5)	5	6	7	8	9 10
Schroder Sustainable MPS 4	1	2	3	4	(5)	6	7	8	9 10
Schroder Sustainable MPS 5	1	2	3	4	(5)	6	7	8	9 10
Schroder Sustainable MPS 6	1	2	3	4	5	(5)	7	8	9 10
Schroder Sustainable MPS 7	1	2	3	4	5	6	\$	8	9 10
Schroder Income Portfolio	1	2	3	4	(\$)	6	7	8	9 10







TrinityBridge



Vanguard

Vanguard LifeStrategy 20%	1	2	3	(\$)	5	6	7	8	9	10
Vanguard LifeStrategy 40%	1	2	3	(5)	5	6	7	8	9	10
Vanguard LifeStrategy 60%	1	2	3	4	5	(\$)	7	8	9	10
Vanguard LifeStrategy 80%	1	2	3	4	5	6	(\$)	8	9	10
Vanguard LifeStrategy 100%	1	2	3	4	5	6	7	8	(5)	10

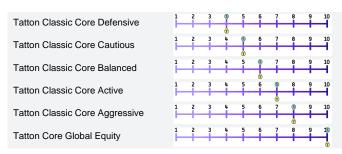


aberdeen

Investments

abrdn MyFolio Core I	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Core II	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Core III	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Core IV	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Core V	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Multi-Manager I	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Multi-Manager II	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Multi-Manager III	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Multi-Manager IV	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Multi-Manager V	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Index I	1 2 3 8 5 6 7 8 9 10
abrdn MyFolio Index II	1 2 3 4 5 6 7 8 9 10
abrdn MyFolio Index III	1 2 3 4 5 8 7 8 9 10
abrdn MyFolio Index IV	1 2 3 4 5 6 8 8 9 10
abrdn MyFolio Index V	1 2 3 4 5 6 7 9 10
abrdn MyFolio Enhanced ESG I	1 2 3 6 5 6 7 8 9 10
abrdn MyFolio Enhanced ESG II	1 2 3 4 6 6 7 8 9 10
abrdn MyFolio Enhanced ESG III	1 2 3 4 5 \$ 7 8 9 10
abrdn MyFolio Enhanced ESG IV	1 2 3 4 5 6 8 8 9 10
abrdn MyFolio Enhanced ESG V	1 2 3 4 5 6 7 8 10

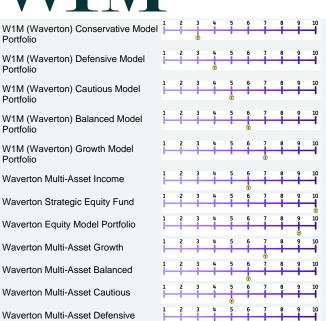






Wesleyan With Profits Growth Fund Series A	1	2	3	4	(S)	6	7	8	9	10	
Wesleyan With Profits Growth Pension Fund Series A	1	2	3	4	(S)	6	7	8	9	10	







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

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 inventorate professionals can be considered.

