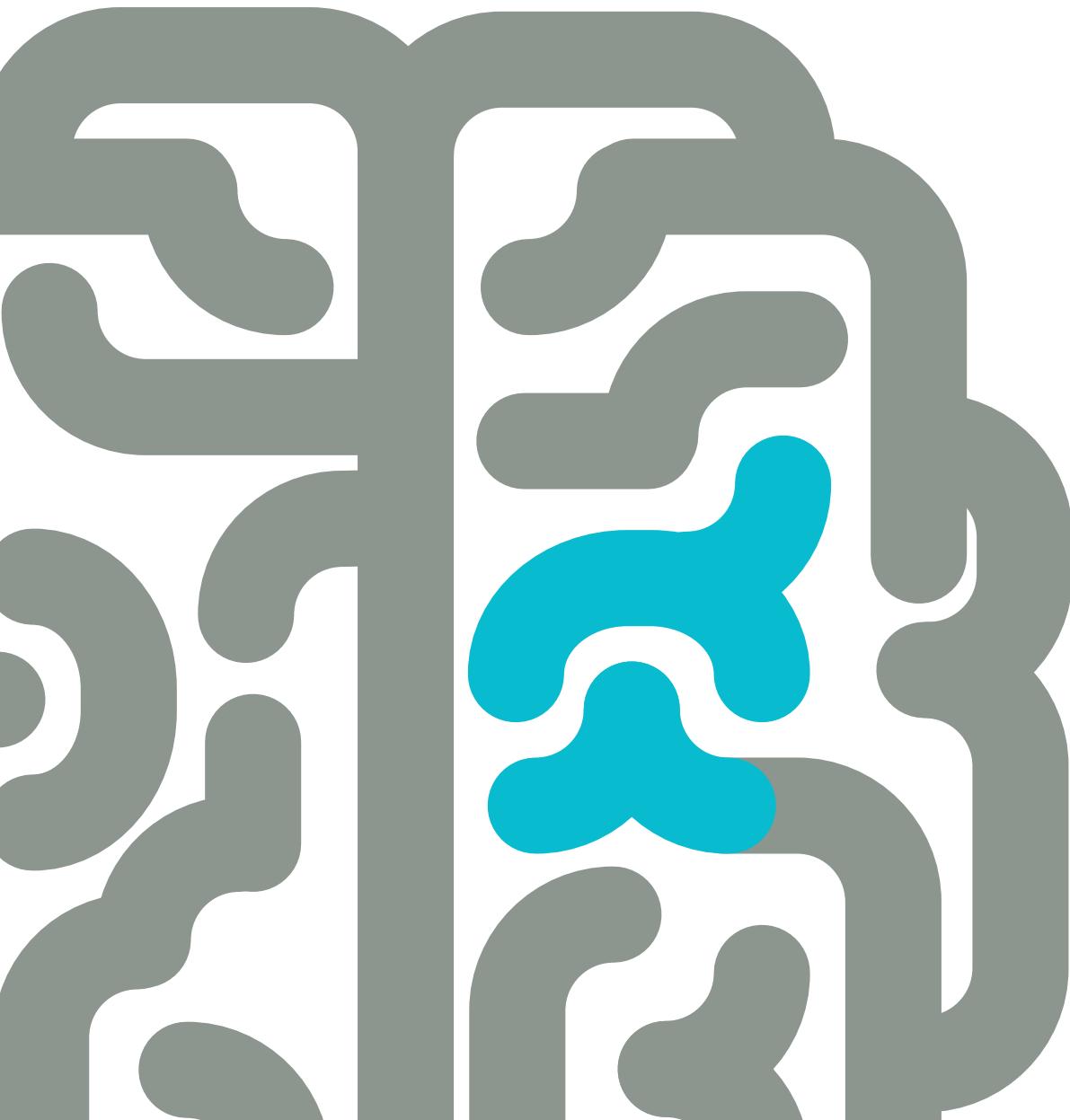




Q4 2020

Synaptic Risk Rating Tables

Email sales@synaptic.co.uk or call **0800 783 4477** for immediate access

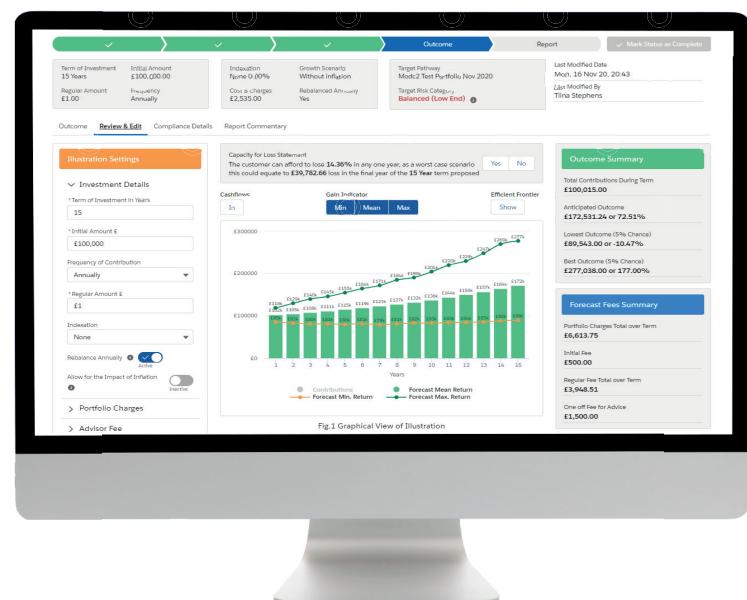


**SYNAPTIC
PATHWAYS**

Risk Profiling and Asset Allocation Research Tool

Pathways Risk Explorer

- Suitability driven goal planning helping you to create better financial outcomes for your clients
- Client and portfolio risk profiling giving you powerful tools to demonstrate pay off between investment risk and term
- Access verified Synaptic Risk Rated Portfolios including discretionary MPS / IDD portfolios putting you in charge of your investment proposition
- Client risk profiling web app to connect with your clients and build stronger relationships
- Create risk illustrations in minutes, allowing you to serve more clients



For more information call 0800 783 4477 or email hello@synaptic.co.uk

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.

1-5 boundaries as of Q3 2020

Risk Category	Min Gain (Loss)
Cautious	-7.50
Moderately Cautious	-12.50
Balanced	-17.50
Moderately Adventurous	-22.50
Adventurous	-27.50

When used with the A2R ATRQ, the adviser has the perfect tools to manage risk within the classic risk governance model enshrined in regulation: the 'need to take risk', understanding the client's 'risk profile' and evaluating the client's 'Capacity for Loss'.

3. Risk Ratings

The model forms an efficient frontier for comparison or mapping with any portfolio and provides 'risk ratings' of the kind seen here, though with a superior efficient frontier than you will find elsewhere as it predicated on loss

and growth metrics that are more useful than traditional volatility measures. In addition to the 'min gain', a Synaptic risk profile comes with an 'average gain' value which can be used in deterministic calculations and cash flow models; thirdly a 'maximum gain', a corollary to the min gain (best year in 20) and demonstrative of the asymmetrical returns available to investors.

Strategic vs Tactical Asset Allocation

Asset Managers have the option of providing a 'strategic', a 'tactical' or both asset allocations. The former is more appropriate for financial planning and the latter a useful insight into any tilts or tactical positions a manager may be taking.

How are the ratings calculated?

The Synaptic Risk Ratings are derived directly from the output from the Moody's Analytics stochastic engine, the Economic Scenario Generator. The metrics published are based on a quarterly updated mathematical simulation where thousands of scenarios are run, in order to identify likely investment outcomes based on the interaction of the underlying asset classes. The main advantage of this approach is that there are no 'exceptions', including severe market conditions, black swans or results ravaged by sequence risk where the 'bad years' may occur early in the term, making a disproportionate impact. All 'viable' outcomes are included in the single simulation, meaning that everything an adviser needs to understand the likely outcome and risk profile of the investment is present, including all possible variations on market inputs, including interest rates and inflation.

Accuracy and independence of ratings

All data used to produce the Synaptic Risk Ratings is provided directly by providers and the risk ratings are approved before publication. No qualitative overlay is applied to change the risk profile that is calculated solely on the basis of projections of the underlying asset allocations.

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

How to access the Synaptic Risk ratings.

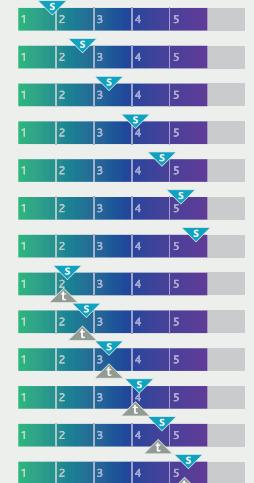
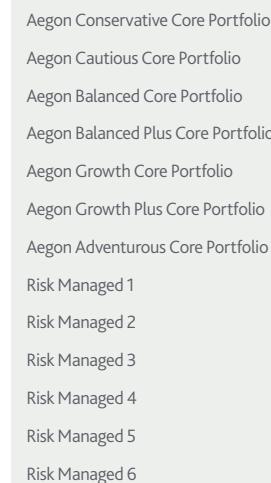
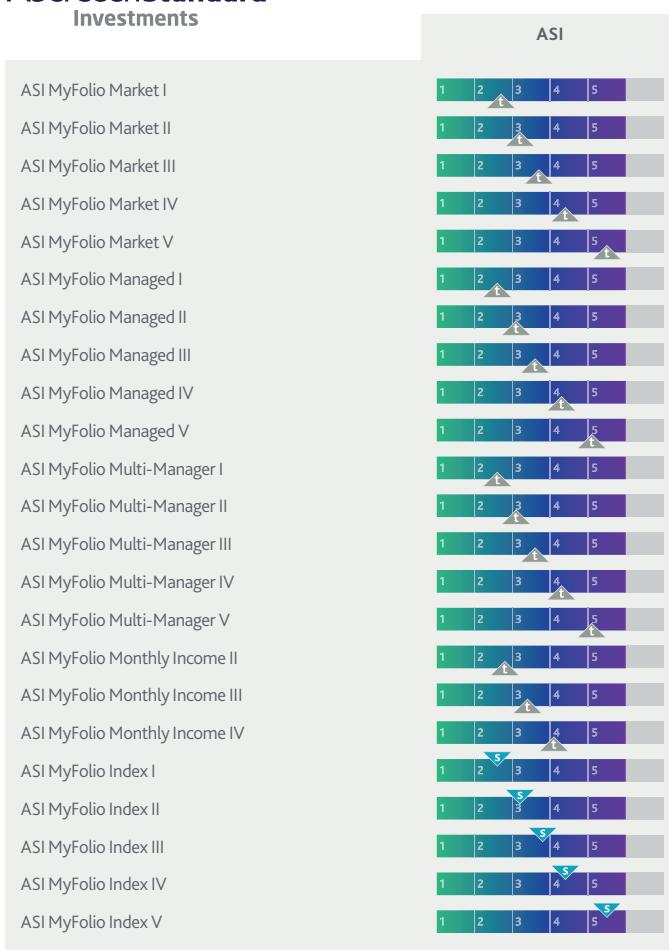
The contents of these tables can also be accessed through Synaptic Product and Fund, Pathways Risk Explorer and via the Risk tab in Synaptic Suite, where range fact sheets are available, including RSMR commentary (where appropriate) and asset allocation breakdown.

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

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

Aberdeen Standard Capital

Aberdeen Standard Investments

Aberdeen Standard Investments

Cautious

Moderately Cautious

Balanced

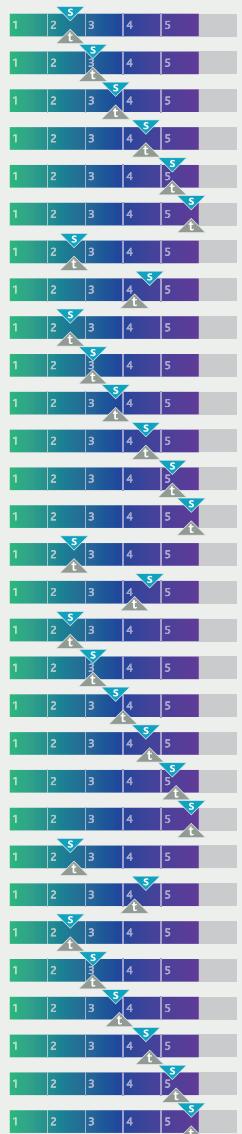
Moderately Adventurous

Adventurous

Synaptic Risk Rating based on following analysis: Strategic Asset Allocation Tactical Asset Allocation

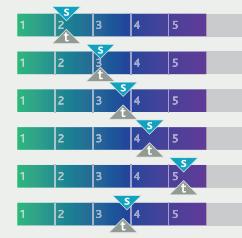
AJBell Investcentre

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
 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



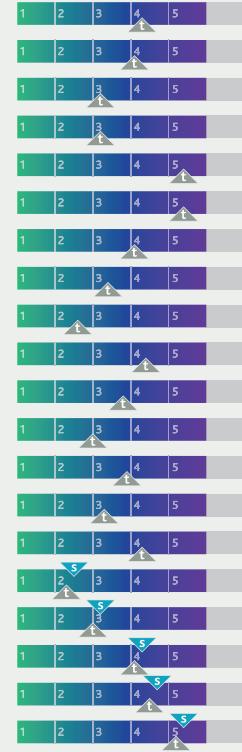
AVIVA INVESTORS

MAF I
 MAF II
 MAF III
 MAF IV
 MAF V
 Smooth Managed Fund

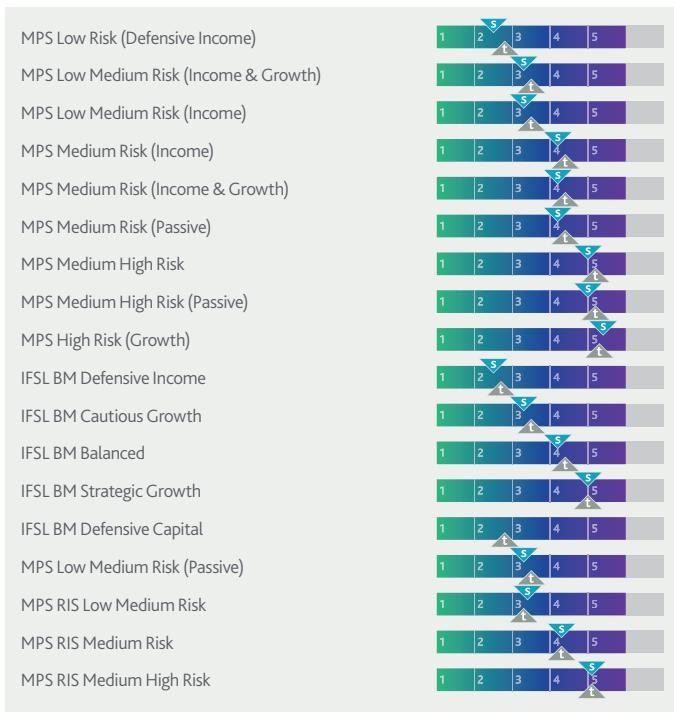


BMO Global Asset Management

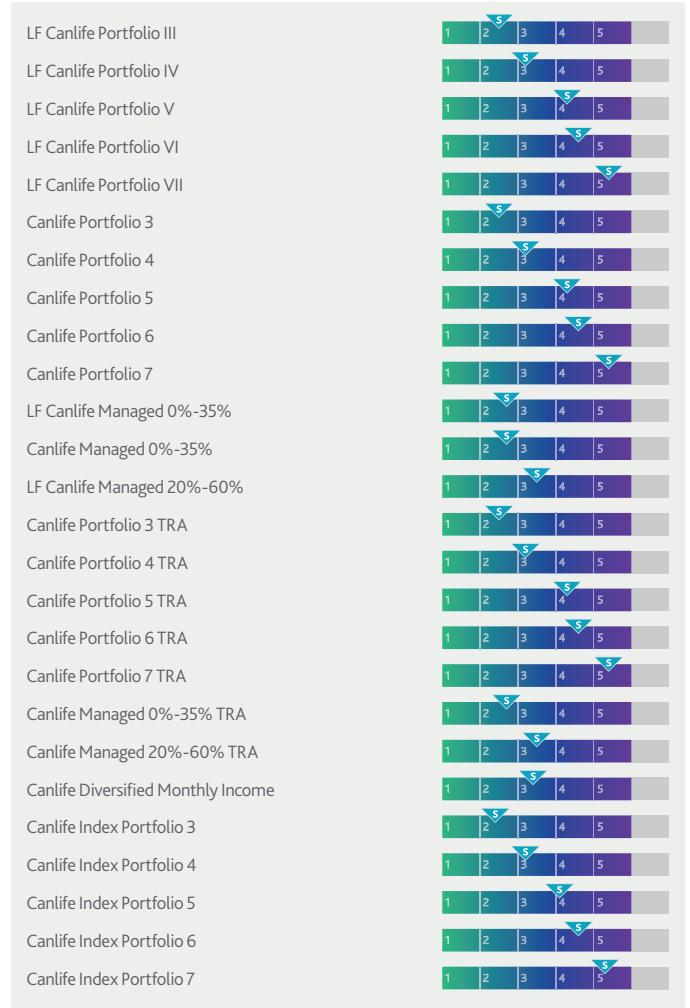
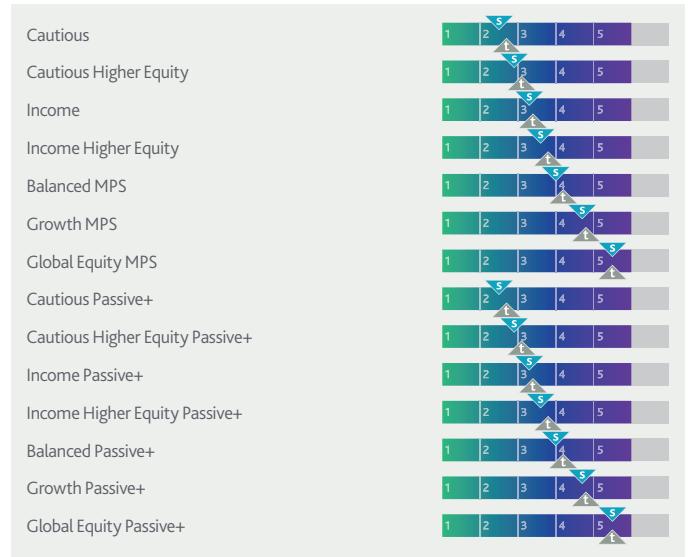
BMO MM Navigator Growth Fund
 BMO MM Navigator Balanced Fund
 BMO MM Navigator Cautious Fund
 BMO MM Navigator Distribution Fund
 BMO MM Navigator Boutiques Fund
 BMO Universal MAP Adventurous
 BMO Universal MAP Balanced
 BMO Universal MAP Cautious
 BMO Universal MAP Defensive
 BMO Universal MAP Growth
 BMO Universal MAP Income
 Pyrford Global Total Return (Sterling)
 Sustainable Universal MAP Balanced
 Sustainable Universal MAP Cautious
 Sustainable Universal MAP Growth
 BMO MM Lifestyle 3 Fund
 BMO MM Lifestyle 4 Fund
 BMO MM Lifestyle 5 Fund
 BMO MM Lifestyle 6 Fund
 BMO MM Lifestyle 7 Fund



Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/research-tools/synaptic-risk

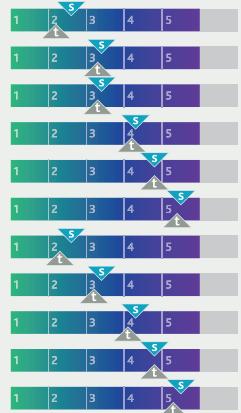


BREWIN DOLPHIN



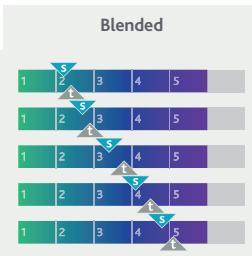
Cazenove Capital

Cazenove Cautious Portfolio
 Cazenove Balanced Portfolio
 Cazenove Balanced Income Portfolio
 Cazenove Growth Portfolio
 Cazenove Aggressive Portfolio
 Cazenove Equity Risk Portfolio
 Cazenove Cautious Active/Passive Portfolio
 Cazenove Balanced Active/Passive Portfolio
 Cazenove Growth Active/Passive Portfolio
 Cazenove Aggressive Active/Passive Portfolio
 Cazenove Equity Risk Active/Passive Portfolio



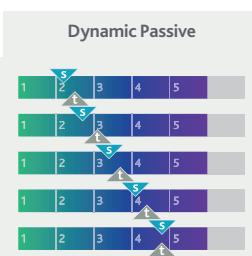
CHARLES STANLEY▲

Blended 1
 Blended 2
 Blended 3
 Blended 4
 Blended 5



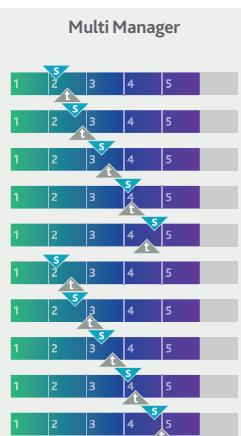
CHARLES STANLEY▲

Dynamic Passive 1
 Dynamic Passive 2
 Dynamic Passive 3
 Dynamic Passive 4
 Dynamic Passive 5



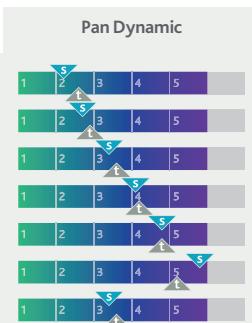
CHARLES STANLEY▲

Multi Manager Income 1
 Multi Manager Income 2
 Multi Manager Income 3
 Multi Manager Income 4
 Multi Manager Income 5
 Multi Manager Total Return 1
 Multi Manager Total Return 2
 Multi Manager Total Return 3
 Multi Manager Total Return 4
 Multi Manager Total Return 5



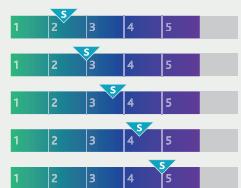
Pan Dynamic

PanDynamic Defensive
 PanDynamic Cautious Balanced
 PanDynamic Balanced
 PanDynamic Moderate Growth
 PanDynamic Growth
 PanDynamic Aggressive
 PanDynamic Income



Clever MPS

8AM Clever MPS 3
 8AM Clever MPS 4
 8AM Clever MPS 5
 8AM Clever MPS 6
 8AM Clever MPS 7

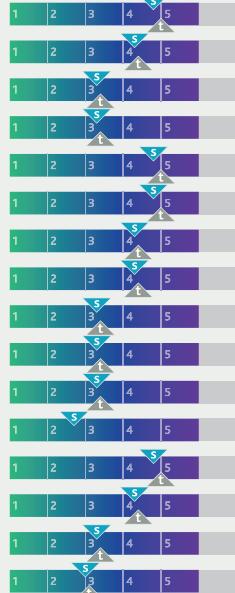


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Close Brothers Asset Management

Close Managed Growth Fund
 Close Managed Balanced Fund
 Close Managed Income Fund
 Close Managed Conservative Fund
 Close Tactical Select Passive Growth Fund
 Close DMS Growth
 Close Tactical Select Passive Balanced Fund
 Close DMS Balanced
 Close Tactical Select Passive Conservative Fund
 Close DMS Income Plus
 Close DMS Conservative
 Close Bond Income Portfolio Fund
 Close Growth Portfolio Fund
 Close Balanced Portfolio Fund
 Close Conservative Portfolio Fund
 Close Diversified Income Portfolio Fund



Cornelian

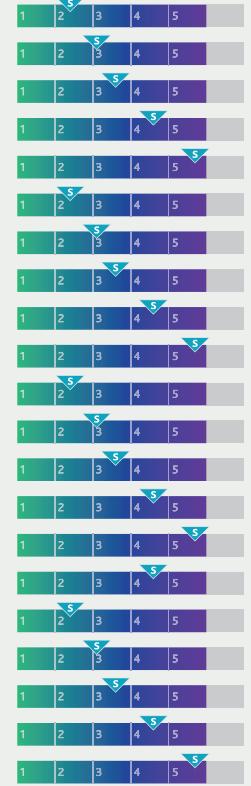
Part of the Brooks Macdonald Group

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



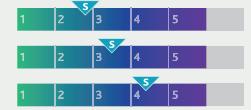
FE Investments

FEI Hybrid Risk Level 1 Medium Term
 FEI Hybrid Risk Level 2 Medium Term
 FEI Hybrid Risk Level 3 Medium Term
 FEI Hybrid Risk Level 4 Medium Term
 FEI Hybrid Risk Level 5 Medium Term
 FEI Mosaic Risk Level 1 Medium Term
 FEI Mosaic Risk Level 2 Medium Term
 FEI Mosaic Risk Level 3 Medium Term
 FEI Mosaic Risk Level 4 Medium Term
 FEI Mosaic Risk Level 5 Medium Term
 FEI Responsibly Managed Risk Level 1 Medium Term
 FEI Responsibly Managed Risk Level 2 Medium Term
 FEI Responsibly Managed Risk Level 3 Medium Term
 FEI Responsibly Managed Risk Level 4 Medium Term
 FEI Responsibly Managed Risk Level 5 Medium Term
 Income Stability
 FEI Active Risk Level 1 Medium Term
 FEI Active Risk Level 2 Medium Term
 FEI Active Risk Level 3 Medium Term
 FEI Active Risk Level 4 Medium Term
 FEI Active Risk Level 5 Medium Term



Goldman Sachs Asset Management

GS Global Multi Asset Conservative Portfolio
 GS Global Multi Asset Balanced Portfolio
 GS Global Multi Asset Growth Portfolio



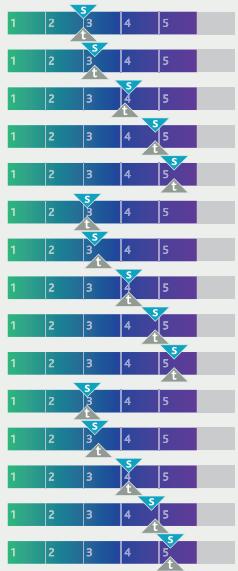
horizon by embark

Embark Horizon Multi-Asset Fund I
 Embark Horizon Multi-Asset Fund II
 Embark Horizon Multi-Asset Fund III
 Embark Horizon Multi-Asset Fund IV
 Embark Horizon Multi-Asset Fund V

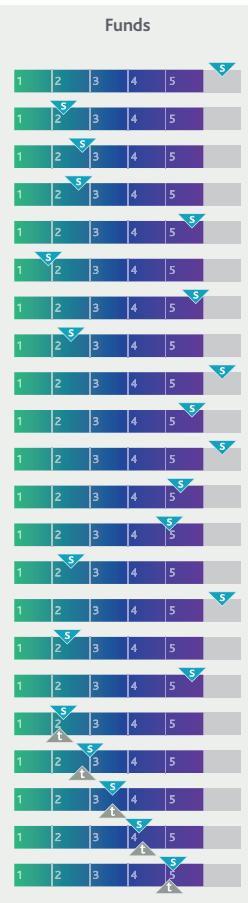




HSBC Global Strategy Cautious
 HSBC Global Strategy Conservative
 HSBC Global Strategy Balanced
 HSBC Global Strategy Dynamic
 HSBC Global Strategy Adventurous
 HSBC Global MPS Cautious
 HSBC Global MPS Conservative
 HSBC Global MPS Balanced
 HSBC Global MPS Dynamic
 HSBC Global MPS Adventurous
 HSBC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



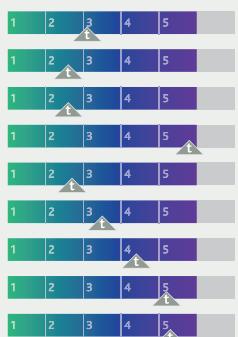
Invesco Asian Fund (UK)
 Invesco Corporate Bond Fund (UK)
 Invesco Distribution Fund (UK)
 Invesco Global Bond Fund (UK)
 Invesco Global Smaller Companies Fund (UK)
 Invesco Global Targeted Returns Fund (UK)
 Invesco UK Equity High Income Fund (UK)
 Invesco High Yield Fund (UK)
 Invesco China Equity Fund (UK) (was Hong Kong and China)
 Invesco UK Equity Income Fund (UK)
 Invesco Latin American 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)



Janus Henderson MA Absolute Return
 Janus Henderson MM Distribution
 Janus Henderson MM Income & Growth
 Janus Henderson MM Managed
 Janus Henderson MM Active
 Janus Henderson Cautious Managed
 Janus Henderson Core 3 Income
 Janus Henderson Core 4 Income
 Janus Henderson Core 5 Income
 Janus Henderson Core 6 Income & Growth
 Janus Henderson Global Sustainable Equity fund I Acc
 Janus Henderson Institutional Global Responsible Managed fund I Acc



Jupiter Absolute Return
 Jupiter Strategic Bond
 Jupiter Distribution
 Jupiter Monthly Alternative Income
 Jupiter Merlin Conservative Portfolio
 Jupiter Merlin Income Portfolio
 Jupiter Merlin Balanced Portfolio
 Jupiter Merlin Growth Portfolio
 Jupiter Merlin Worldwide Portfolio





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	



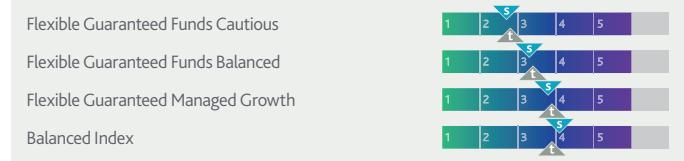
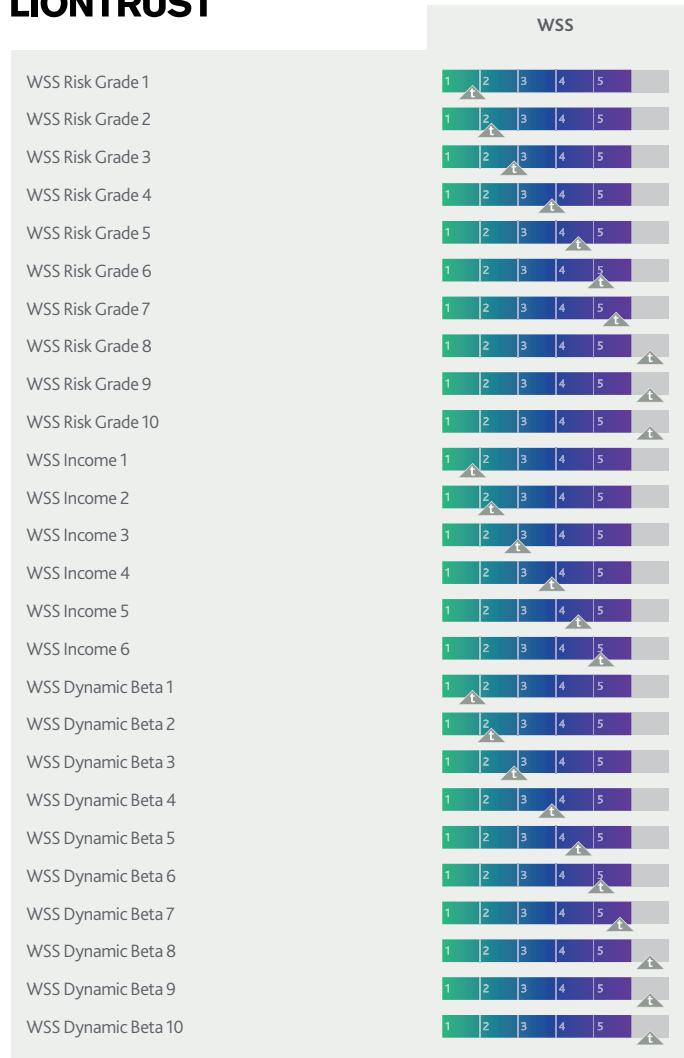
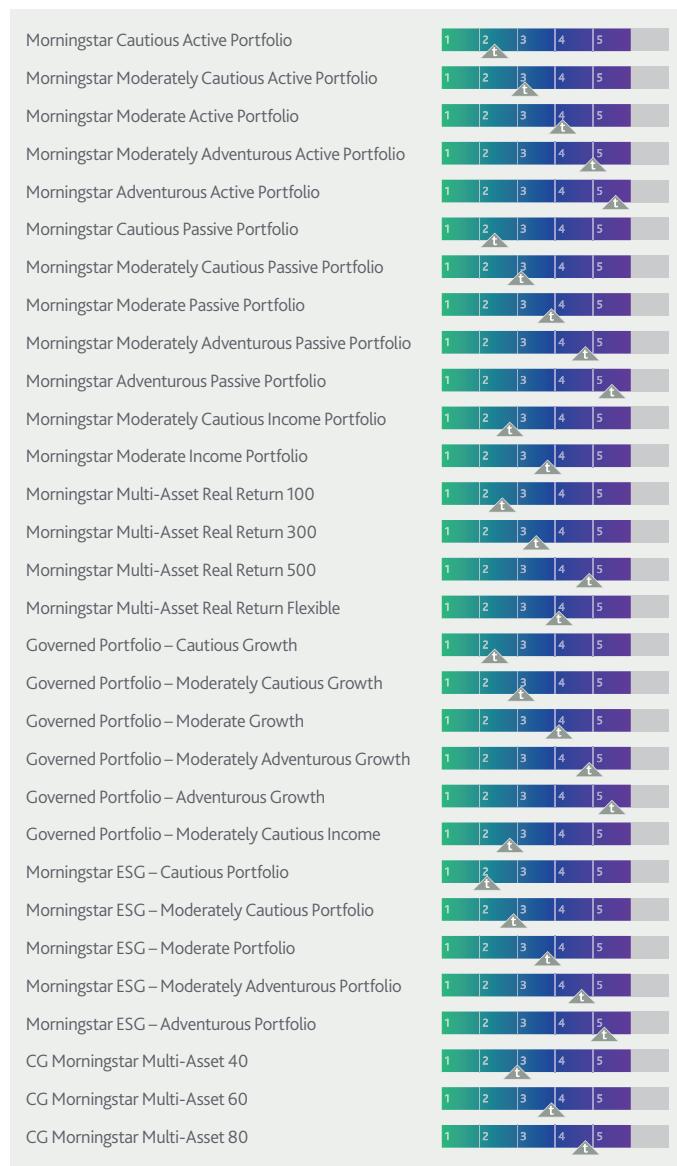
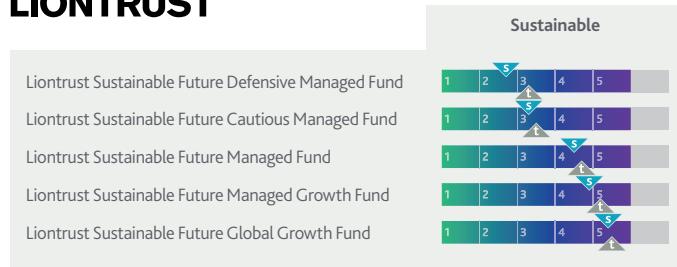
MPS - Defensive	
MPS - Cautious	
MPS - Balanced	
MPS - Growth	
MPS - Adventurous	
MPS - Strategic Income	
Volare Defensive Fund	
Volare Cautious Fund	
Volare Balanced Fund	
Volare Growth Fund	
Volare Strategic Income Fund	
Sustainable MPS - Defensive	
Sustainable MPS - Cautious	
Sustainable MPS - Balanced	
Sustainable MPS - Growth	
Sustainable MPS - Adventurous	



MA					
Liontrust MA Active Dynamic Fund					
Liontrust MA Active Growth Fund					
Liontrust MA Active Intermediate Income Fund					
Liontrust MA Active Moderate Income Fund					
Liontrust MA Active Progressive Fund					
Liontrust MA Active Reserve Fund					
Liontrust MA Positive Future Fund					
Liontrust MA Blended Growth Fund					
Liontrust MA Blended Intermediate Fund					
Liontrust MA Blended Moderate Fund					
Liontrust MA Blended Progressive Fund					
Liontrust MA Blended Reserve Fund					
Liontrust MA Passive Dynamic Fund					
Liontrust MA Passive Growth Fund					
Liontrust MA Passive Intermediate Fund					
Liontrust MA Passive Moderate Fund					
Liontrust MA Passive Progressive Fund					
Liontrust MA Passive Prudent Fund					
Liontrust MA Passive Reserve Fund					



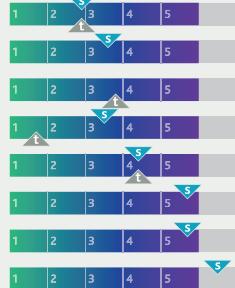
MPS					
MPS Growth 1					
MPS Growth 2					
MPS Growth 3					
MPS Growth 4					
MPS Growth 5					
MPS Growth 6					
MPS Growth 7					
MPS Growth 8					
MPS Income 1					
MPS Income 2					
MPS Income 3					
MPS Income 4					
MPS Income 5					
MPS Income 6					
MPS Dynamic Beta 1					
MPS Dynamic Beta 2					
MPS Dynamic Beta 3					
MPS Dynamic Beta 4					
MPS Dynamic Beta 5					
MPS Dynamic Beta 6					
MPS Dynamic Beta 7					
MPS Dynamic Beta 8					



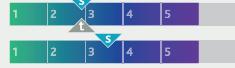
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Diversified Income Fund



Diversified Growth Fund



Cautious Managed Fund



MAP



Global Multi-Asset Total Return Fund



UK Special Situations



UK Alpha

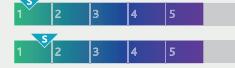


Global Strategic Equity



Parmenion

Ethical A RG1



Ethical A RG2



Ethical A RG3



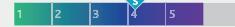
Ethical A RG4



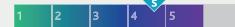
Ethical A RG5



Ethical A RG6



Ethical A RG7



Ethical A RG8



Ethical A RG9



Ethical A RG10



Ethical B RG1



Ethical B RG2



Ethical B RG3



Ethical B RG4



Ethical B RG5



Ethical B RG6



Ethical B RG7



Ethical B RG8



Ethical B RG9



Ethical B RG10



Ethical C RG1



Ethical C RG2



Ethical C RG3



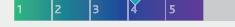
Ethical C RG4



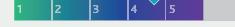
Ethical C RG5



Ethical C RG6



Ethical C RG7



Ethical C RG8



Ethical C RG9



Ethical C RG10



Parmenion

Guardian RG1



Guardian RG2



Guardian RG3



Guardian RG4



Guardian RG5



Guardian RG6



Guardian RG7



Guardian RG8



Guardian RG9



Guardian RG10



Parmenion

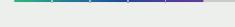
Ethical D RG1



Ethical D RG2



Ethical D RG3



Ethical D RG4



Ethical D RG5



Ethical D RG6



Ethical D RG7



Ethical D RG8



Ethical D RG9



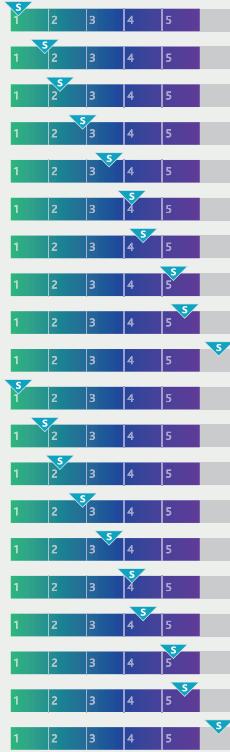
Ethical D RG10



Parmenion

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

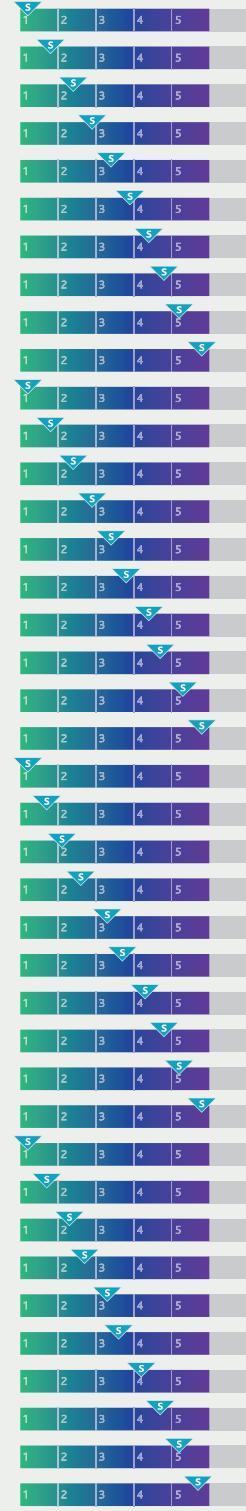
Multi Option Active Passive



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
PIM Strat MO Value & Small Cap: UK Passive RG10
PIM Strat MO Value & Small Cap: UK Pure RG1
PIM Strat MO Value & Small Cap: UK Pure RG2
PIM Strat MO Value & Small Cap: UK Pure RG3
PIM Strat MO Value & Small Cap: UK Pure RG4
PIM Strat MO Value & Small Cap: UK Pure RG5
PIM Strat MO Value & Small Cap: UK Pure RG6
PIM Strat MO Value & Small Cap: UK Pure RG7
PIM Strat MO Value & Small Cap: UK Pure RG8
PIM Strat MO Value & Small Cap: UK Pure RG9
PIM Strat MO Value & Small Cap: UK Pure RG10

Strategic Multi Option



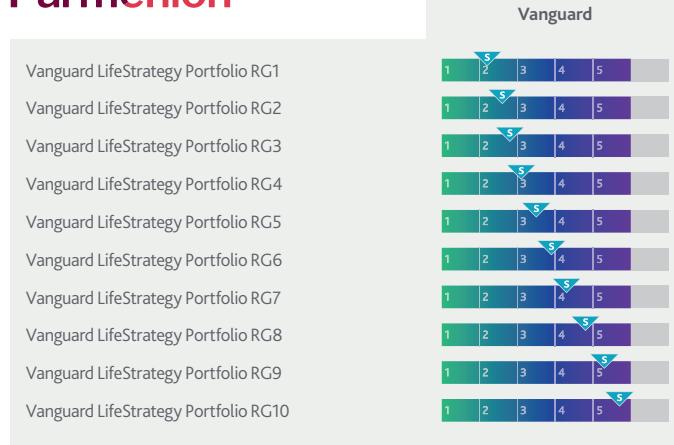
Parmenion

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

Tactical Active – Passive

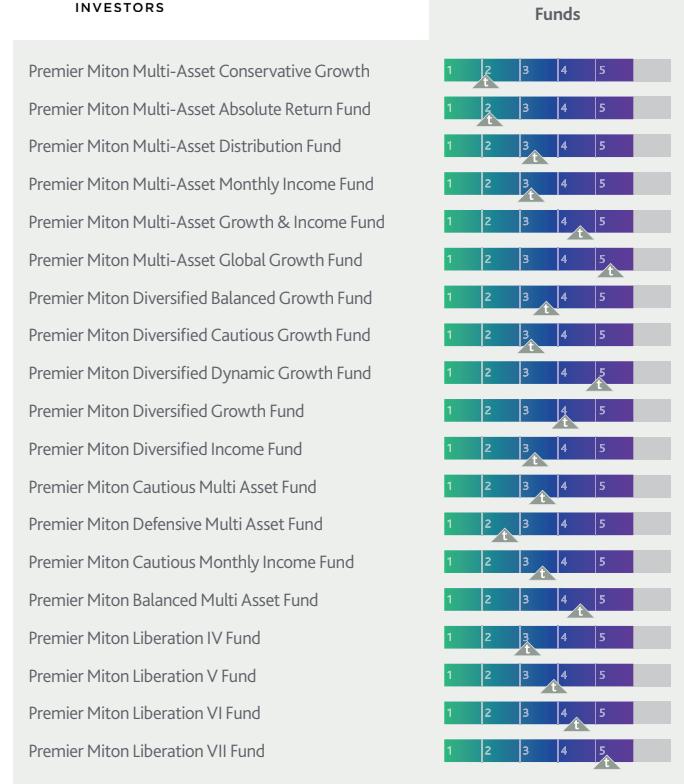


Parmenion



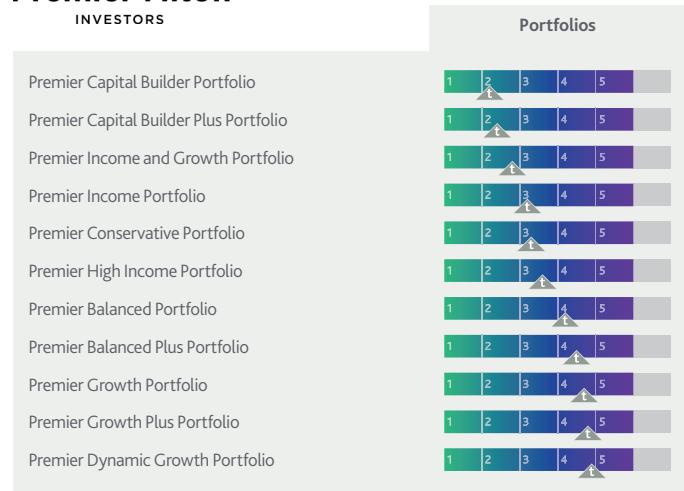
Premier Miton

INVESTORS



Premier Miton

INVESTORS



Cautious



Moderately Cautious



Balanced



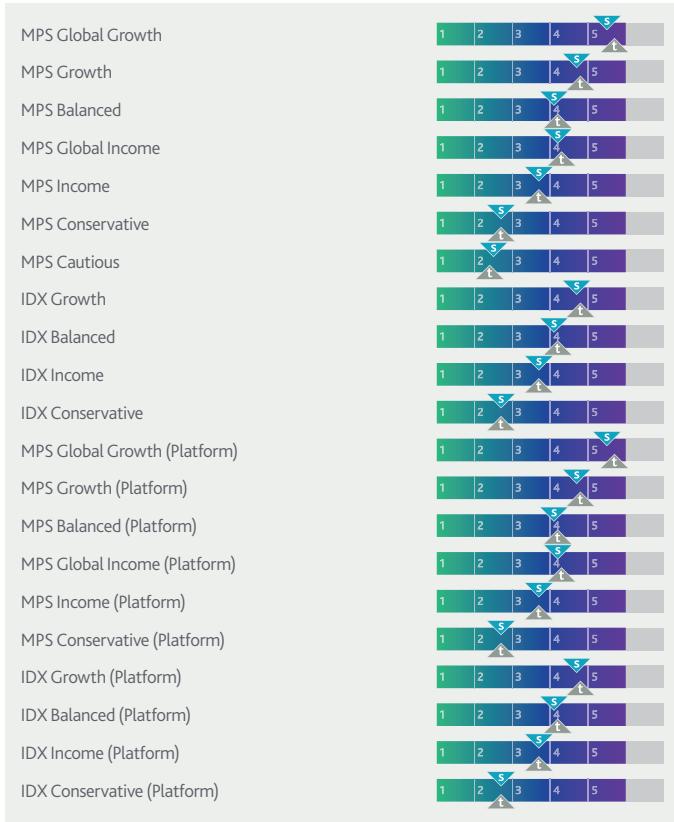
Moderately Adventurous



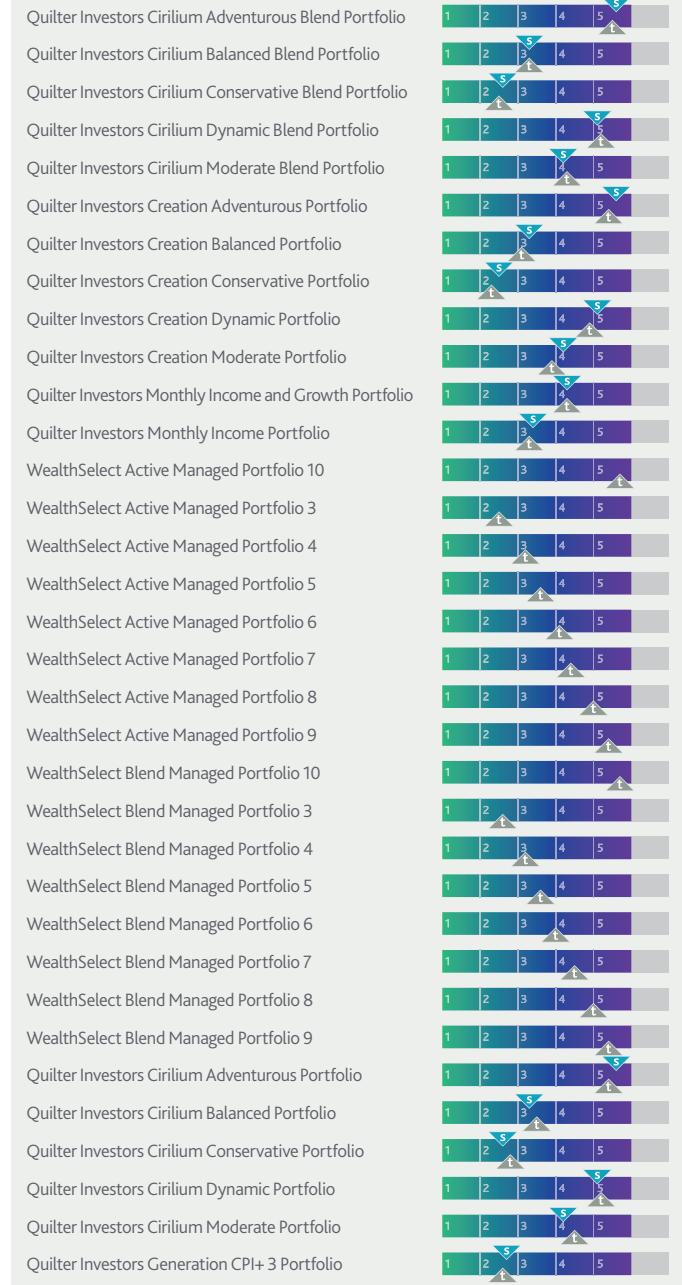
Adventurous



QUILTER CHEVIOT
INVESTMENT MANAGEMENT



Quilter Investors



Rathbones
Look forward



Bespoke

Rathbones
Look forward



Managed Portfolios

Rathbones
Look forward



Multi Asset



RL GMAP Conservative

RL GMAP Defensive

RL GMAP Balanced

RL GMAP Growth

RL GMAP Adventurous

RL GMAP Dynamic

Royal London Sustainable Managed Growth Trust

Royal London Sustainable Managed Income Trust

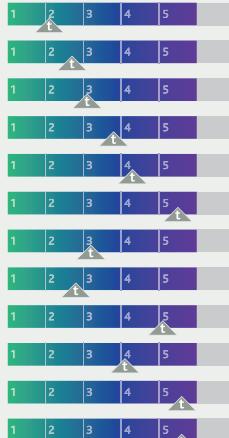
Royal London Sustainable World Trust

Royal London Sustainable Diversified Trust

Royal London Sustainable Leaders Trust

Royal London Global Sustainable Equity Fund

Global Multi Asset Portfolios



Governed Portfolios

RL Governed Portfolio 1 (l)

RL Governed Portfolio 2

RL Governed Portfolio 3 (s)

RL Governed Portfolio 4 (l)

RL Governed Portfolio 5

RL Governed Portfolio 6 (s)

RL Governed Portfolio 7 (l)

RL Governed Portfolio 8

RL Governed Portfolio 9 (s)

RL GRIP 1

RL GRIP 2

RL GRIP 3

RL GRIP 4

RL GRIP 5

RSMR Portfolio Services

RSMR Active 2

RSMR Active 3

RSMR Active 4

RSMR Active 5

RSMR Active 6

RSMR Active 7

RSMR Active 8

RSMR Active 9

RSMR Active 10

Active



Rfolio

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

Responsible

RSMR Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Dynamic



Cautious

Moderately Cautious

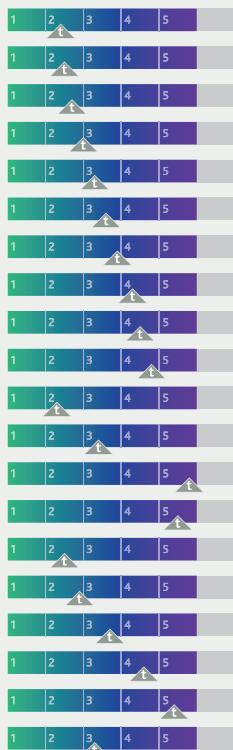
Balanced

Moderately Adventurous

Adventurous

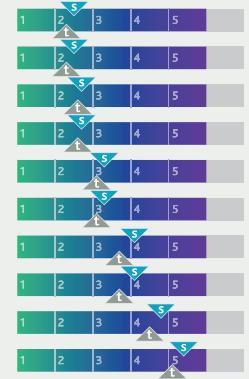

Russell Investments

Russell Investments Classic Plus Secure Model Portfolio
 Russell Investments Classic Plus Cautious Model Portfolio
 Russell Investments Classic Plus Conservative Model Portfolio
 Russell Investments Classic Plus Moderate Model Portfolio
 Russell Investments Classic Plus Balanced Model Portfolio
 Russell Investments Classic Plus Progressive Model Portfolio
 Russell Investments 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



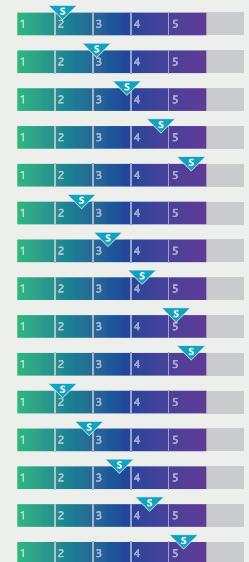
Sanlam

2 Portfolio
 2 Income Portfolio
 3 Portfolio
 3 Income Portfolio
 4 Portfolio
 4 Income Portfolio
 5 Portfolio
 5 Income Portfolio
 6 Portfolio
 7 Portfolio



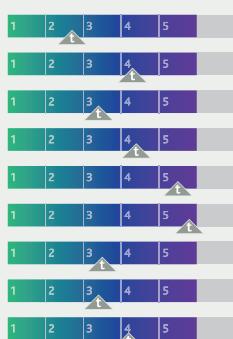
**SARASIN
& PARTNERS**

MPS 20
 MPS 40
 MPS 60
 MPS 80
 MPS 100
 Sarasin IE Globalsar Income
 Sarasin GlobalSar – Strategic
 Sarasin IE GlobalSar – Dynamic
 Sarasin Global Equity Real Return
 Sarasin Thematic Global Equity
 Sarasin Responsible Defensive
 Sarasin Responsible Cautious
 Sarasin Responsible Balanced
 Sarasin Responsible Growth
 Sarasin Responsible Equity

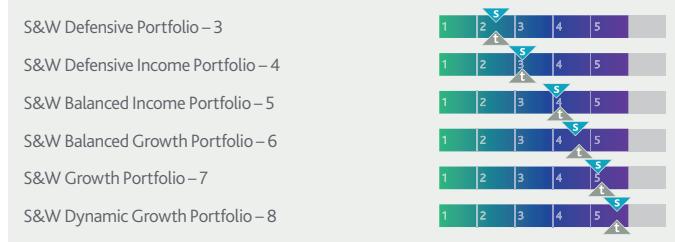
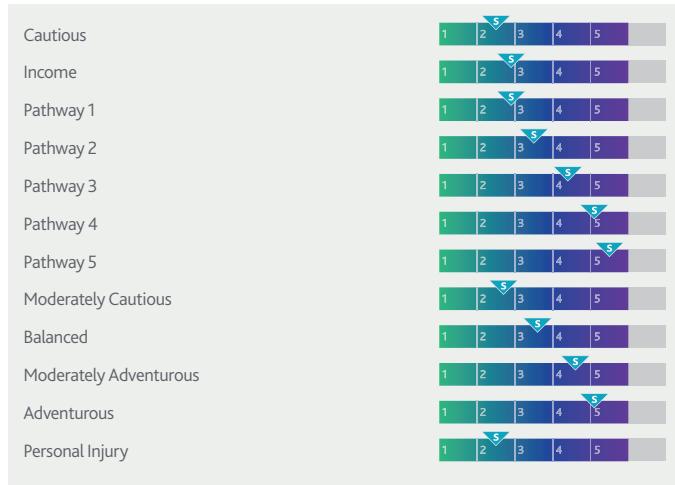


Schroders

Schroder MM Diversity
 Schroder MM Diversity Balanced
 Schroder MM Diversity Income
 Schroder MM Diversity Tactical
 Schroder MM International
 Schroder MM UK Growth
 Schroder Monthly Income Fund
 Schroder Dynamic Multi Asset
 Schroder Managed Balanced



Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/research-tools/synaptic-risk


7iM


Cautious

Moderately Cautious

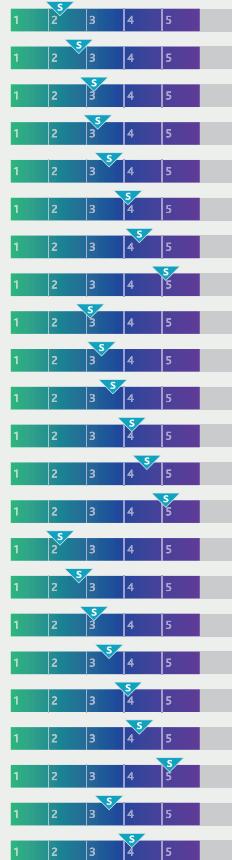
Balanced

Moderately Adventurous

Adventurous

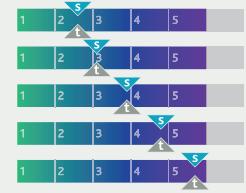


Tilney Strategy 1 (MPS Defensive)
 Tilney Strategy 2 (MPS Conservative)
 Tilney Strategy 3 (MPS Cautious)
 Tilney Strategy 3 (MPS Income)
 Tilney Strategy 4 (MPS Balanced)
 Tilney Strategy 5 (MPS Growth)
 Tilney Strategy 6 (MPS Adventurous)
 Tilney Strategy 7 (MPS Maximum Growth)
 Tilney SMPS Conservative
 Tilney SMPS Cautious
 Tilney SMPS Balanced
 Tilney SMPS Growth
 Tilney SMPS Adventurous
 Tilney SMPS Maximum Growth
 Tilney Platform Model Defensive
 Tilney Platform Model Conservative
 Tilney Platform Model Cautious
 Tilney Platform Model Balanced
 Tilney Platform Model Growth
 Tilney Platform Model Adventurous
 Tilney Platform Model Maximum Growth
 Tilney Platform Model Strategic Income
 Tilney Platform Model Income & Growth



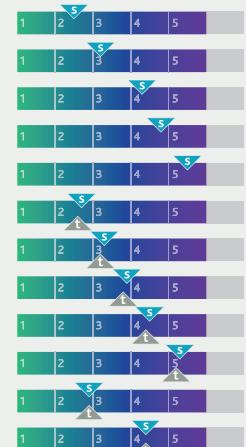
Vanguard®

Vanguard LifeStrategy 20%
 Vanguard LifeStrategy 40%
 Vanguard LifeStrategy 60%
 Vanguard LifeStrategy 80%
 Vanguard LifeStrategy 100%

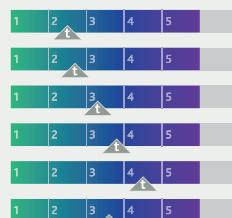


Vitality INVEST

VitalityInvest Risk Optimiser 3
 VitalityInvest Risk Optimiser 4
 VitalityInvest Risk Optimiser 5
 VitalityInvest Risk Optimiser 6
 VitalityInvest Risk Optimiser 7
 VitalityInvest Global Multi-Manager 3
 VitalityInvest Global Multi-Manager 4
 VitalityInvest Global Multi-Manager 5
 VitalityInvest Global Multi-Manager 6
 VitalityInvest Global Multi-Manager 7
 Vitality Ninety One Multi-Asset Income
 Vitality Ninety One Dynamic Multi-Asset

WAVERTON
INVESTMENT MANAGEMENT

Waverton Conservative Model Portfolio
 Waverton Defensive Model Portfolio
 Waverton Cautious Model Portfolio
 Waverton Balanced Model Portfolio
 Waverton Growth Model Portfolio
 Waverton Multi-Asset Income



(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.

Sharing the benefits
of healthy living

Vitality

Adviser

**I want a simple product
that is easy to sell and
offers value for my clients. ✓✓**

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We've consolidated our plan options and made it easier for your clients to keep their premiums low by engaging with their health. Now just one plan, one optimiser and smart building blocks to meet your clients' needs.

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