



Q4 2021

Synaptic Risk Rating Tables

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

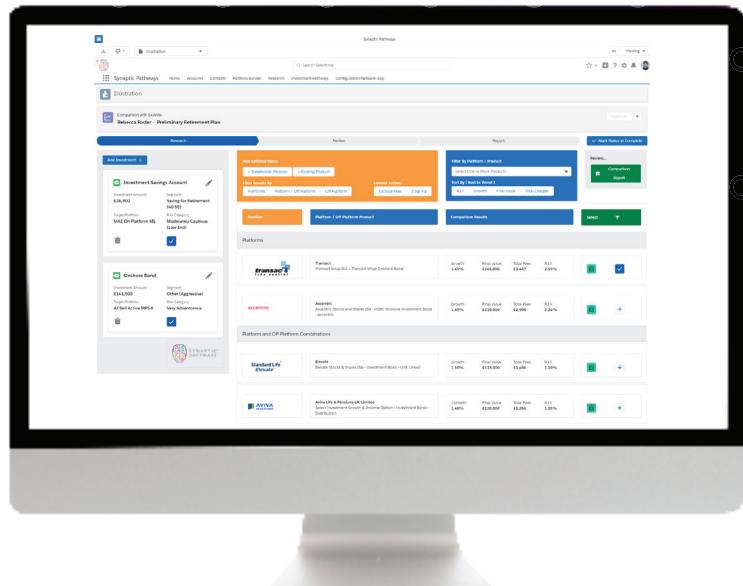


**SYNAPTIC
PATHWAYS**

Financial planning software

Enables professional advisers to demonstrate suitability to MiFID II standard

- Streamline advice and reduce administration through automation
- Full CIP management either at firm or network level - platform, product, portfolio and fund governance
- Industry-leading risk profiling provided by integration with Moody's Analytics
- Costs and charges analysis provided by the Synaptic proprietary engine and proprietary platform, product and portfolio data
- Easy-to-use MiFID II compliant pre and post-sales reporting - meeting the highest bar of research, due diligence and disclosure.



available on
AppExchange

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 are fixed;

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.

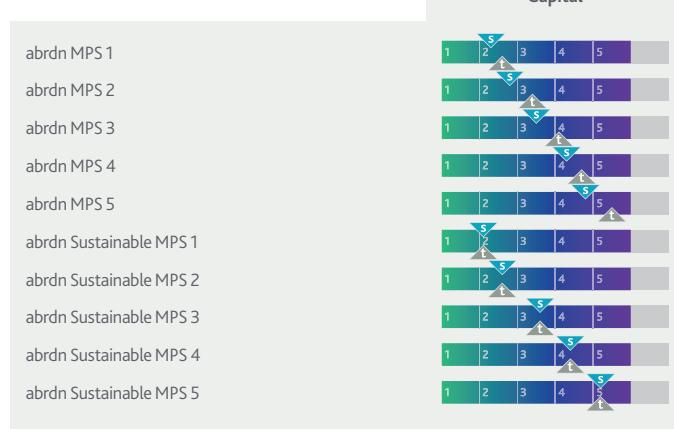
How to access the Synaptic Risk ratings.

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.

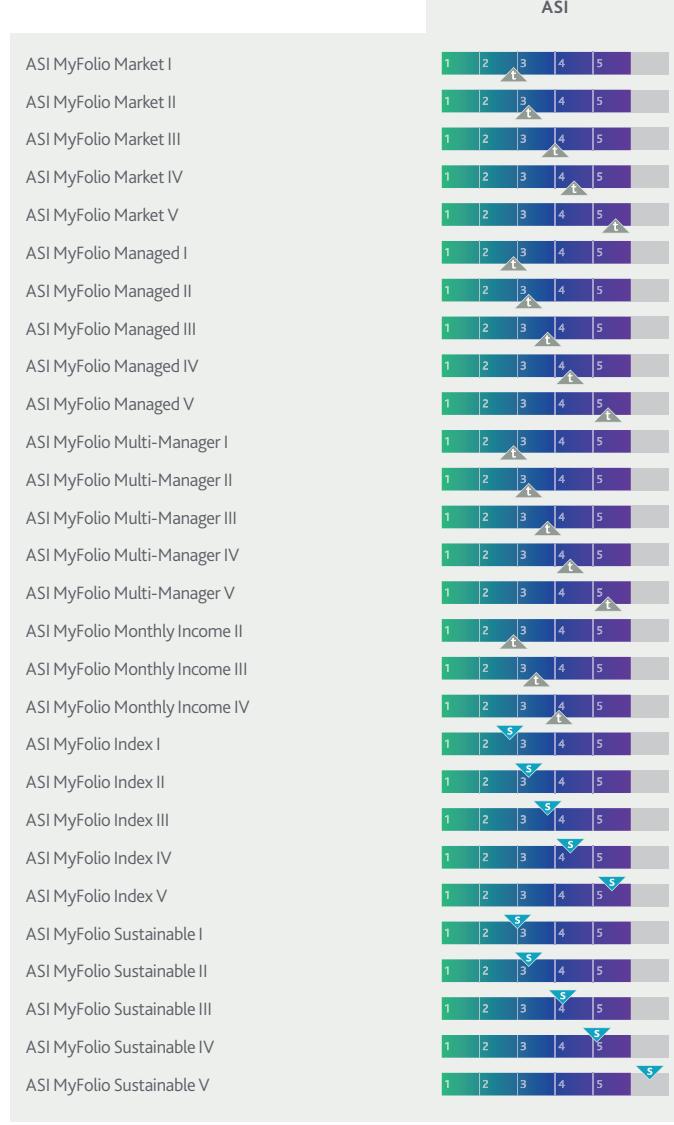
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2R Attitude to Risk Questionnaire. This is also available online for free.

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

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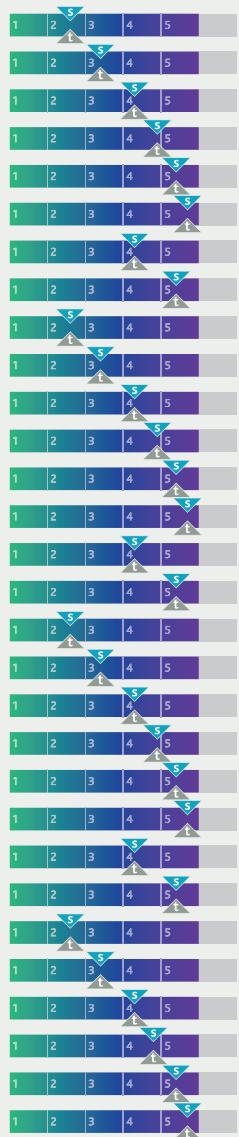


AEGON

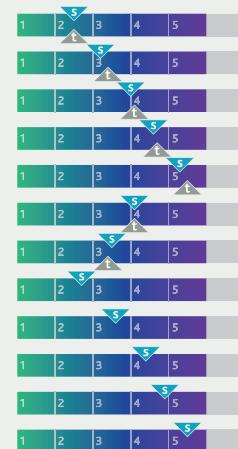




VT AJ Bell Cautious fund
 VT AJ Bell Moderately Cautious fund
 VT AJ Bell Balanced fund
 VT AJ Bell Moderately Adventurous fund
 VT AJ Bell Adventurous fund
 VT AJ Bell Global Growth fund
 VT AJ Bell Income fund
 VT AJ Bell Income & Growth fund
 AJ Bell Passive MPS 1
 AJ Bell Passive MPS 2
 AJ Bell Passive 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
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 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

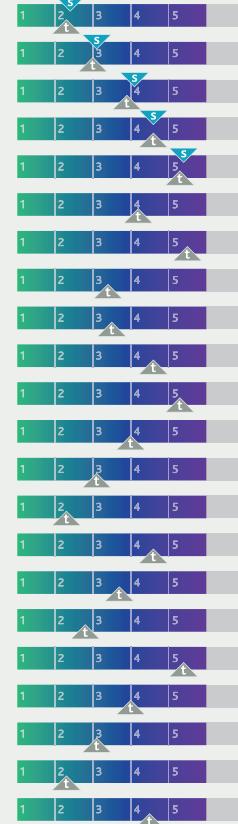


MAF I
 MAF II
 MAF III
 MAF IV
 MAF V
 Smooth Managed Fund
 Smooth Managed 2 Fund
 MAF Core I
 MAF Core II
 MAF Core III
 MAF Core IV
 MAF Core V



Part of COLUMBIA THREADNEEDLE INVESTMENTS

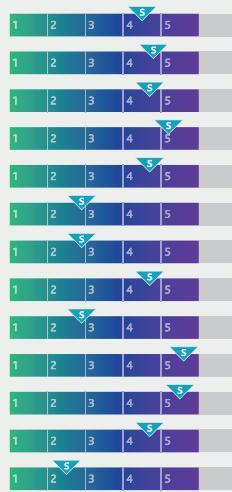
BMO MM Lifestyle 3 Fund
 BMO MM Lifestyle 4 Fund
 BMO MM Lifestyle 5 Fund
 BMO MM Lifestyle 6 Fund
 BMO MM Lifestyle 7 Fund
 BMO MM Navigator Balanced Fund
 BMO MM Navigator Boutiques Fund
 BMO MM Navigator Cautious Fund
 BMO MM Navigator Distribution Fund
 BMO MM Navigator Growth Fund
 BMO Universal 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 Adventurous
 Sustainable Universal MAP Balanced
 Sustainable Universal MAP Cautious
 Sustainable Universal MAP Defensive
 Sustainable Universal MAP Growth



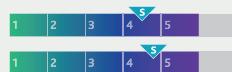
Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/research-tools/synaptic-risk



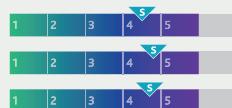
BNY Mellon Multi-Asset Diversified Return



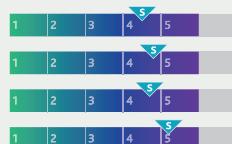
BNY Mellon Multi-Asset Income



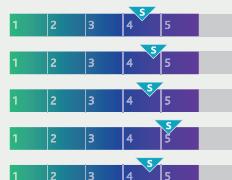
BNY Mellon Multi-Asset Balanced



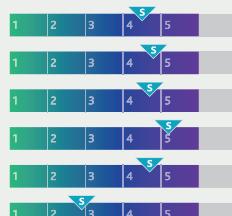
BNY Mellon Multi-Asset Growth



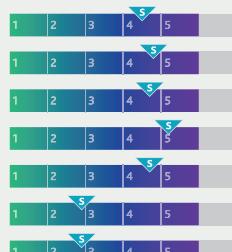
BNY Mellon Multi-Asset Global Balanced



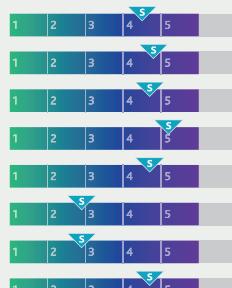
BNY Mellon Global Dynamic Bond



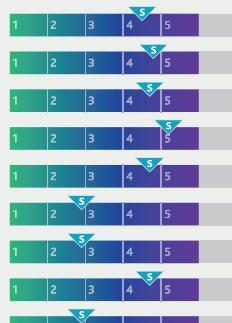
BNY Mellon Global Dynamic Bond Income



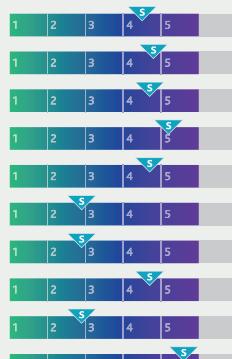
BNY Mellon Real Return



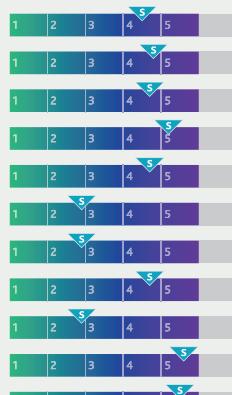
BNY Mellon Sustainable Global Dynamic Bond Fund



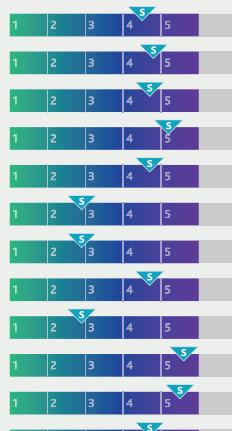
BNY Mellon Sustainable Global Equity Fund



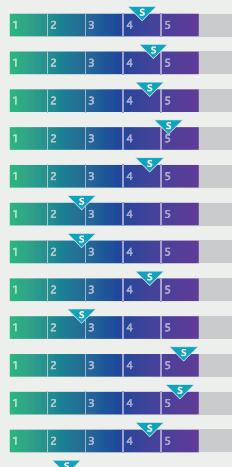
BNY Mellon Sustainable Global Equity Income Fund



BNY Mellon Sustainable Real Return Fund



BNY Mellon Sustainable Sterling Bond Fund



Cautious



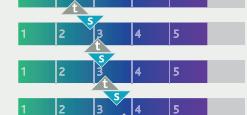
Cautious Higher Equity



Income



Income Higher Equity



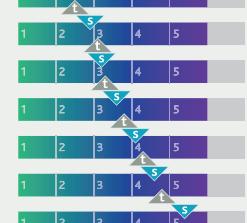
Balanced MPS



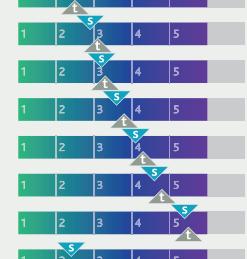
Growth MPS



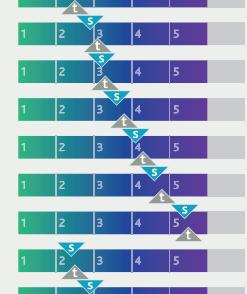
Global Equity MPS



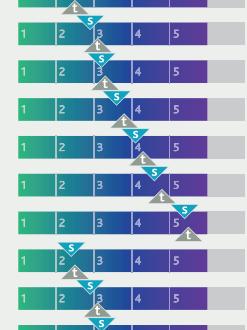
Cautious Passive+



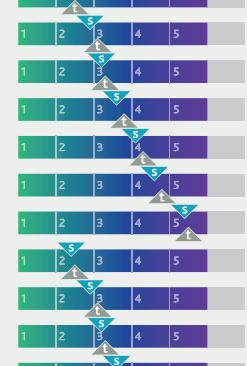
Cautious Higher Equity Passive+



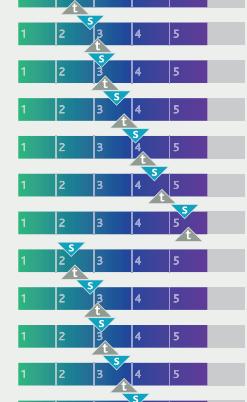
Income Passive+



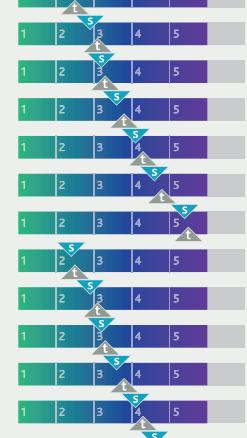
Income Higher Equity Passive+



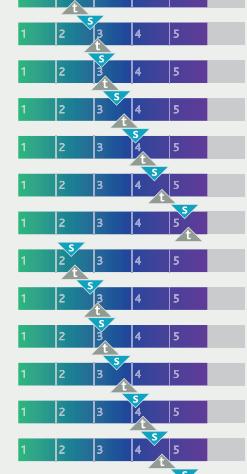
Balanced Passive+



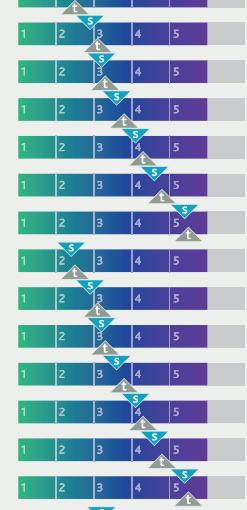
Growth Passive+



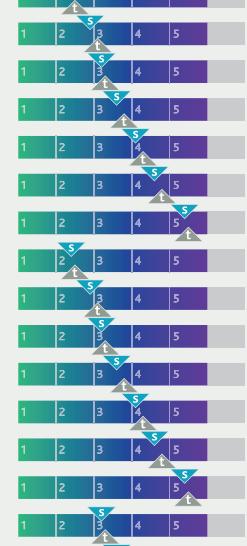
Global Equity Passive+



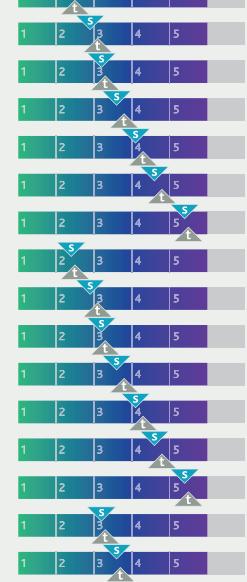
Sustainable MPS Income



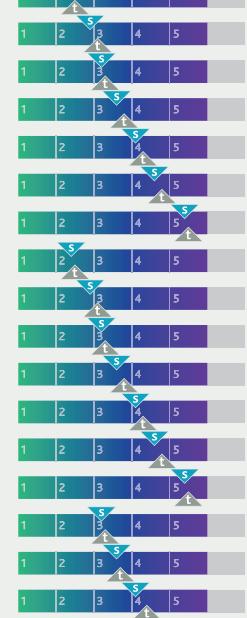
Sustainable MPS Income Higher Equity



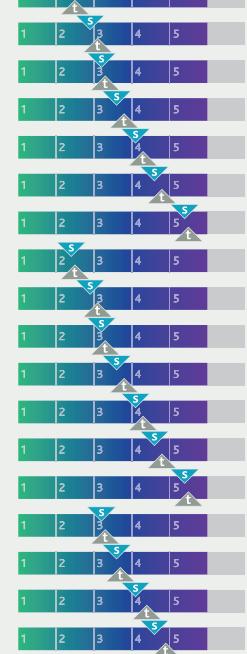
Sustainable MPS Balanced



Sustainable MPS Growth



Sustainable MPS Global Equity

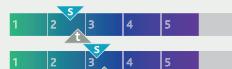


BROOKS MACDONALD

MPS Low Risk (Defensive Income)



MPS Low Medium Risk (Income & Growth)



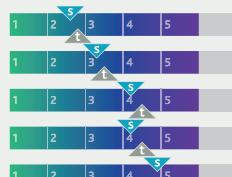
MPS Medium Risk (Income & Growth)



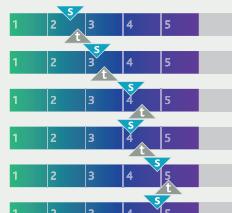
MPS Medium Risk (Passive)



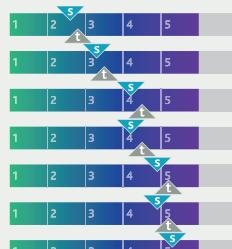
MPS Medium High Risk



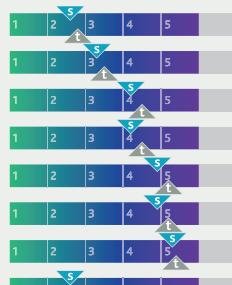
MPS Medium High Risk (Passive)



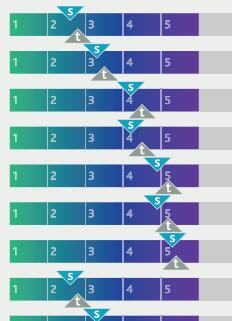
MPS High Risk (Growth)



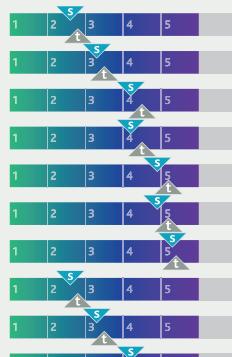
IFSL BM Defensive Income



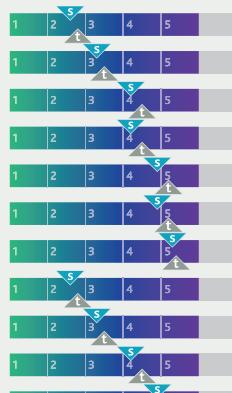
IFSL BM Cautious Growth



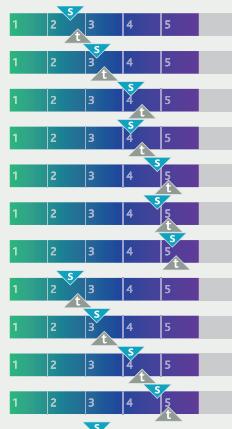
IFSL BM Balanced



IFSL BM Strategic Growth



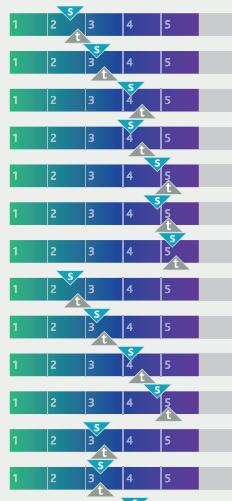
MPS Low Medium Risk (Passive)



MPS RIS Low Medium Risk



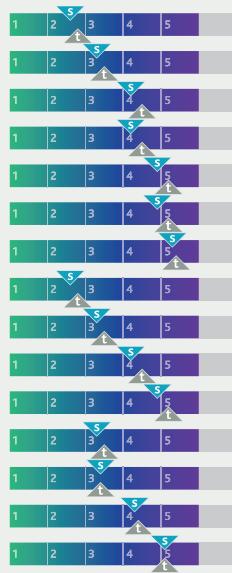
MPS RIS Medium Risk



MPS RIS Medium High Risk



IFSL BM Defensive Capital



LF Canlife Portfolio III



LF Canlife Portfolio IV



LF Canlife Portfolio V



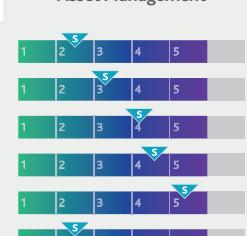
LF Canlife Portfolio VI



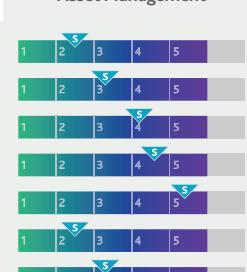
LF Canlife Portfolio VII



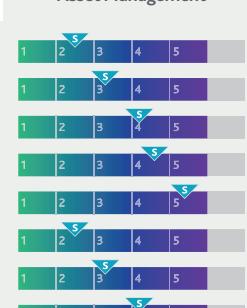
Canlife Portfolio 3



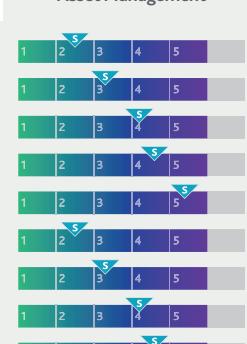
Canlife Portfolio 4



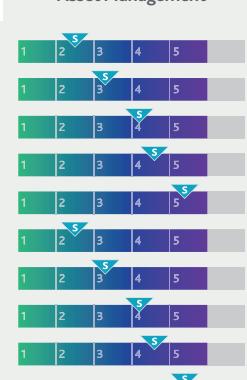
Canlife Portfolio 5



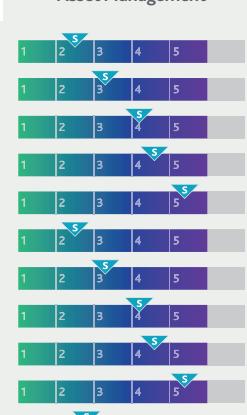
Canlife Portfolio 6



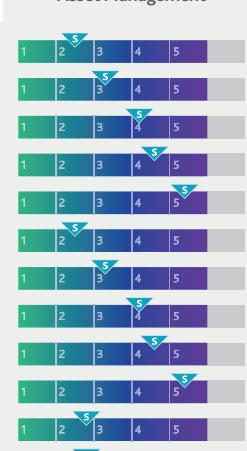
Canlife Portfolio 7



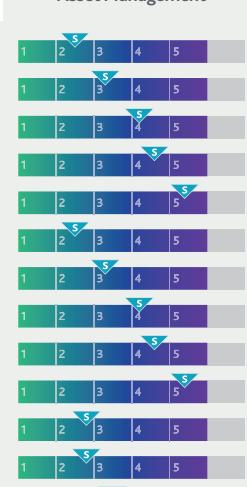
LF Canlife Managed 0%-35%



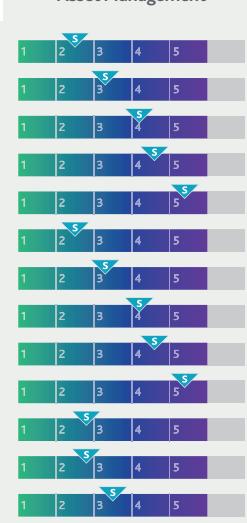
Canlife Managed 0%-35%



LF Canlife Managed 20%-60%



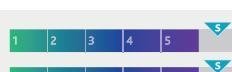
Canlife Diversified Monthly Income



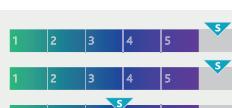
FP Carmignac Emerging Markets



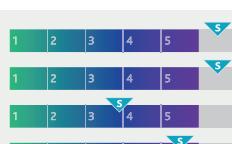
FP Carmignac Emerging Discovery



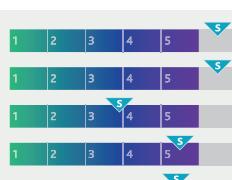
FP Carmignac Emerging Patrimoine



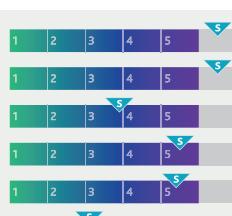
FP Carmignac European Leaders



FP Carmignac Global Equity Compounds



FP Carmignac Patrimoine

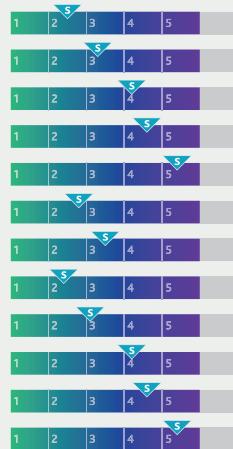


FP Carmignac Unconstrained Global Bond



canada life

Canlife Portfolio 3 TRA
 Canlife Portfolio 4 TRA
 Canlife Portfolio 5 TRA
 Canlife Portfolio 6 TRA
 Canlife Portfolio 7 TRA
 Canlife Managed 0%-35% TRA
 Canlife Managed 20%-60% TRA
 Canlife Index Portfolio 3 TRA
 Canlife Index Portfolio 4 TRA
 Canlife Index Portfolio 5 TRA
 Canlife Index Portfolio 6 TRA
 Canlife Index Portfolio 7 TRA



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



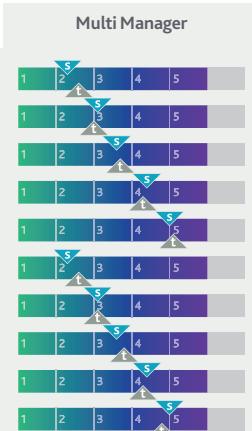
CHARLES STANLEY

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



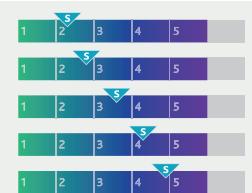
CHARLES STANLEY

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



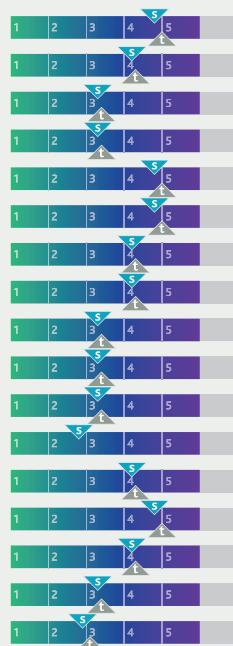
Clever MPS

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



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 Sustainable Bond Portfolio Fund
 Close Sustainable Balanced Portfolio Fund
 Close Growth Portfolio Fund
 Close Balanced Portfolio Fund
 Close Conservative Portfolio Fund
 Close Diversified Income Portfolio Fund

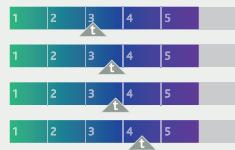




Cornelian

Part of the Brooks Macdonald Group

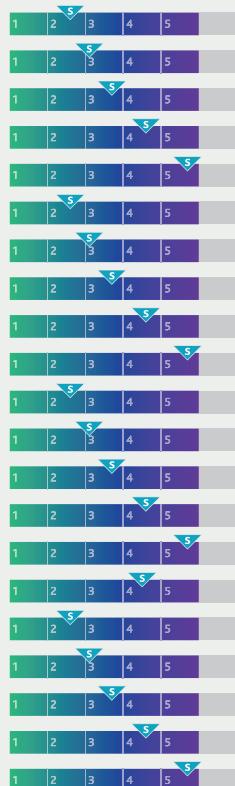
- SVS Cornelian Cautious Fund
- SVS Cornelian Managed Growth Fund
- SVS Cornelian Managed Income Fund
- SVS Cornelian Growth Fund



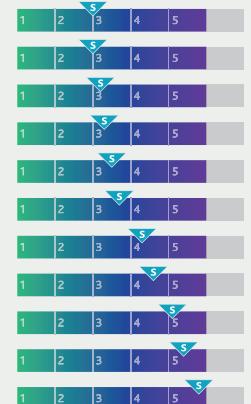
- Dimensional World Allocation 80/20 Fund
- Dimensional World Allocation 20/80 Fund
- Dimensional World Allocation 40/60 Fund
- Dimensional World Allocation 60/40 Fund
- Dimensional World Equity Fund



- 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



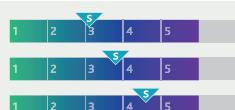
- Vantage Earth Bond
- Vantage Earth 10
- Vantage Earth 20
- Vantage Earth 30
- Vantage Earth 40
- Vantage Earth 50
- Vantage Earth 60
- Vantage Earth 70
- Vantage Earth 80
- Vantage Earth 90
- Vantage Earth 100



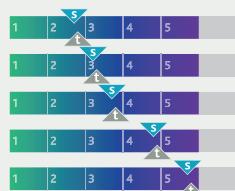
- Multi Asset Allocator Defensive
- Multi Asset Allocator Strategic
- Multi Asset Allocator Growth
- Multi Asset Allocator Adventurous
- Multi Asset Allocator World
- Multi Asset Open Defensive
- Multi Asset Open Strategic
- Multi Asset Open Growth
- Multi Asset Open Adventurous
- Open World
- Sustainable Multi Asset Balanced
- Sustainable Multi Asset Conservative
- Sustainable Multi Asset Growth
- Multi Asset Income
- Multi Asset Balanced Income
- Multi Asset Income & Growth



- GS Global Multi Asset Conservative Portfolio
- GS ESG-Enhanced Global Multi Asset Balanced Portfolio
- GS Global Multi Asset Growth Portfolio

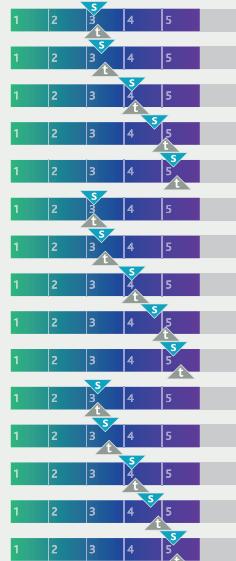


- Embark Horizon Multi-Asset Fund I
- Embark Horizon Multi-Asset Fund II
- Embark Horizon Multi-Asset Fund III
- Embark Horizon Multi-Asset Fund IV
- Embark Horizon Multi-Asset Fund V





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)

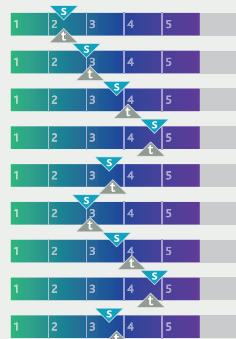
Invesco High Yield Fund (UK)
 Invesco China Equity Fund (UK) (was Hong Kong and China)
 Invesco UK Equity Income Fund (UK)
 Invesco Latin American Fund (UK)
 Invesco Managed Growth Fund (UK)
 Invesco Managed Income Fund (UK)
 Invesco Monthly Income Plus Fund (UK)
 Invesco Pacific Fund (UK)
 Invesco Tactical 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)
 Invesco Summit Responsible 1 Fund (UK)
 Invesco Summit Responsible 2 Fund (UK)
 Invesco Summit Responsible 3 Fund (UK)
 Invesco Summit Responsible 4 Fund (UK)
 Invesco Summit Responsible 5 Fund (UK)



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

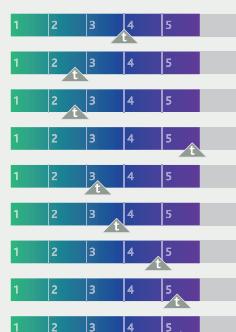


Defensive Strategy
 Cautious Strategy
 Balanced Strategy
 Growth Strategy
 Income Strategy
 Cautious Fund
 Balanced Fund
 Growth Fund
 Income Fund

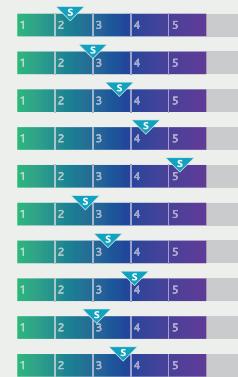




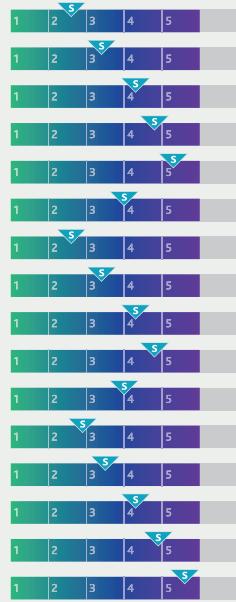
Jupiter Absolute Return
 Jupiter Strategic Bond
 Jupiter Multi Asset Income
 Jupiter Monthly Alternative Income
 Jupiter Merlin Conservative Portfolio
 Jupiter Merlin Income Portfolio
 Jupiter Merlin Balanced Portfolio
 Jupiter Merlin Growth Portfolio
 Jupiter Merlin Worldwide Portfolio



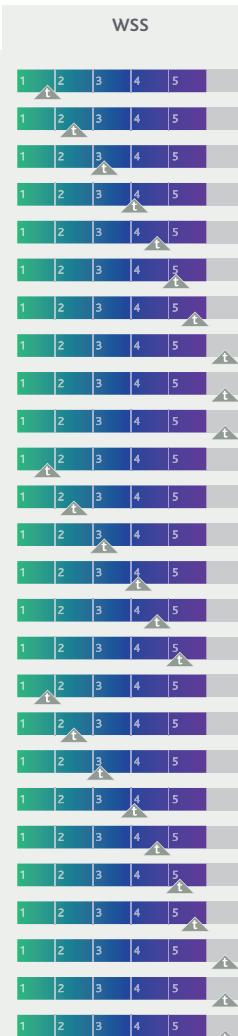
Multi-Index 3
 Multi-Index 4
 Multi-Index 5
 Multi-Index 6
 Multi-Index 7
 Multi-Index Income 4
 Multi-Index Income 5
 Multi-Index Income 6
 Legal & General Future World Multi-Index 4 Fund
 Legal & General Future World Multi-Index 5 Fund



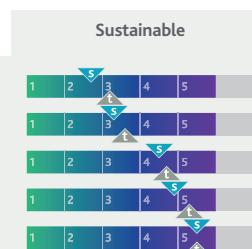
MPS - Defensive
 MPS - Cautious
 MPS - Balanced
 MPS - Growth
 MPS - Adventurous
 MPS - Strategic Income
 Volare Defensive Fund
 Volare Cautious Fund
 Volare Balanced Fund
 Volare Growth Fund
 Volare Strategic Income Fund
 Sustainable MPS - Defensive
 Sustainable MPS - Cautious
 Sustainable MPS - Balanced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



WSS Risk Grade 1
 WSS Risk Grade 2
 WSS Risk Grade 3
 WSS Risk Grade 4
 WSS Risk Grade 5
 WSS Risk Grade 6
 WSS Risk Grade 7
 WSS Risk Grade 8
 WSS Risk Grade 9
 WSS Risk Grade 10
 WSS Income 1
 WSS Income 2
 WSS Income 3
 WSS Income 4
 WSS Income 5
 WSS Income 6
 WSS Dynamic Beta 1
 WSS Dynamic Beta 2
 WSS Dynamic Beta 3
 WSS Dynamic Beta 4
 WSS Dynamic Beta 5
 WSS Dynamic Beta 6
 WSS Dynamic Beta 7
 WSS Dynamic Beta 8
 WSS Dynamic Beta 9
 WSS Dynamic Beta 10

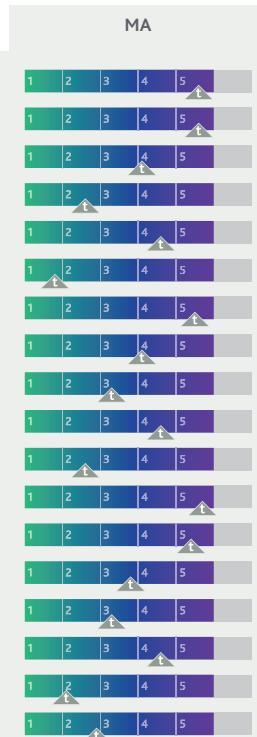


Liontrust Sustainable Future Defensive Managed Fund
 Liontrust Sustainable Future Cautious Managed Fund
 Liontrust Sustainable Future Managed Fund
 Liontrust Sustainable Future Managed Growth Fund
 Liontrust Sustainable Future Global Growth Fund

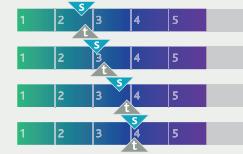




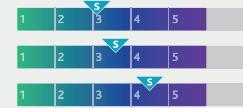
Liontrust MA Active Dynamic Fund
 Liontrust MA Active Growth Fund
 Liontrust MA Active Intermediate Income Fund
 Liontrust MA Active Moderate Income Fund
 Liontrust MA Active Progressive Fund
 Liontrust MA Active Reserve Fund
 Liontrust MA Blended Growth Fund
 Liontrust MA Blended Intermediate Fund
 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



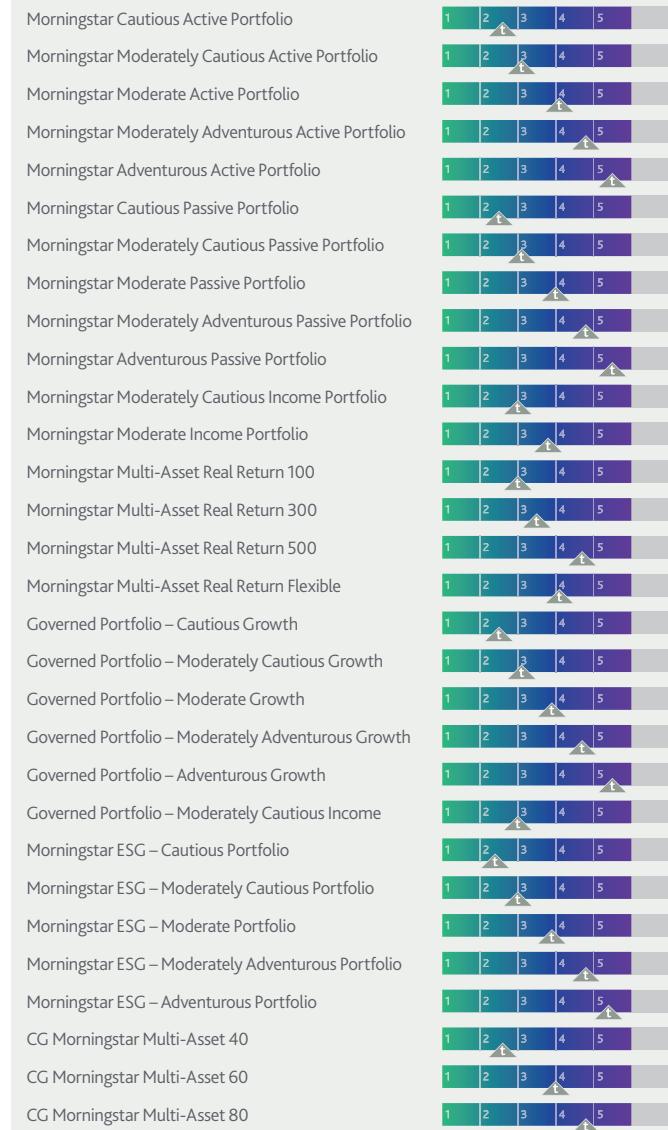
Smoothed Managed Cautious
 Smoothed Managed Balanced
 Smoothed Managed Growth
 Balanced Index



M&G Sustainable Multi Asset Conservative Fund
 M&G Sustainable Multi Asset Balanced Fund
 M&G Sustainable Multi Asset Growth Fund

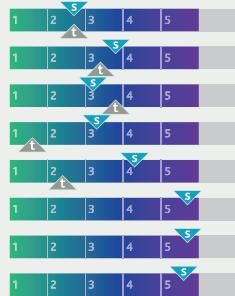


Morningstar Cautious Active Portfolio
 Morningstar Moderately Cautious Active Portfolio
 Morningstar Moderate Active Portfolio
 Morningstar Moderately Adventurous Active Portfolio
 Morningstar Adventurous Active Portfolio
 Morningstar Cautious Passive Portfolio
 Morningstar Moderately Cautious Passive Portfolio
 Morningstar Moderate Passive Portfolio
 Morningstar Moderately Adventurous Passive Portfolio
 Morningstar Adventurous Passive Portfolio
 Morningstar Moderately Cautious Income Portfolio
 Morningstar Moderate Income Portfolio
 Morningstar Multi-Asset Real Return 100
 Morningstar Multi-Asset Real Return 300
 Morningstar Multi-Asset Real Return 500
 Morningstar Multi-Asset Real Return Flexible
 Governed Portfolio – Cautious Growth
 Governed Portfolio – Moderately Cautious Growth
 Governed Portfolio – Moderate Growth
 Governed Portfolio – Moderately Adventurous Growth
 Governed Portfolio – Adventurous Growth
 Governed Portfolio – Moderately Cautious Income
 Morningstar ESG – Cautious Portfolio
 Morningstar ESG – Moderately Cautious Portfolio
 Morningstar ESG – Moderate Portfolio
 Morningstar ESG – Moderately Adventurous Portfolio
 Morningstar ESG – Adventurous Portfolio
 CG Morningstar Multi-Asset 40
 CG Morningstar Multi-Asset 60
 CG Morningstar Multi-Asset 80



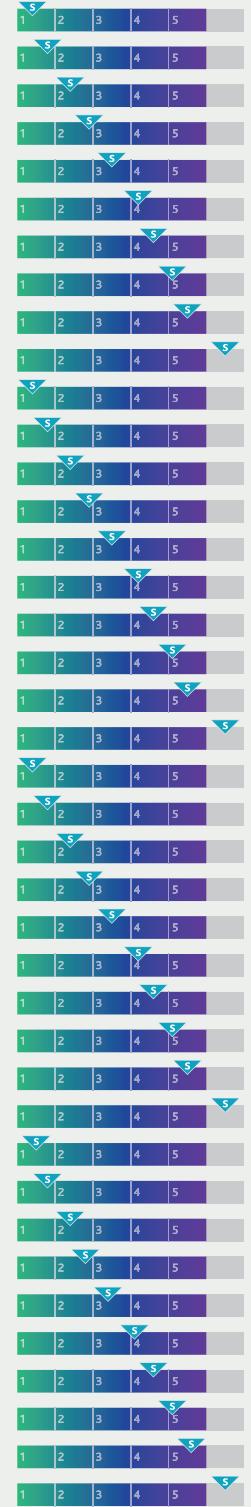


Diversified Income Fund
 Global Multi Asset Sustainable Growth Fund
 Global Income Opportunities Fund
 MAP
 Global Macro Allocation Fund
 UK Special Situations
 UK Alpha
 Global Strategic Equity



Parmenion

Parmenion Ethical A RG1



Parmenion Ethical A RG2

Parmenion Ethical A RG3

Parmenion Ethical A RG4

Parmenion Ethical A RG5

Parmenion Ethical A RG6

Parmenion Ethical A RG7

Parmenion Ethical A RG8

Parmenion Ethical A RG9

Parmenion Ethical A RG10

Parmenion Ethical B RG1

Parmenion Ethical B RG2

Parmenion Ethical B RG3

Parmenion Ethical B RG4

Parmenion Ethical B RG5

Parmenion Ethical B RG6

Parmenion Ethical B RG7

Parmenion Ethical B RG8

Parmenion Ethical B RG9

Parmenion Ethical B RG10

Parmenion Ethical C RG1

Parmenion Ethical C RG2

Parmenion Ethical C RG3

Parmenion Ethical C RG4

Parmenion Ethical C RG5

Parmenion Ethical C RG6

Parmenion Ethical C RG7

Parmenion Ethical C RG8

Parmenion Ethical C RG9

Parmenion Ethical C RG10

Parmenion Ethical D RG1

Parmenion Ethical D RG2

Parmenion Ethical D RG3

Parmenion Ethical D RG4

Parmenion Ethical D RG5

Parmenion Ethical D RG6

Parmenion Ethical D RG7

Parmenion Ethical D RG8

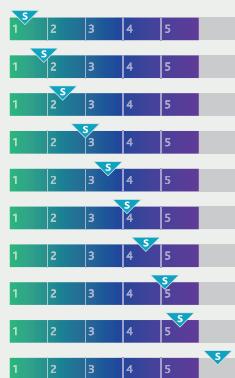
Parmenion Ethical D RG9

Parmenion Ethical D RG10

Parmenion

Conviction

Parmenion Conviction RG1
 Parmenion Conviction RG2
 Parmenion Conviction RG3
 Parmenion Conviction RG4
 Parmenion Conviction RG5
 Parmenion Conviction RG6
 Parmenion Conviction RG7
 Parmenion Conviction RG8
 Parmenion Conviction RG9
 Parmenion Conviction RG10



Parmenion

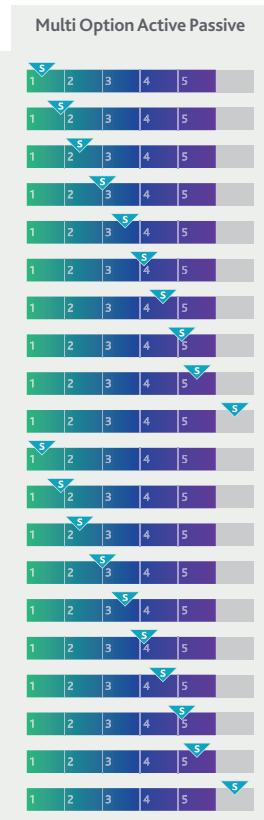
Guardian

Parmenion Guardian RG1
 Parmenion Guardian RG2
 Parmenion Guardian RG3
 Parmenion Guardian RG4
 Parmenion Guardian RG5
 Parmenion Guardian RG6
 Parmenion Guardian RG7
 Parmenion Guardian RG8
 Parmenion Guardian RG9
 Parmenion Guardian RG10



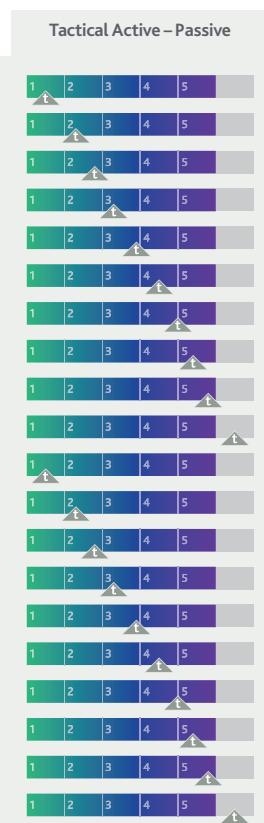
Parmenion

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



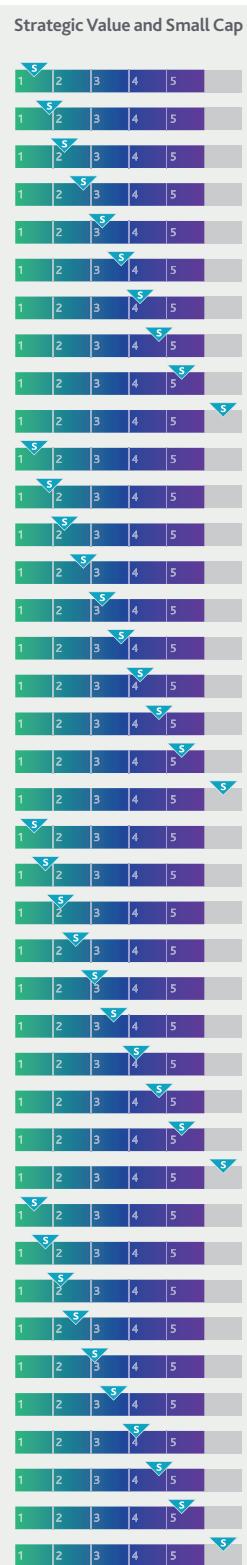
Parmenion

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

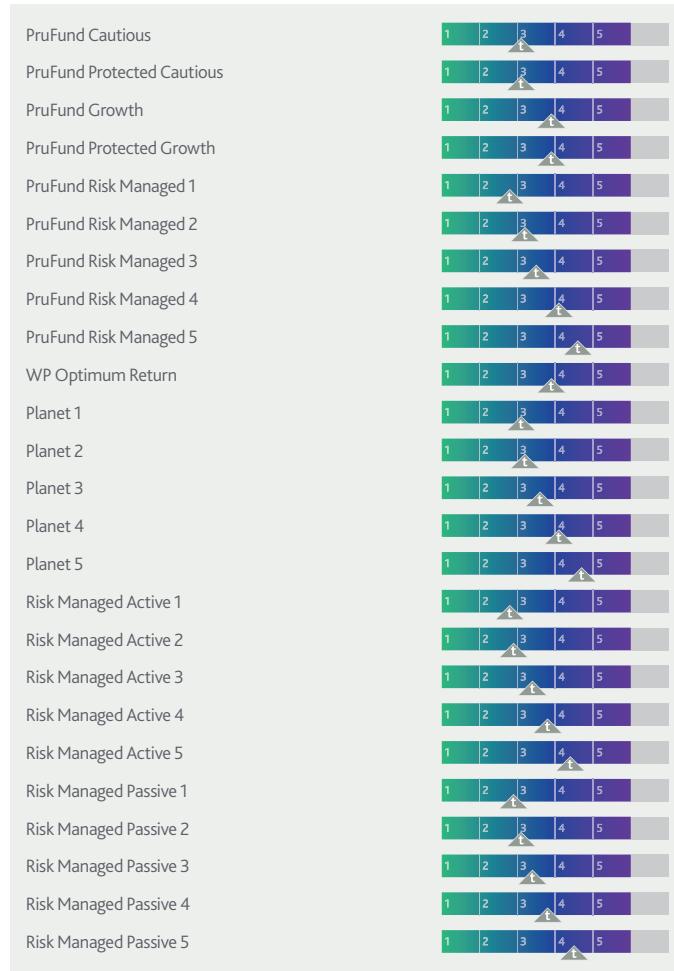
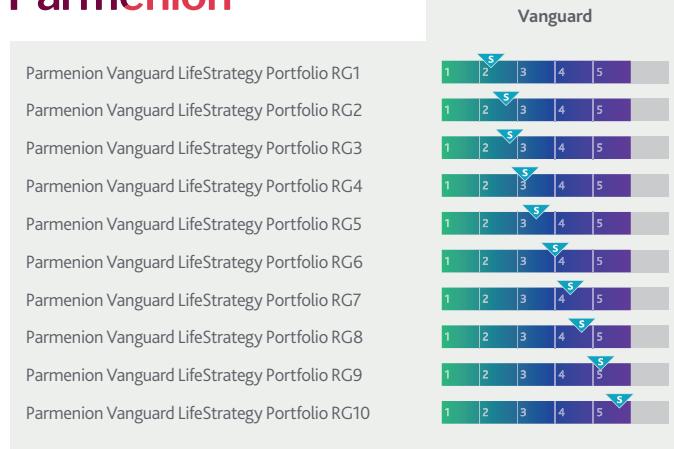


Parmenion

- 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



Parmenion



Premier Miton

INVESTORS



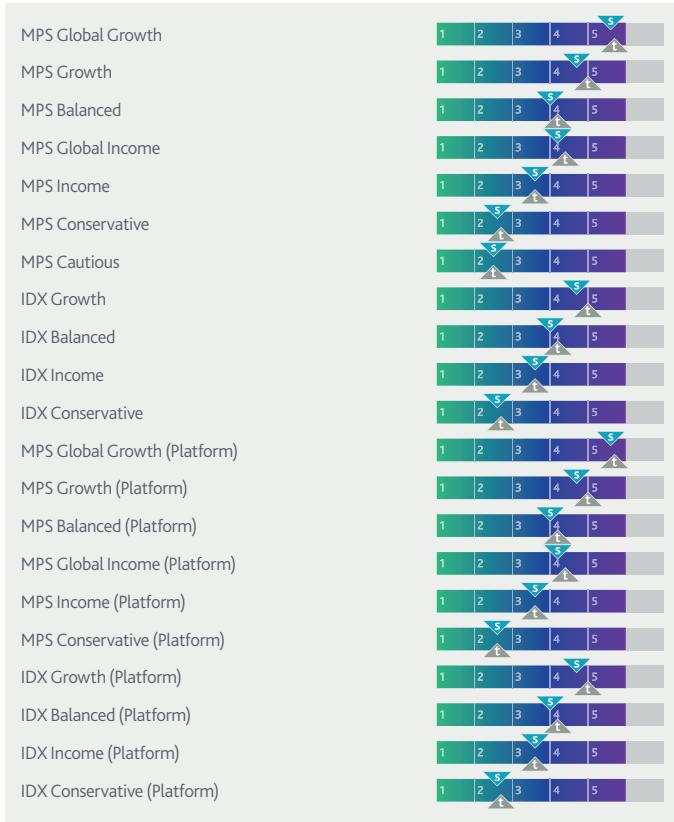
Premier Miton

INVESTORS

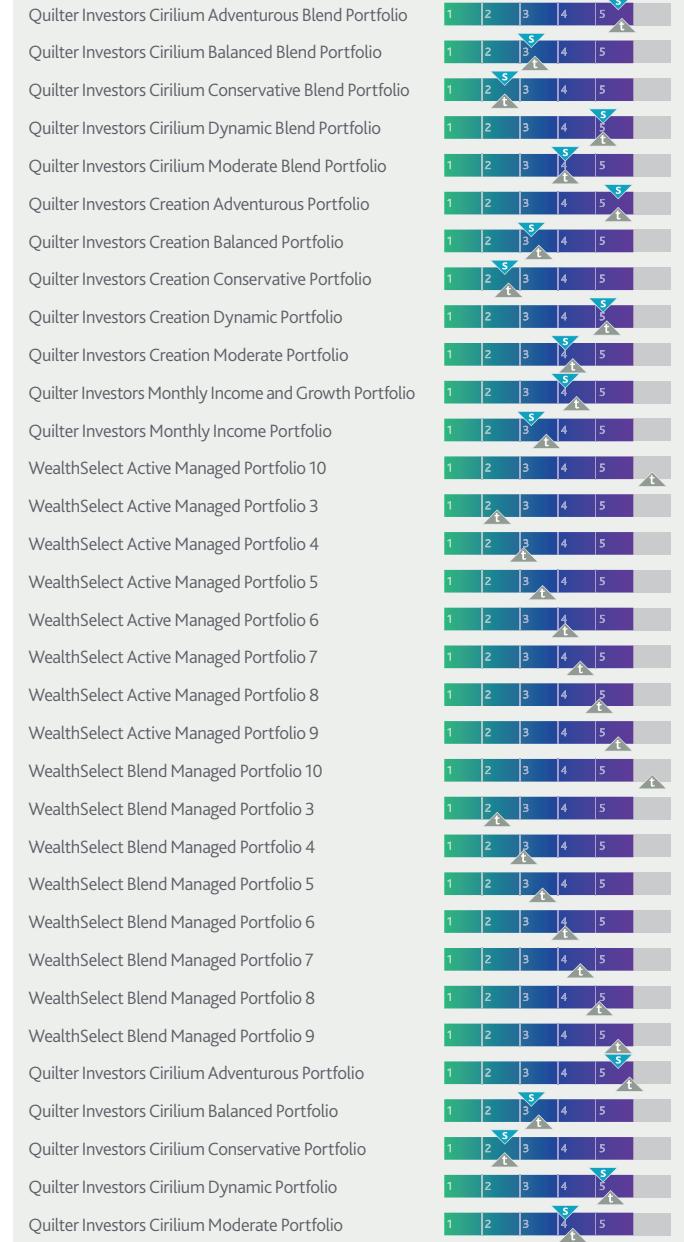




QUILTER CHEVIOT
INVESTMENT MANAGEMENT



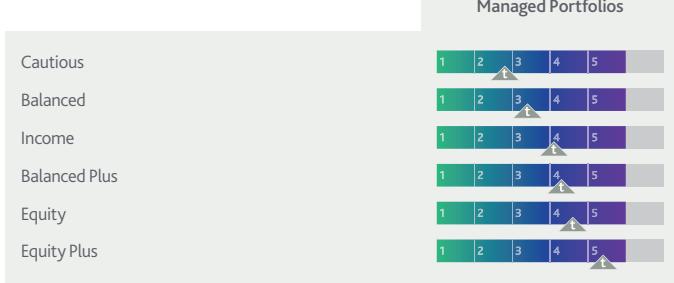
Quilter Investors



Rathbones
Look forward



Rathbones
Look forward



Rathbones
Look forward





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

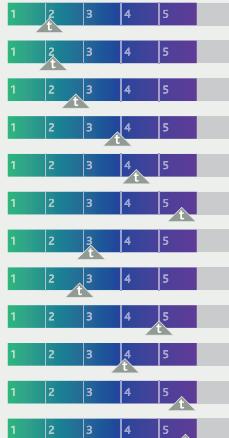
Royal London Sustainable World Trust

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



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 Active 2

RSMR Active 3

RSMR Active 4

RSMR Active 5

RSMR Active 6

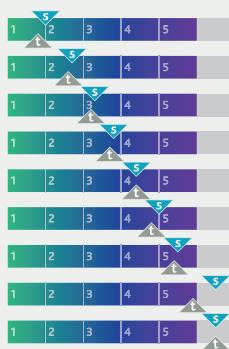
RSMR Active 7

RSMR Active 8

RSMR Active 9

RSMR Active 10

Active



Responsible

RSMR Responsible Cautious

RSMR Responsible Balanced

RSMR Responsible Dynamic



Cautious



Moderately Cautious



Balanced



Moderately Adventurous



Adventurous

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

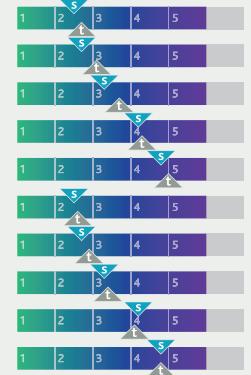

Russell Investments

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

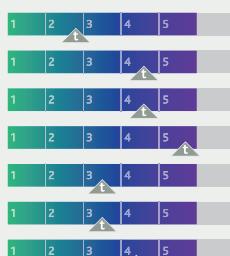
Sanlam Conservative Fund
 Sanlam Defensive Fund
 Sanlam Cautious Fund
 Sanlam Balanced Fund
 Sanlam Growth Fund
 Sanlam Active Conservative
 Sanlam Active Defensive
 Sanlam Active Cautious
 Sanlam Active Balanced
 Sanlam Active Growth


**SARASIN
& PARTNERS**

MPS 20
 MPS 40
 MPS 60
 MPS 80
 MPS 100
 Sarasin IE Multi Asset – Defensive
 Sarasin Multi Asset – Strategic
 Sarasin IE Multi Asset – 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 Tactical
 Schroder MM International
 Schroder Monthly Income Fund
 Schroder Dynamic Multi Asset
 Schroder Managed Balanced



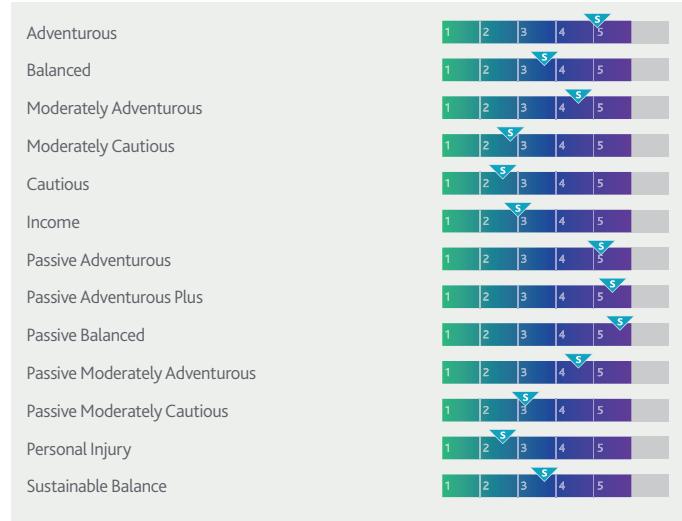
Access the Synaptic Risk Fact Sheets and the Synaptic Attitude to Risk Questionnaire by visiting www.synaptic.co.uk/research-tools/synaptic-risk



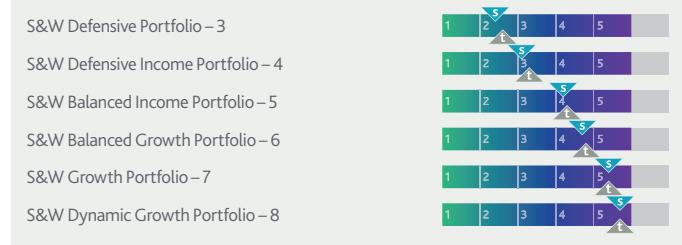
SCOTTISH WIDOWS



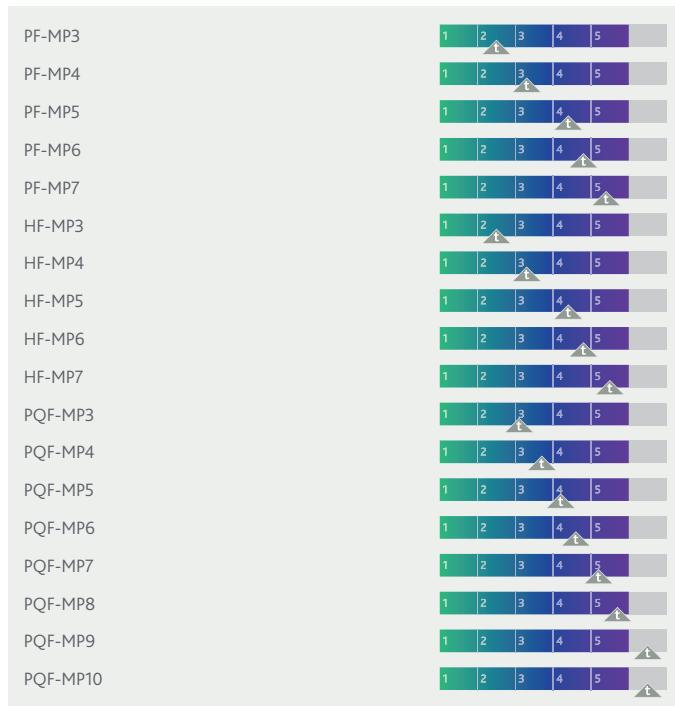
7iM



Smith & Williamson



TCF Investment



Cautious



Moderately Cautious



Balanced



Moderately Adventurous



Adventurous

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



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



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

(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.

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