



SYNAPTIC®
SOFTWARE

Q3 2020

Synaptic Risk Rating Tables

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





Risk and suitability

Suitability is the proof of alignment of the investment recommendation to the plan, and proof that the adviser is acting in the best interests of the client. COBS 9A.2 'Assessing suitability' reflects the requirement that 'When providing investment advice or portfolio management a firm must only recommend solutions which are suitable for the client and, in particular, in accordance with the client's risk tolerance and ability to bear losses'.

The Synaptic Risk Ratings proposition consists of:

1. The Attitude to Risk Questionnaire from market leaders A2R

This questionnaire has developed over the years in conjunction with Moody's Analytics, whose Asset Allocations are aligned with the responses and scoring within the questionnaire to ensure correct 'alignment of tools'.

2. Investment strategy provided by Moody's Analytics

Available in 1-5 or 1-10, the risk categories range through Cautious to Adventurous.

The 'Minimum gain' is the 'Value at Risk' metric that the Moody's model calculates, indicating the extent of losses that are to be expected in a bad year, defined as the worst year out of 20 year rolling term.

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.

Coming soon...

SYNAPTIC 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 recommendations in minutes, allowing you to serve more clients



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

How to access the Synaptic Risk ratings.

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

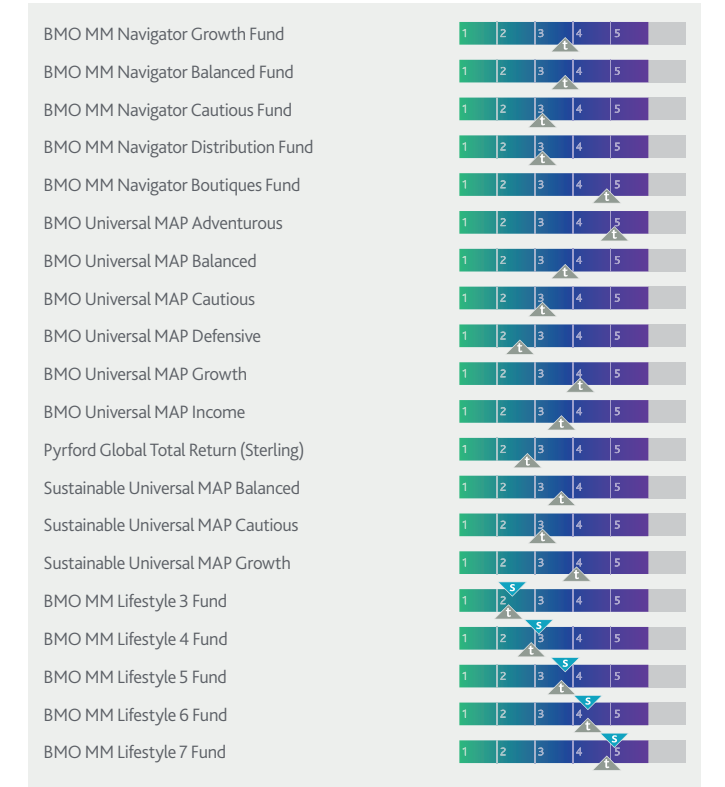
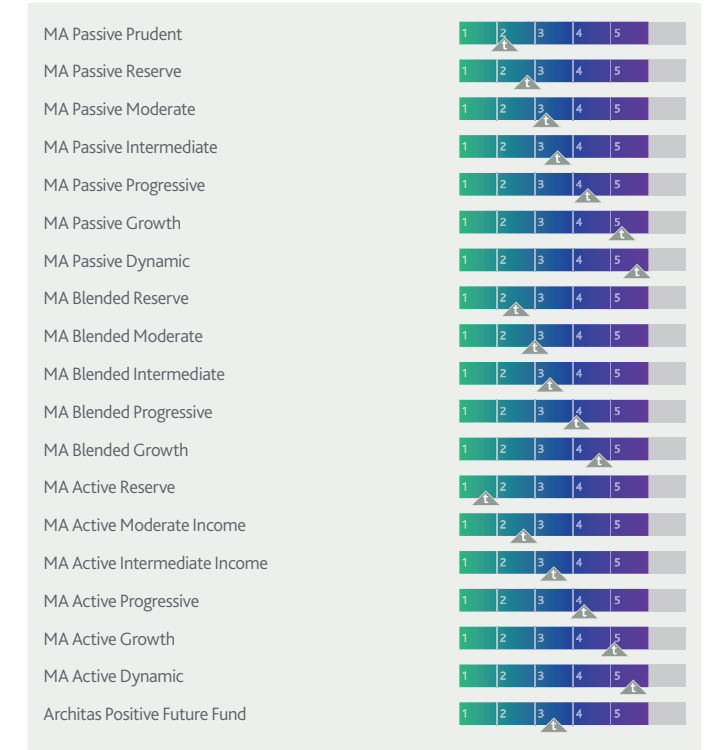
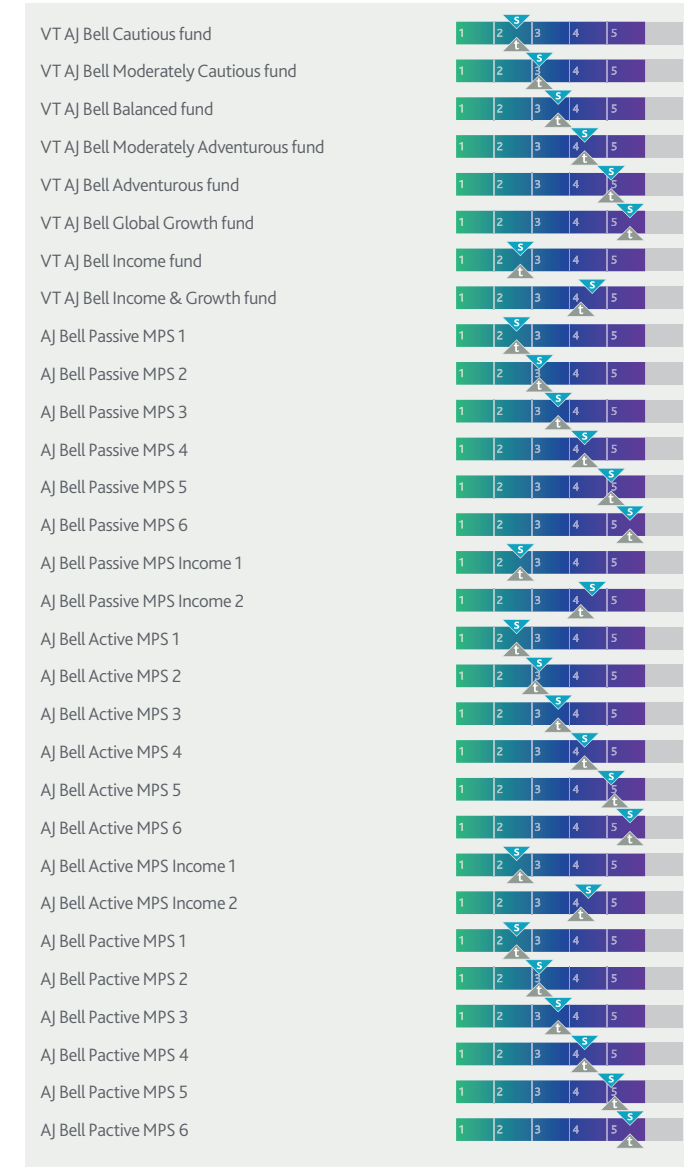
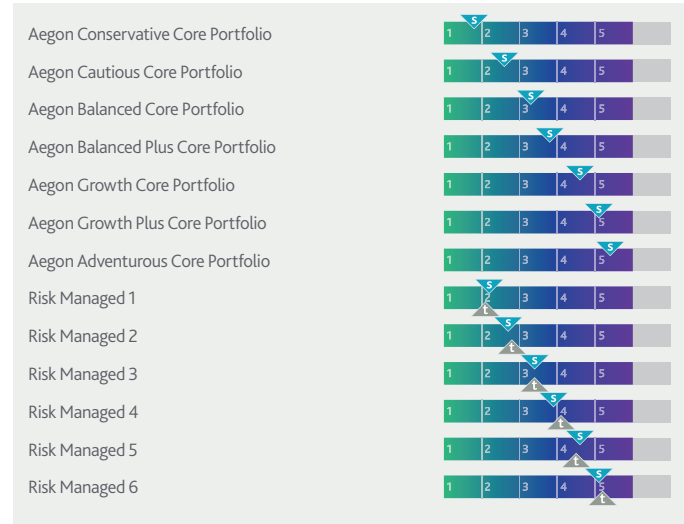
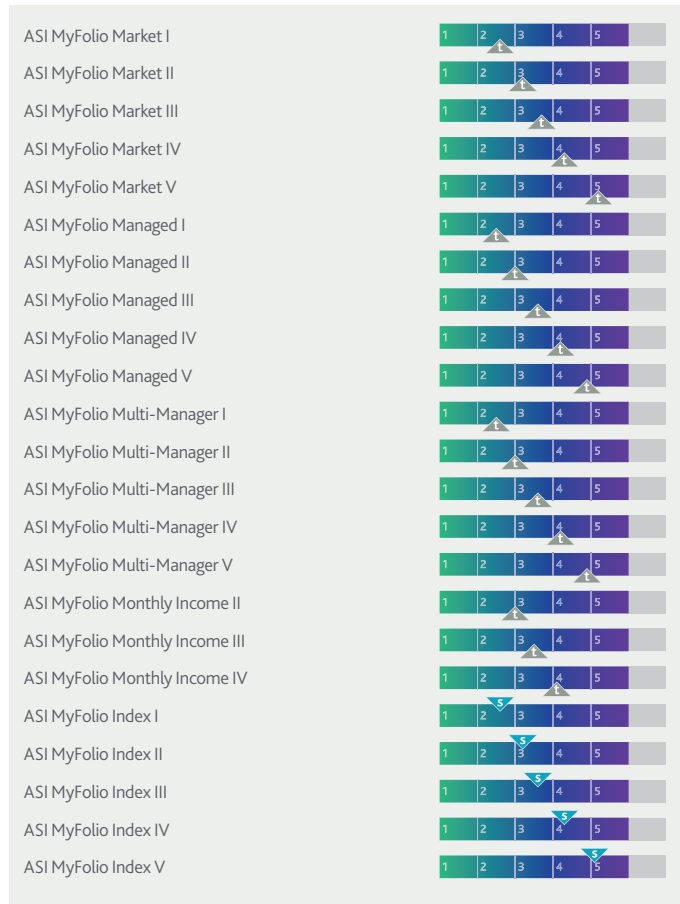
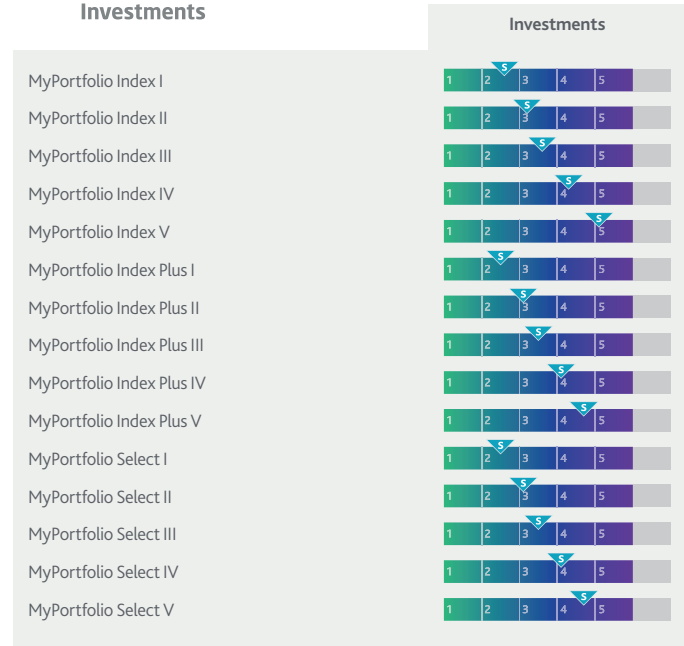
Synaptic provide the Risk Ratings at our cost, so advisory firms can access them for free. If used within the advice process it important to use the correct A2RAttitude to Risk Questionnaire. This is also available online for free.

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



Synaptic Risk Rating Service

Synaptic Risk Rating Tables | Q3 2020



Cautious

Moderately Cautious

Balanced

Moderately Adventurous

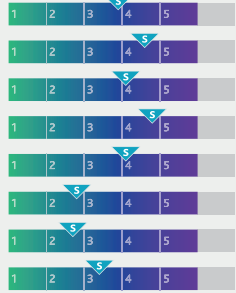
Adventurous

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



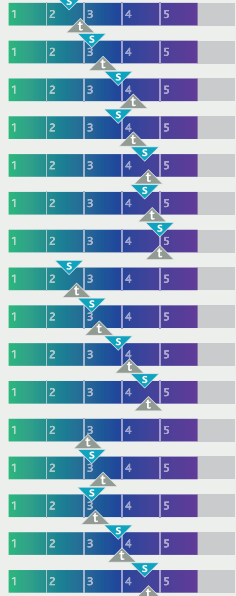
BNY MELLON
INVESTMENT MANAGEMENT

BNY Mellon Multi-Asset Diversified Return
BNY Mellon Multi-Asset Income
BNY Mellon Multi-Asset Balanced
BNY Mellon Multi-Asset Growth
BNY Mellon Multi-Asset Global Balanced
BNY Mellon Global Dynamic Bond
BNY Mellon Global Dynamic Bond Income
BNY Mellon Real Return

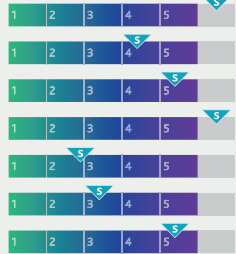


BROOKS MACDONALD

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
IFSL BM Defensive Capital
MPS Low Medium Risk (Passive)
MPS RIS Low Medium Risk
MPS RIS Medium Risk
MPS RIS Medium High Risk



FP Carmignac Emerging Markets
FP Carmignac Emerging Patrimoine
FP Carmignac European Leaders
FP Carmignac Emerging Discovery
FP Carmignac Unconstrained Global Bond
FP Carmignac Patrimoine
FP Carmignac Global Equity Compounds



Synaptic

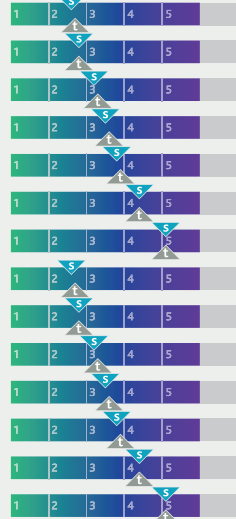
Risk Rating

Service



BREWIN DOLPHIN

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



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 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 Diversified Monthly Income

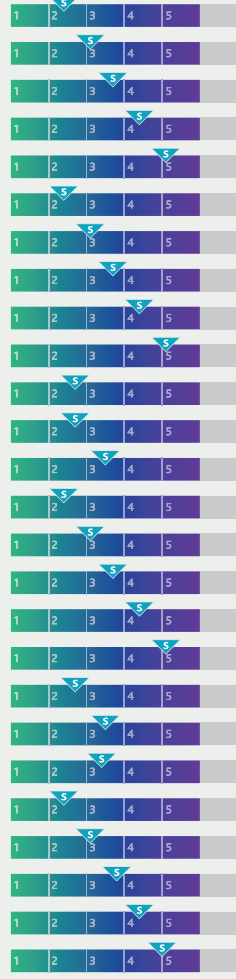
Canlife Index Portfolio 3

Canlife Index Portfolio 4

Canlife Index Portfolio 5

Canlife Index Portfolio 6

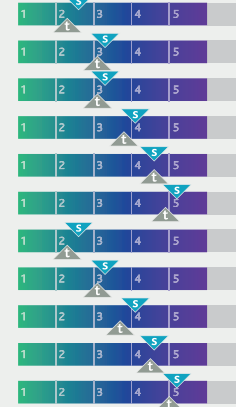
Canlife Index Portfolio 7



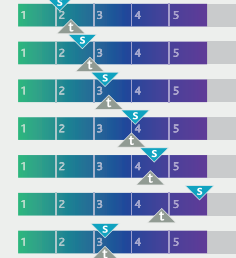
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Cazenove Cautious Portfolio
Cazenove Balanced Portfolio
Cazenove Balanced Income Portfolio
Cazenove Growth Portfolio
Cazenove Aggressive Portfolio
Cazenove Equity Risk Portfolio
Cazenove Cautious Active/Passive Portfolio
Cazenove Balanced Active/Passive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



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



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



Part of the Brooks Macdonald Group

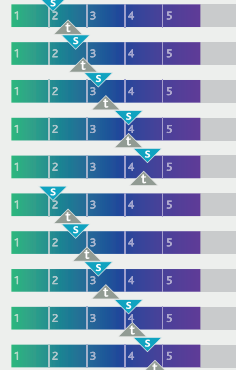
SVS Cornelian Cautious Fund
SVS Cornelian Managed Growth Fund
SVS Cornelian Managed Income Fund
SVS Cornelian Growth Fund



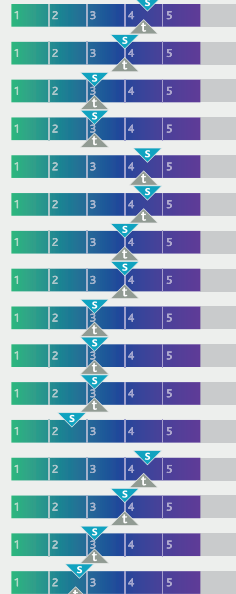
Dynamic Passive 1
Dynamic Passive 2
Dynamic Passive 3
Dynamic Passive 4
Dynamic Passive 5



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



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



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



Synaptic Risk Rating Service

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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 2 Medium Term	
FEI Responsibly Managed Risk Level 3 Medium Term	
FEI Responsibly Managed Risk Level 4 Medium Term	
Income	
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	

Fidelity International

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	
Multi Asset Income	
Multi Asset Balanced Income	
Multi Asset Income & Growth	

HSBC Global Asset Management

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

Funds	
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 High Income Fund (UK)	
Invesco High Yield Fund (UK)	
Invesco China Equity Fund (UK) (was Hong Kong and China)	
Invesco 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 UK Strategic Income 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)	

JUPITER Asset Management

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	

Invesco

MPS	
MPS 4 Income	
MPS 5 Income	
MPS 6 Income	
MPS 1 Growth	
MPS 2 Growth	
MPS 3 Growth	
MPS 4 Growth	
MPS 5 Growth	
MPS 6 Growth	
MPS 7 Growth	
MPS 8 Growth	
MPS 9 Growth	
MPS 10 Growth	
MPS 11 Growth	

Janus Henderson INVESTORS

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	

LIONTRUST

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	



Cautious

Moderately Cautious

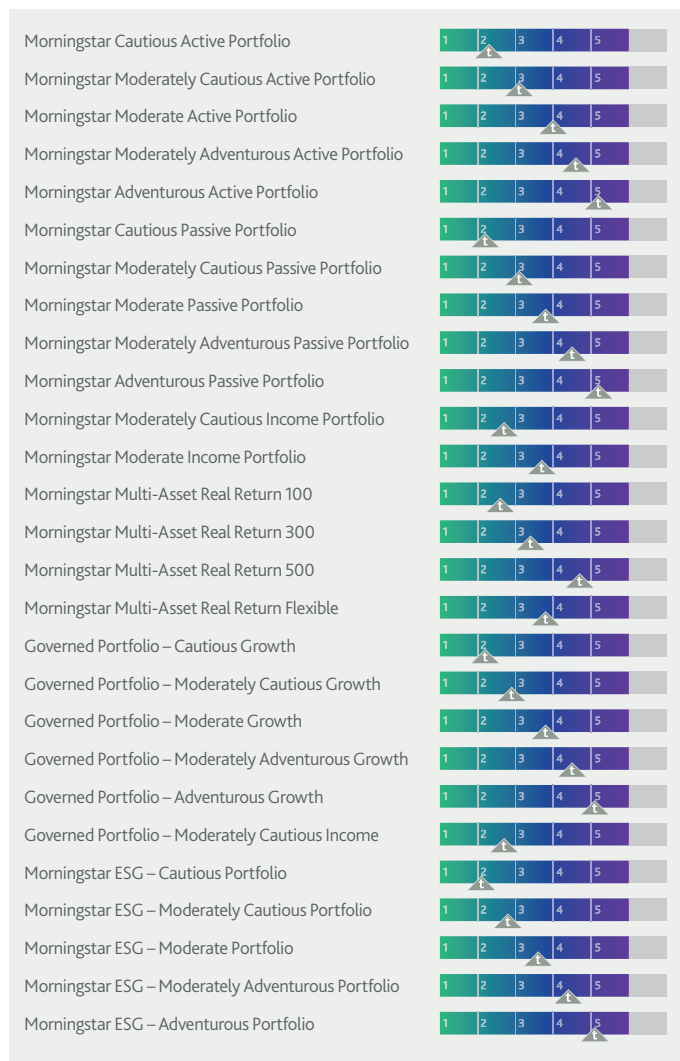
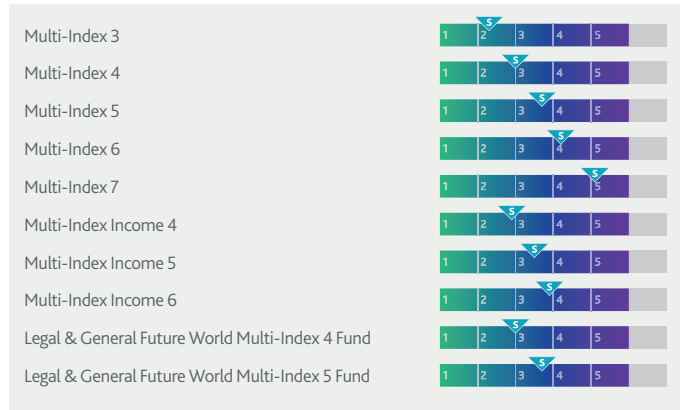
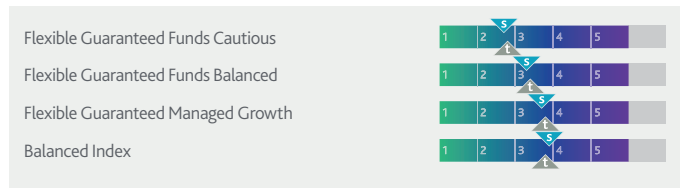
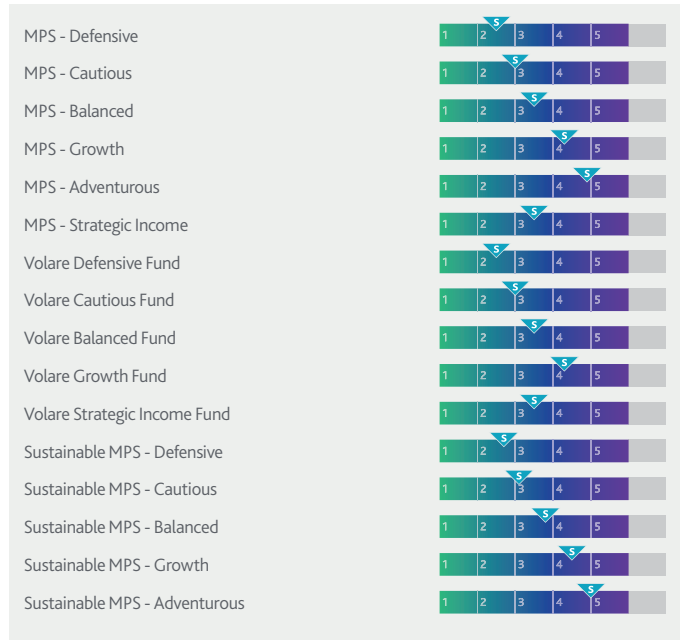
Balanced

Moderately Adventurous

Adventurous

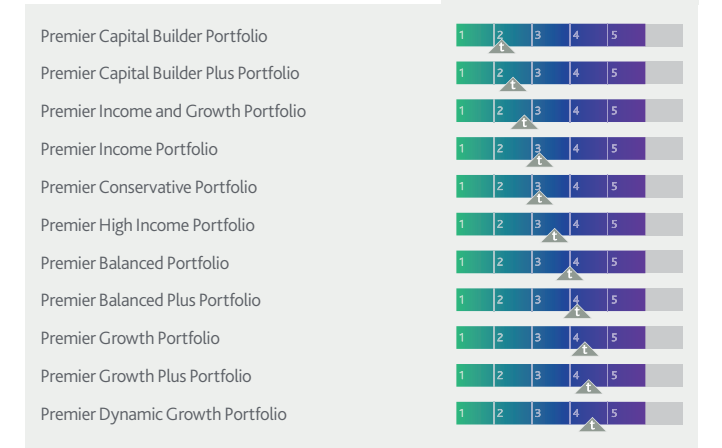
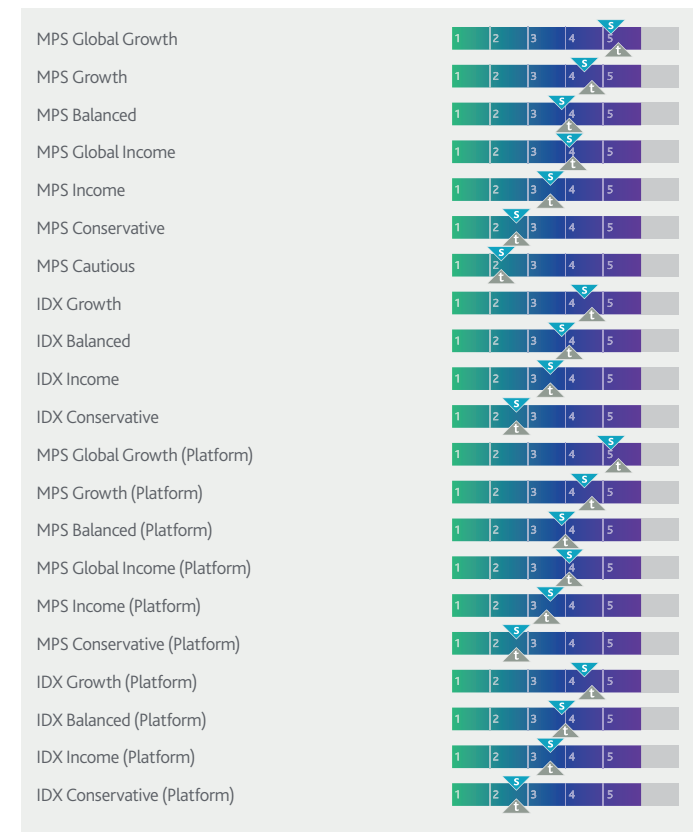
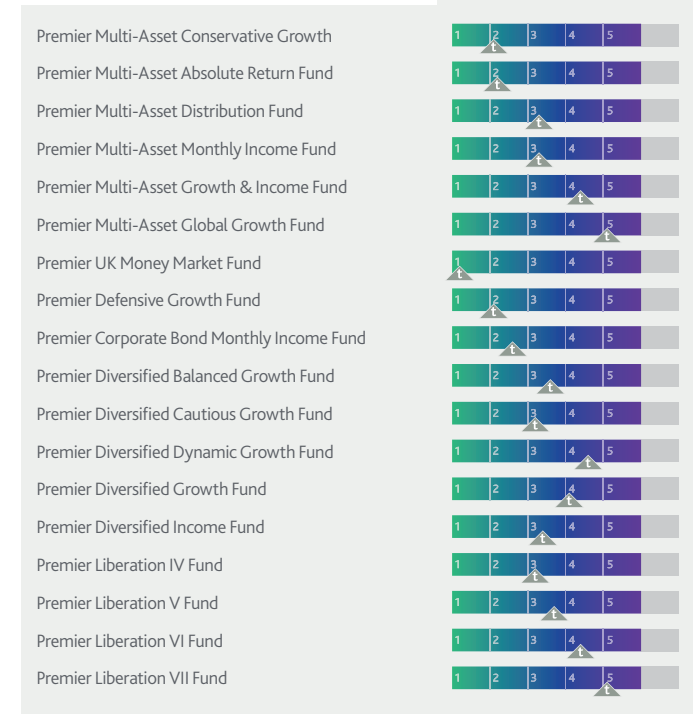
Synaptic Risk Rating based on following analysis: Strategic Asset Allocation Tactical Asset Allocation

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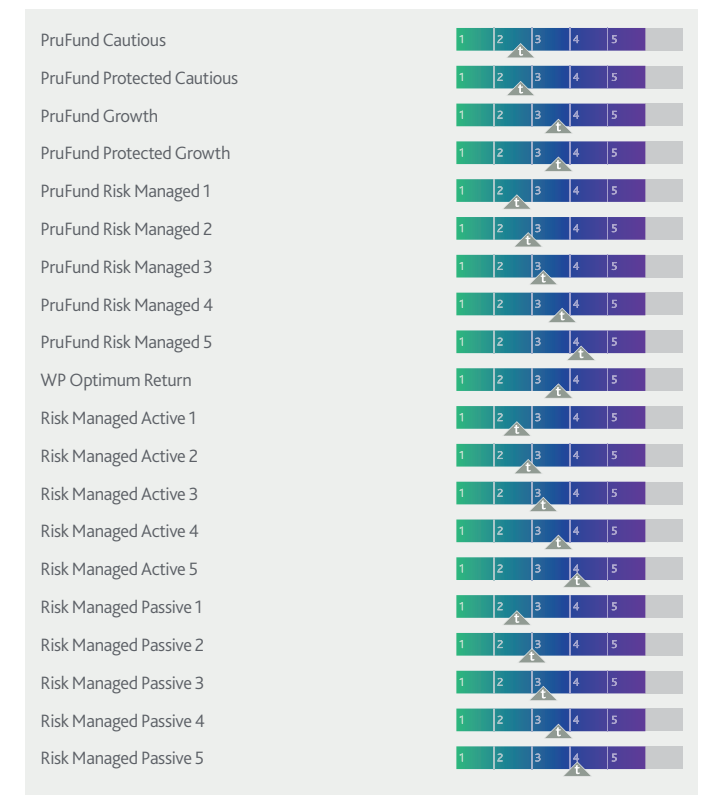


Synaptic Risk Rating Service

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PRUDENTIAL





Synaptic Risk Rating Service

Synaptic Risk Rating Tables | Q3 2020



Quilter Investors Cirilium Adventurous Blend Portfolio	1	2	3	4	5
Quilter Investors Cirilium Balanced Blend Portfolio	1	2	3	4	5
Quilter Investors Cirilium Conservative Blend Portfolio	1	2	3	4	5
Quilter Investors Cirilium Dynamic Blend Portfolio	1	2	3	4	5
Quilter Investors Cirilium Moderate Blend Portfolio	1	2	3	4	5
Quilter Investors Creation Adventurous Portfolio	1	2	3	4	5
Quilter Investors Creation Balanced Portfolio	1	2	3	4	5
Quilter Investors Creation Conservative Portfolio	1	2	3	4	5
Quilter Investors Creation Dynamic Portfolio	1	2	3	4	5
Quilter Investors Creation Moderate Portfolio	1	2	3	4	5
Quilter Investors Monthly Income and Growth Portfolio	1	2	3	4	5
Quilter Investors Monthly Income Portfolio	1	2	3	4	5
WealthSelect Active Managed Portfolio 10	1	2	3	4	5
WealthSelect Active Managed Portfolio 3	1	2	3	4	5
WealthSelect Active Managed Portfolio 4	1	2	3	4	5
WealthSelect Active Managed Portfolio 5	1	2	3	4	5
WealthSelect Active Managed Portfolio 6	1	2	3	4	5
WealthSelect Active Managed Portfolio 7	1	2	3	4	5
WealthSelect Active Managed Portfolio 8	1	2	3	4	5
WealthSelect Active Managed Portfolio 9	1	2	3	4	5
WealthSelect Blend Managed Portfolio 10	1	2	3	4	5
WealthSelect Blend Managed Portfolio 3	1	2	3	4	5
WealthSelect Blend Managed Portfolio 4	1	2	3	4	5
WealthSelect Blend Managed Portfolio 5	1	2	3	4	5
WealthSelect Blend Managed Portfolio 6	1	2	3	4	5
WealthSelect Blend Managed Portfolio 7	1	2	3	4	5
WealthSelect Blend Managed Portfolio 8	1	2	3	4	5
WealthSelect Blend Managed Portfolio 9	1	2	3	4	5
Quilter Investors Cirilium Adventurous Portfolio	1	2	3	4	5
Quilter Investors Cirilium Balanced Portfolio	1	2	3	4	5
Quilter Investors Cirilium Conservative Portfolio	1	2	3	4	5
Quilter Investors Cirilium Dynamic Portfolio	1	2	3	4	5
Quilter Investors Cirilium Moderate Portfolio	1	2	3	4	5
Quilter Investors Generation CPI+ 3 Portfolio	1	2	3	4	5



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



Multi Asset					
RMAP Total Return	1	2	3	4	5
RMAP Strategic Growth	1	2	3	4	5
RMAP Enhanced Growth	1	2	3	4	5
RMAP Strategic Income	1	2	3	4	5
RMAP Defensive Growth	1	2	3	4	5
RMAP Dynamic Growth	1	2	3	4	5



Governed Portfolios					
RL Governed Portfolio 1 (I)	1	2	3	4	5
RL Governed Portfolio 2	1	2	3	4	5
RL Governed Portfolio 3 (S)	1	2	3	4	5
RL Governed Portfolio 4 (I)	1	2	3	4	5
RL Governed Portfolio 5	1	2	3	4	5
RL Governed Portfolio 6 (S)	1	2	3	4	5
RL Governed Portfolio 7 (I)	1	2	3	4	5
RL Governed Portfolio 8	1	2	3	4	5
RL Governed Portfolio 9 (S)	1	2	3	4	5
RL GRIP 1	1	2	3	4	5
RL GRIP 2	1	2	3	4	5
RL GRIP 3	1	2	3	4	5
RL GRIP 4	1	2	3	4	5
RL GRIP 5	1	2	3	4	5



Managed Portfolios					
Cautious	1	2	3	4	5
Balanced	1	2	3	4	5
Income	1	2	3	4	5
Balanced Plus	1	2	3	4	5
Equity	1	2	3	4	5
Equity Plus	1	2	3	4	5



Global Multi Asset Portfolios					
RL GMAP Conservative	1	2	3	4	5
RL GMAP Defensive	1	2	3	4	5
RL GMAP Balanced	1	2	3	4	5
RL GMAP Growth	1	2	3	4	5
RL GMAP Adventurous	1	2	3	4	5
RL GMAP Dynamic	1	2	3	4	5
Royal London Sustainable Managed Growth Trust	1	2	3	4	5
Royal London Sustainable Managed Income Trust	1	2	3	4	5
Royal London Sustainable World Trust	1	2	3	4	5
Royal London Sustainable Diversified Trust	1	2	3	4	5
Royal London Sustainable Leaders Trust	1	2	3	4	5



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



Active					
RSMR Active 2	1	2	3	4	5
RSMR Active 3	1	2	3	4	5
RSMR Active 4	1	2	3	4	5
RSMR Active 5	1	2	3	4	5
RSMR Active 6	1	2	3	4	5
RSMR Active 7	1	2	3	4	5
RSMR Active 8	1	2	3	4	5
RSMR Active 9	1	2	3	4	5
RSMR Active 10	1	2	3	4	5



Rfolio					
RSMR Rfolio Defensive	1	2	3	4	5
RSMR Rfolio Cautious	1	2	3	4	5
RSMR Rfolio Prudent	1	2	3	4	5
RSMR Rfolio Balanced	1	2	3	4	5
RSMR Rfolio Growth	1	2	3	4	5
RSMR Rfolio Dynamic	1	2	3	4	5
RSMR Rfolio Adventurous	1	2	3	4	5
RSMR Rfolio Income	1	2	3	4	5
RSMR Rfolio SRI Cautious	1	2	3	4	5
RSMR Rfolio SRI Balanced	1	2	3	4	5
RSMR Rfolio SRI Dynamic	1	2	3	4	5



Cautious

Moderately Cautious

Balanced

Moderately Adventurous

Adventurous

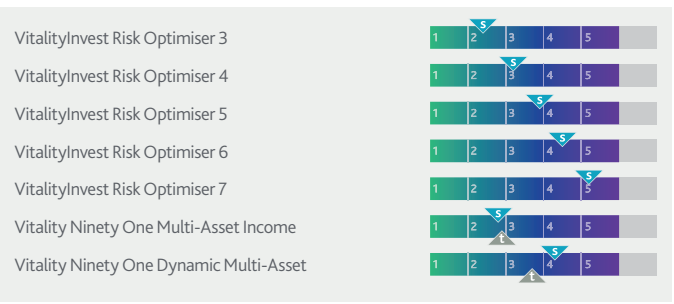
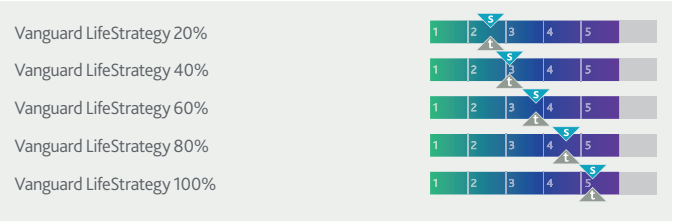
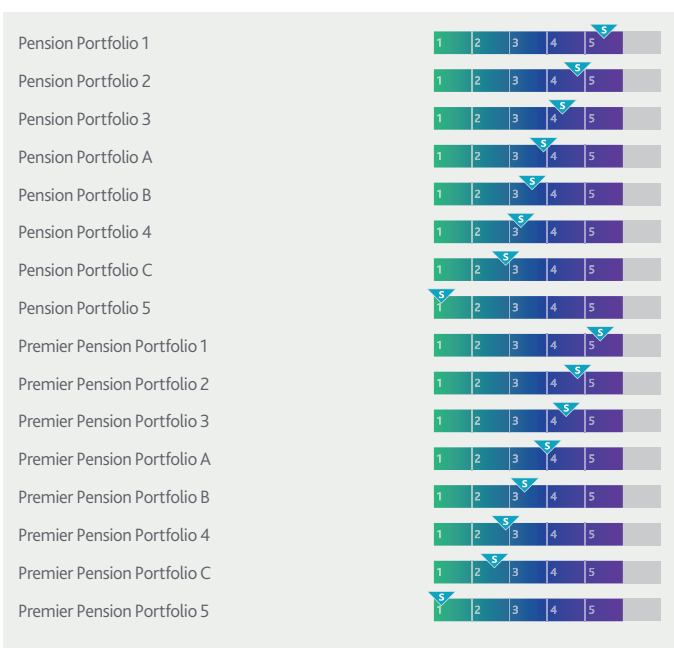
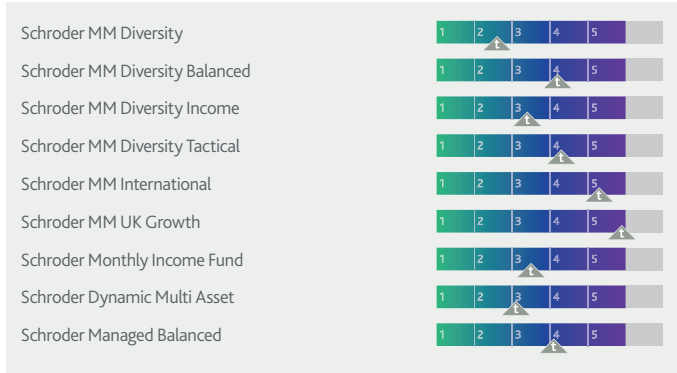
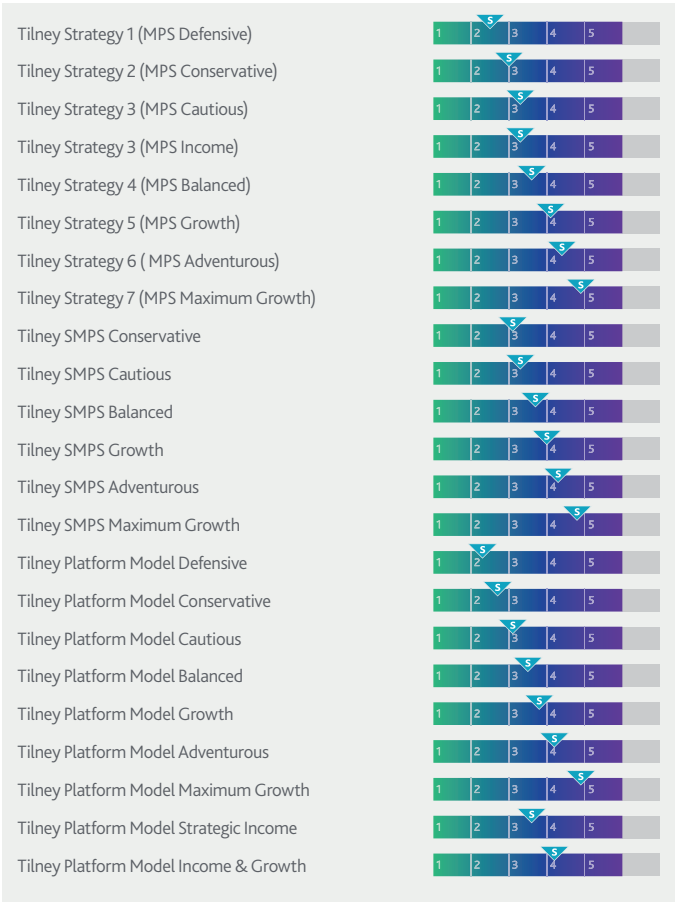
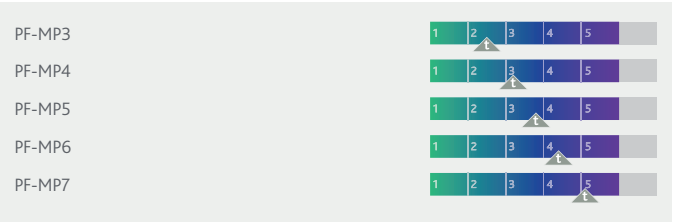
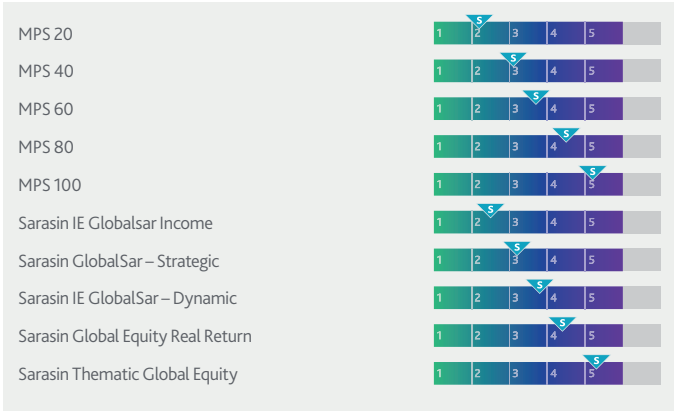
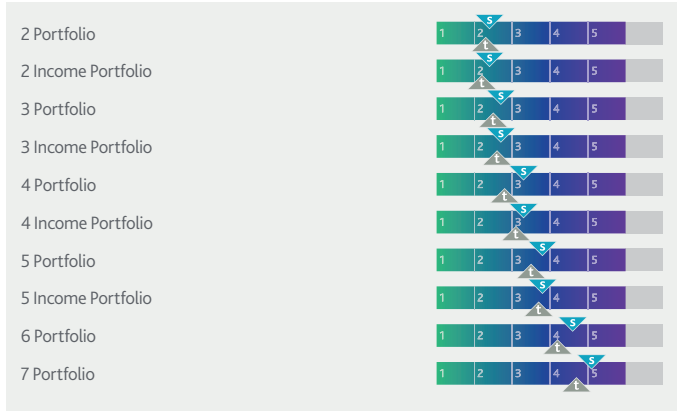
Synaptic Risk Rating based on following analysis: Strategic Asset Allocation Tactical Asset Allocation

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

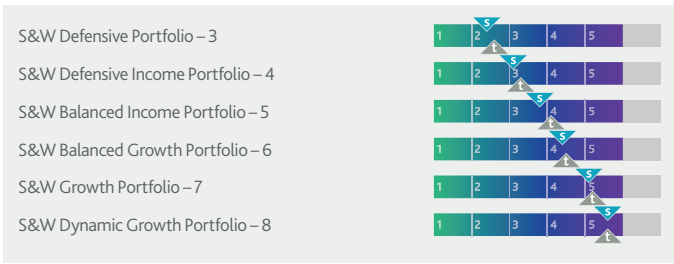
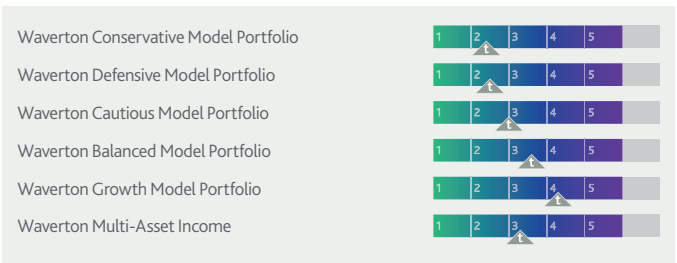


Synaptic Risk Rating Service

Synaptic Risk Rating Tables | Q3 2020



WAVERTON INVESTMENT MANAGEMENT



(s) These portfolios were constructed with short investment timelines (5 year) in mind.
(l) These portfolios were constructed with longer investment timelines (15 year) in mind. Otherwise Synaptic Risk Ratings assume a 10 year investment horizon. You should consult Royal London directly for further information before recommending.
About the service: Synaptic Risk Ratings are worked out by analysing the underlying asset classes within the fund or portfolio. Synaptic Software have requested asset allocation information from participating providers in a specific format aligned to the risk framework of the system. These asset classes are used by the model to determine the risk rating, a process that may result in a level of approximation though in most cases this will be insignificant. It is also possible that certain asset classes may not be represented exactly in the manner that providers would prefer.
Reasonable endeavours are made to provide accuracy and consistency, however neither participating providers nor Synaptic Software can be held responsible for any errors or omissions. No recommendation should be made solely on the basis of the Synaptic Risk Ratings, and additional research should be undertaken for any case. This service is intended for use by investment professionals only.

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