



**SYNAPTIC  
RISK**

# Synaptic Risk Rating Service



Cautious

Moderately Cautious

Balanced

Moderately Adventurous

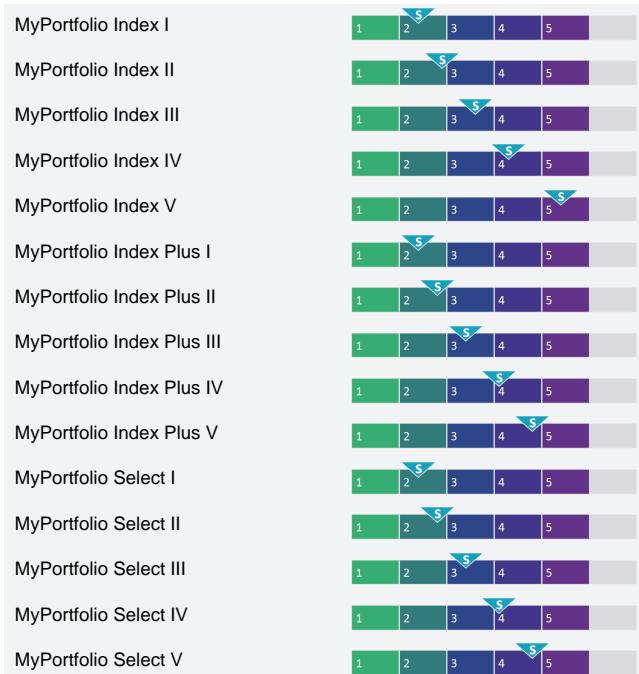
Adventurous

Synaptic Risk Rating based on following analysis:

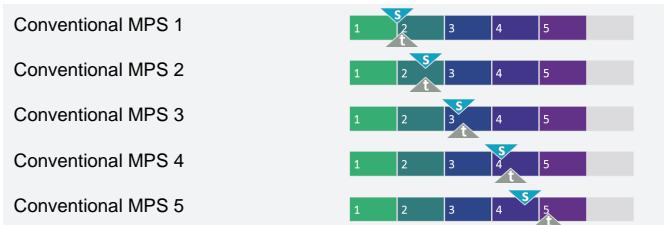
Strategic Asset Allocation

Tactical Asset Allocation

**Aberdeen Standard Investments**



**Aberdeen Standard Capital**



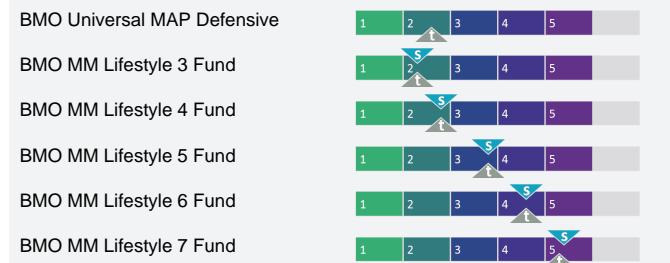
**AVIVA INVESTORS**

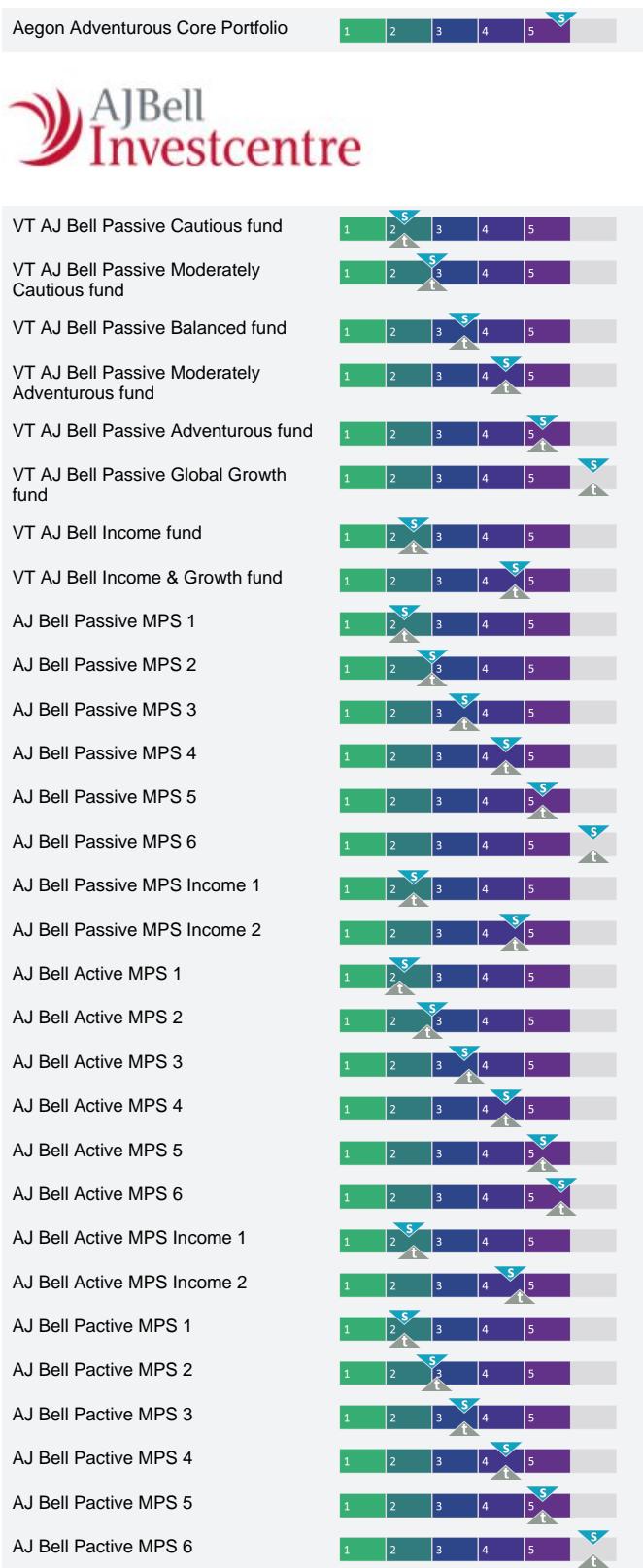


**AEGON**

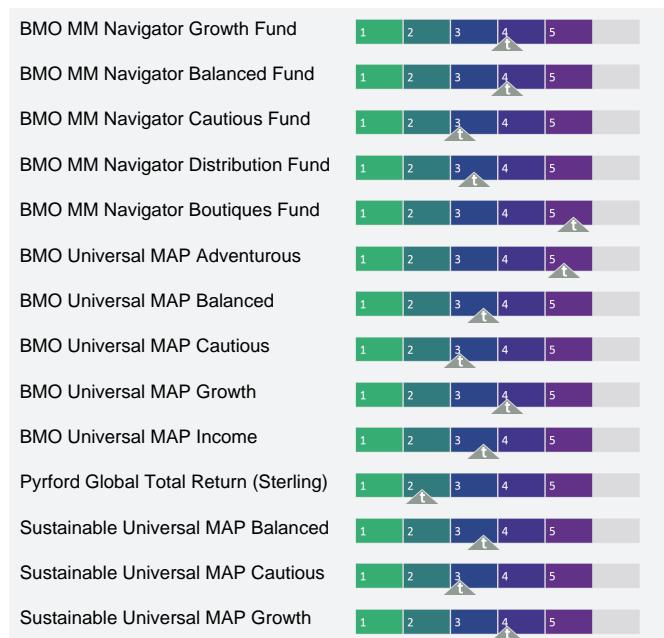
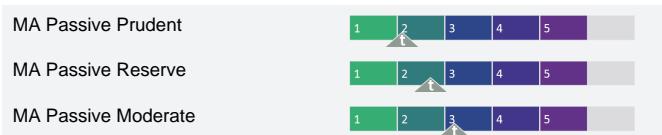


**BMO Global Asset Management**





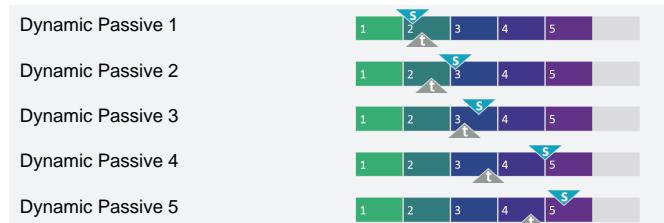
# architas



Cazenove  
Capital



# CHARLES STANLEY





**BNY MELLON**  
INVESTMENT MANAGEMENT



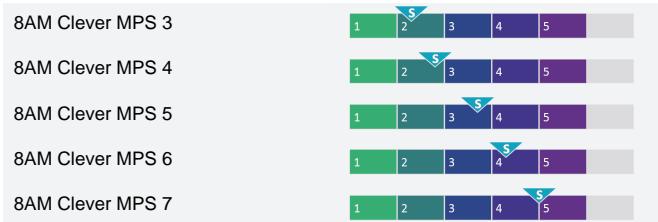
**BREWIN DOLPHIN**

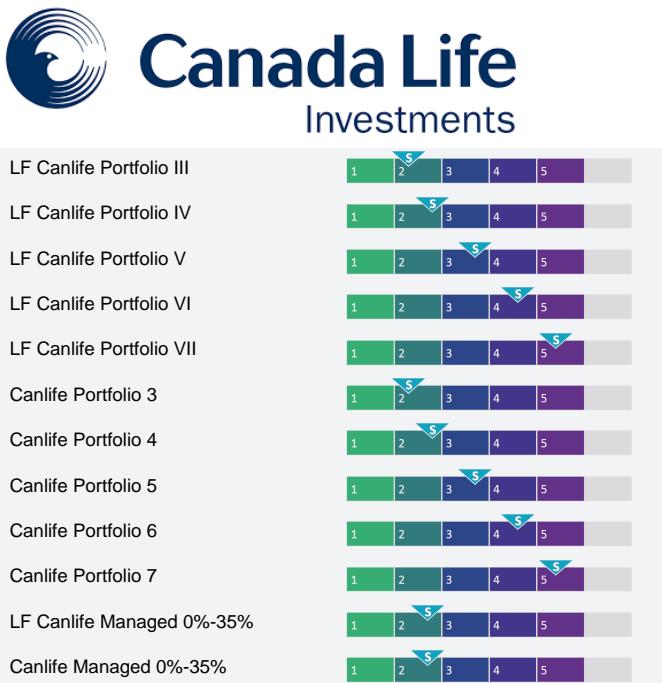
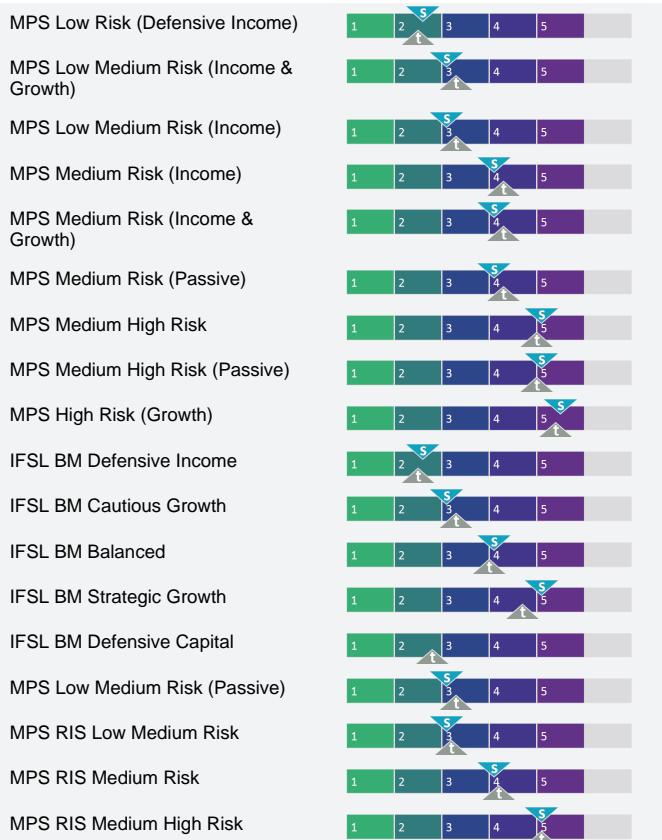
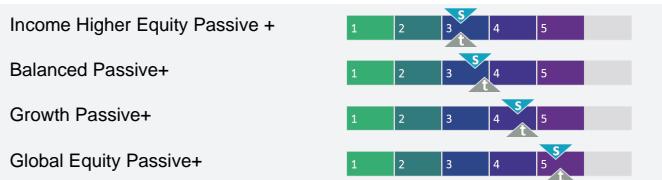


# CHARLES STANLEY

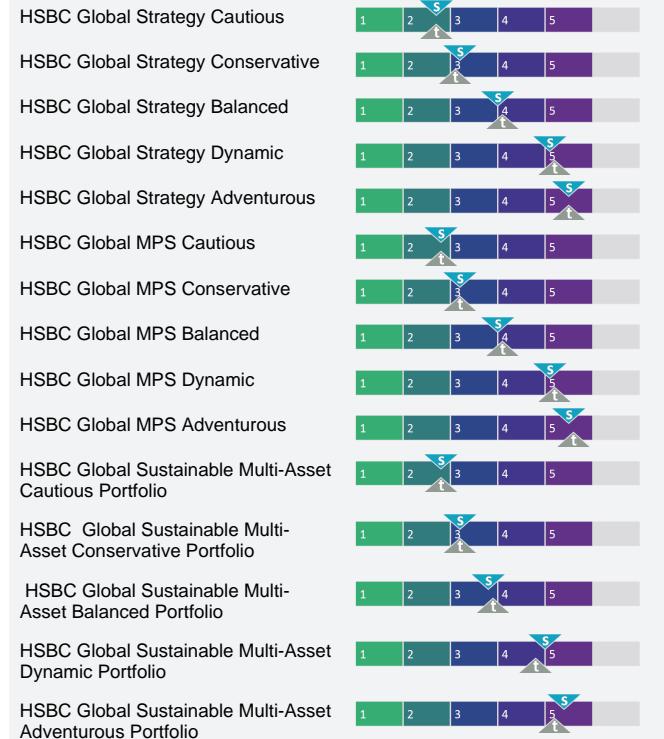


# Clever MPS



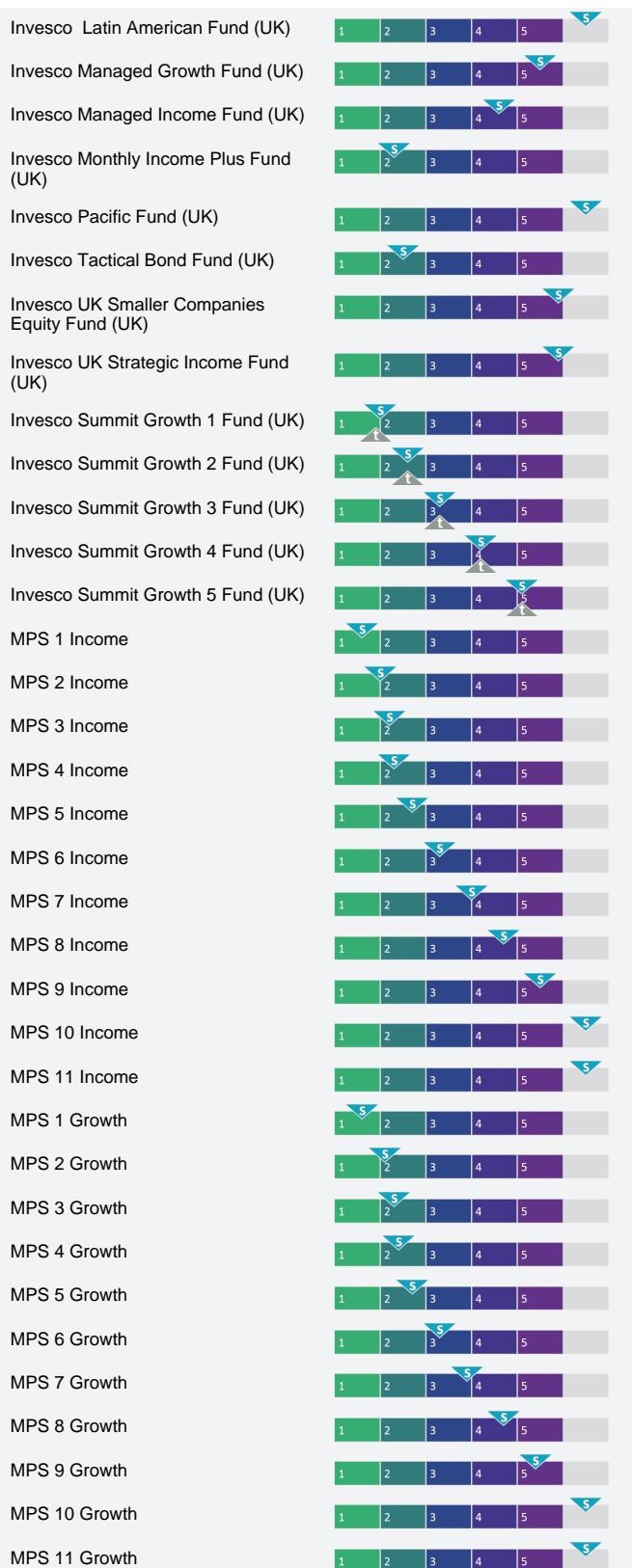


**Asset Management**





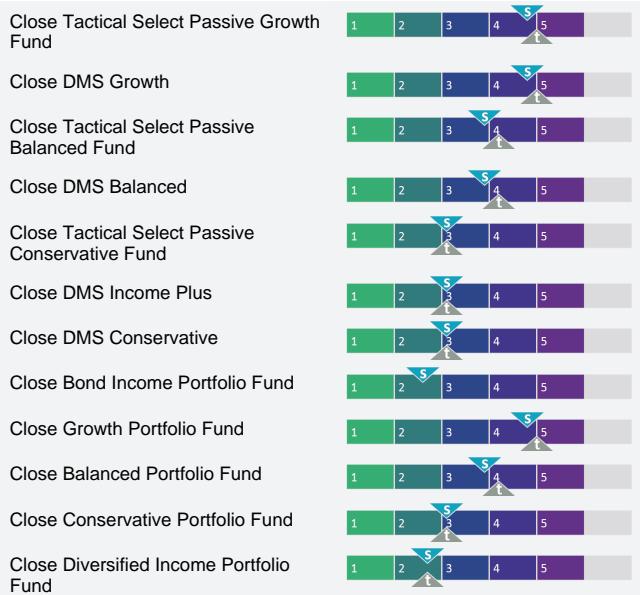
# CHARLES STANLEY



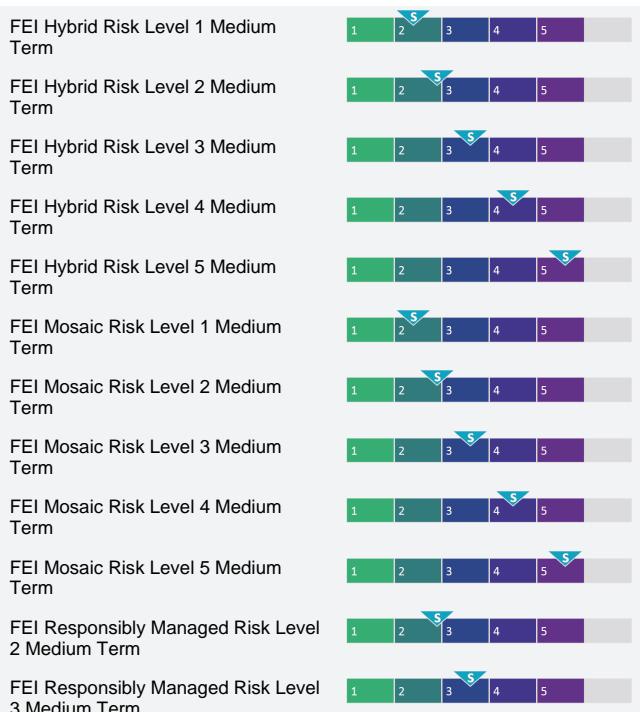
# Janus Henderson

INVESTORS

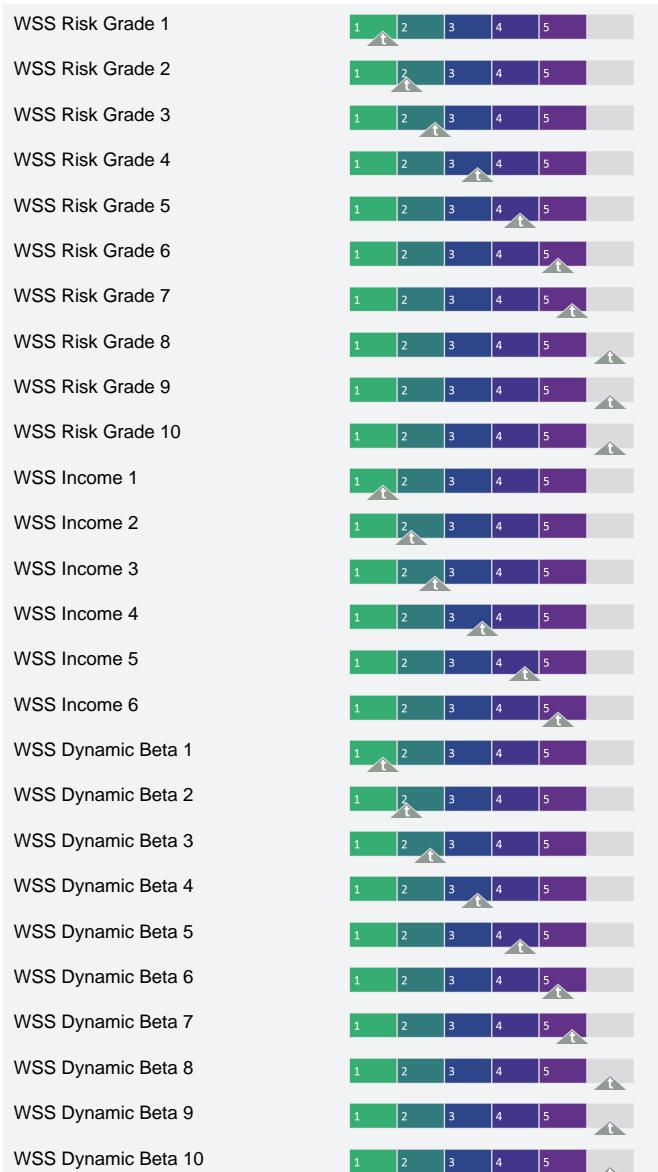


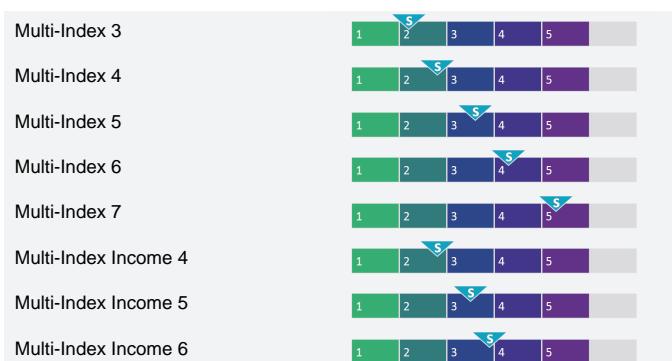
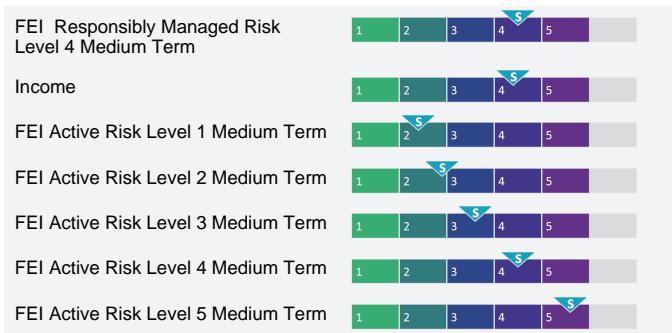


FE Investments



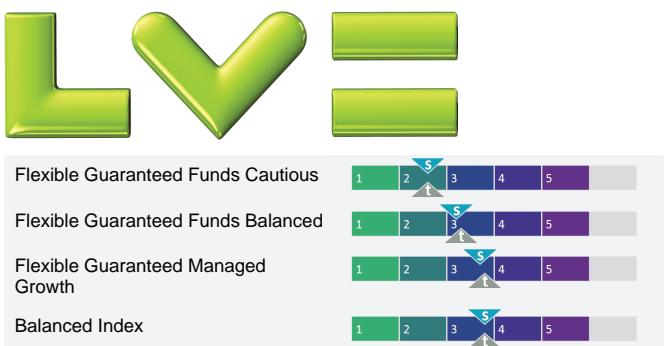
LIONTRUST

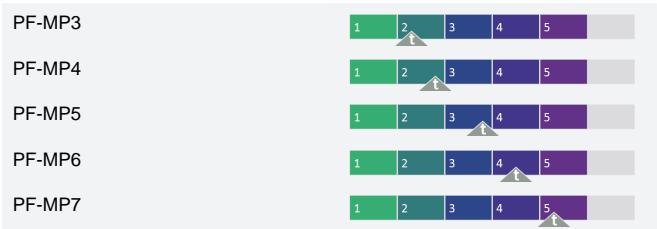




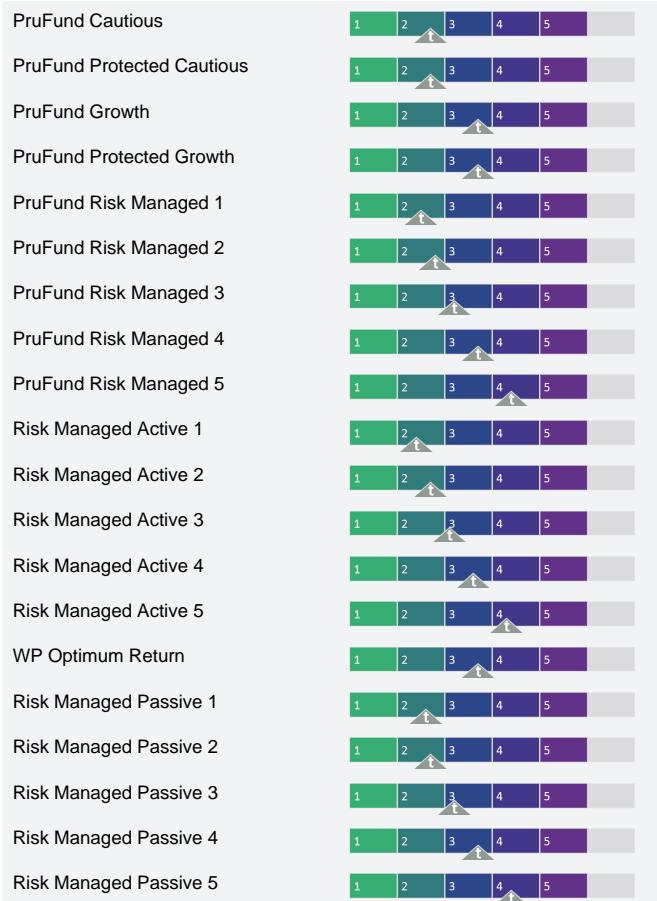
Previously Investec  
Asset Management



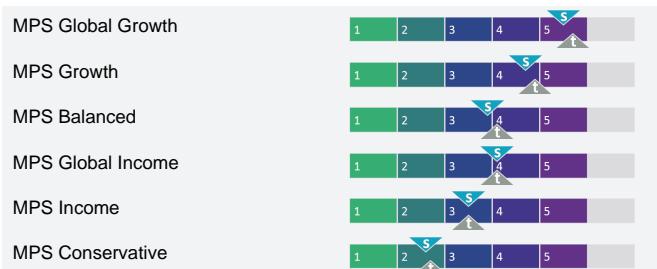




# PRUDENTIAL



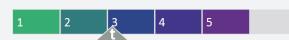
QUILTER CHEVIOT  
INVESTMENT MANAGEMENT



Single Strategy - Premier Diversified Income Fund



Risk Targeted Solutions - Premier Liberation IV Fund



Risk Targeted Solutions - Premier Liberation V Fund



Risk Targeted Solutions - Premier Liberation VI Fund

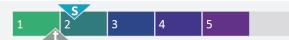


Risk Targeted Solutions - Premier Liberation VII Fund

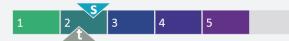


**Rathbones**  
Look forward

Strategy 1



Strategy 2



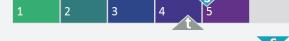
Strategy 3



Strategy 4



Strategy 5

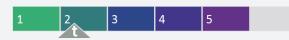


Strategy 6

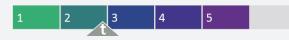


**Rathbones**  
Look forward

RMAP Total Return



RMAP Defensive Growth



RMAP Strategic Income



RMAP Strategic Growth



RMAP Dynamic Growth

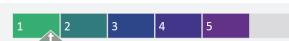


RMAP Enhanced Growth



ROYAL LONDON

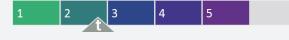
RL GMAP Conservative



RL GMAP Defensive



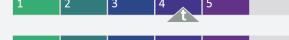
RL GMAP Balanced



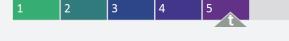
RL GMAP Growth



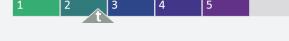
RL GMAP Adventurous



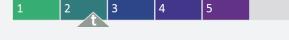
RL GMAP Dynamic



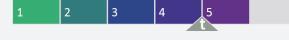
Royal London Sustainable Managed Growth Trust



Royal London Sustainable Managed Income Trust



Royal London Sustainable World Trust

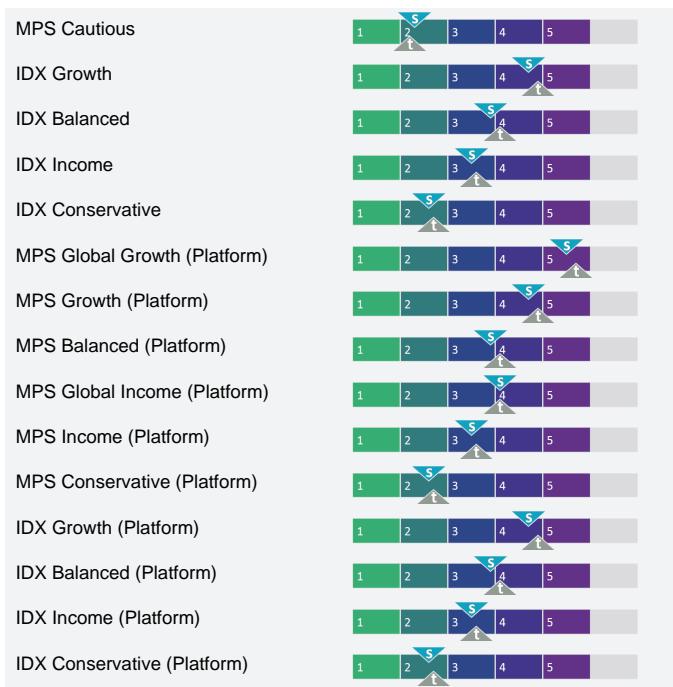


Royal London Sustainable Diversified Trust

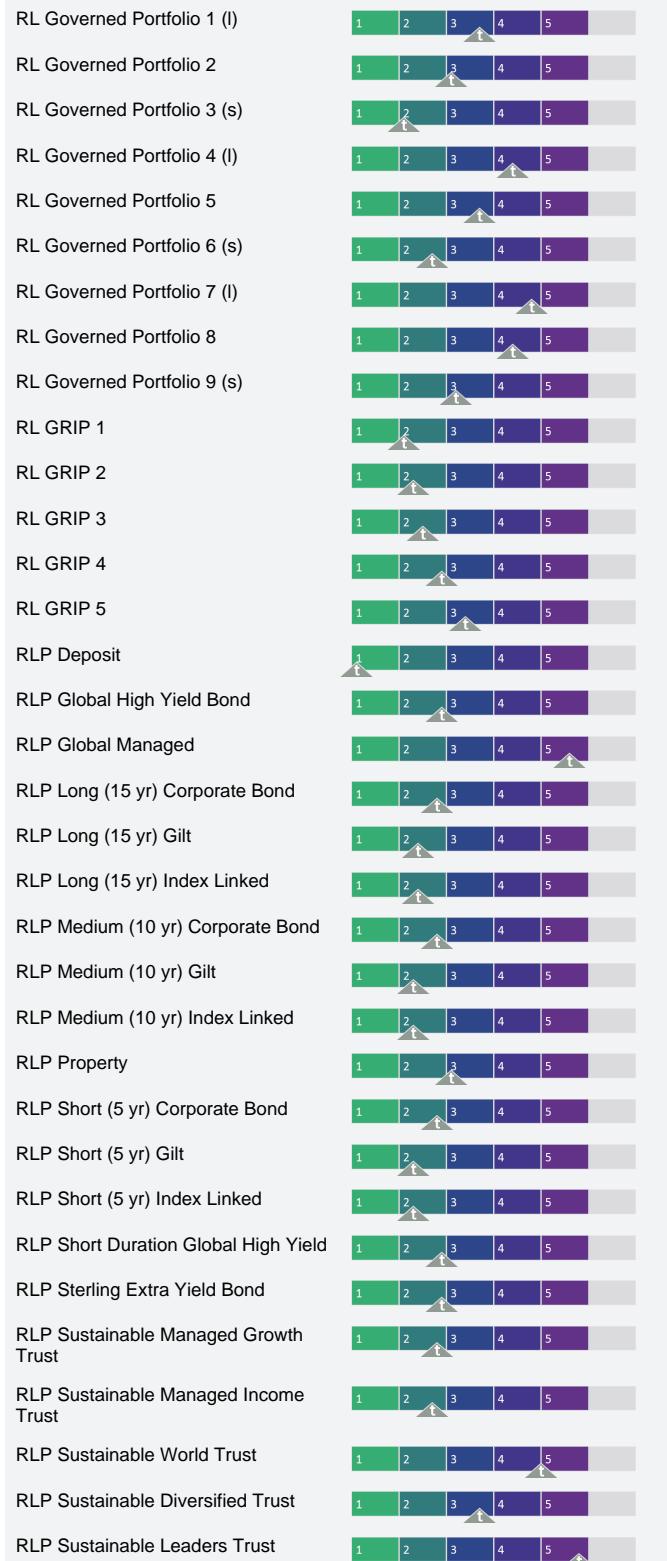
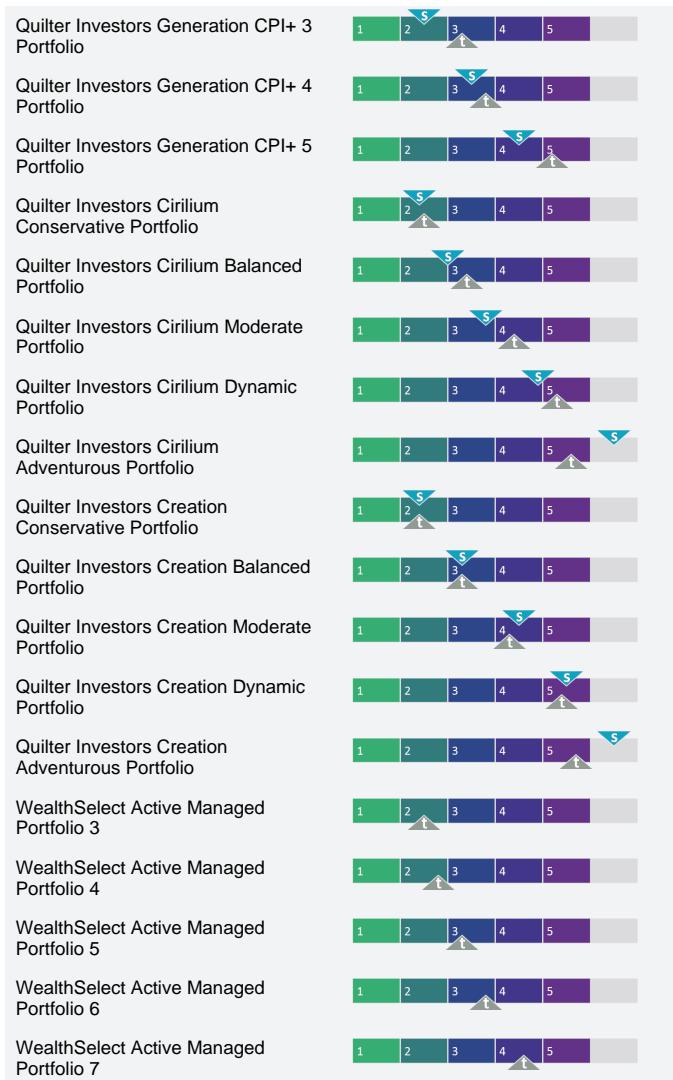


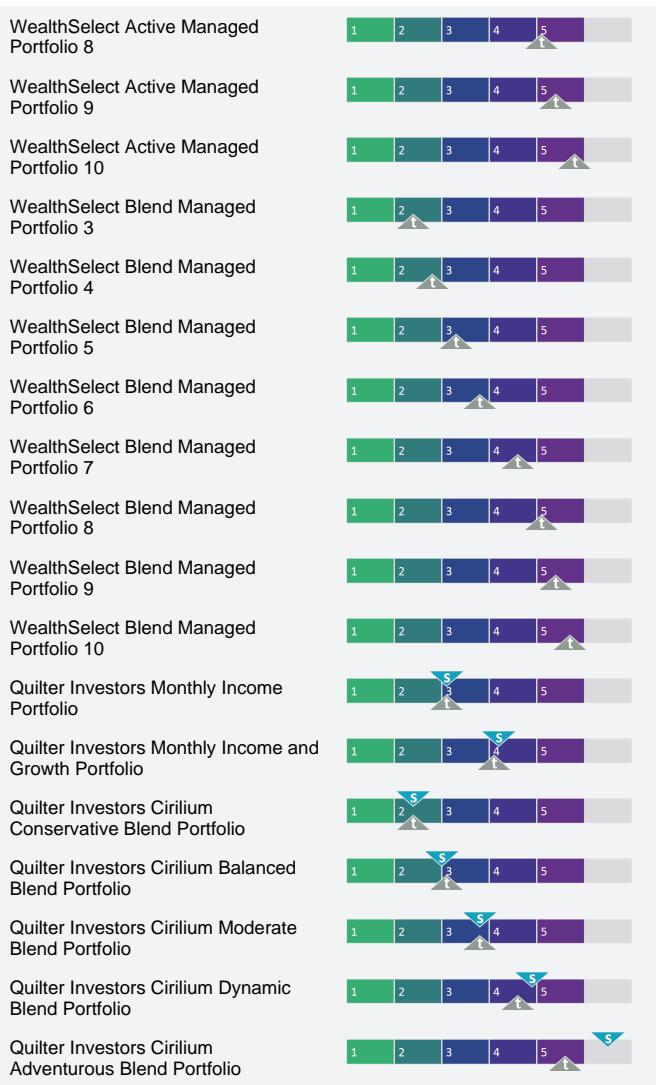
Royal London Sustainable Leaders Trust



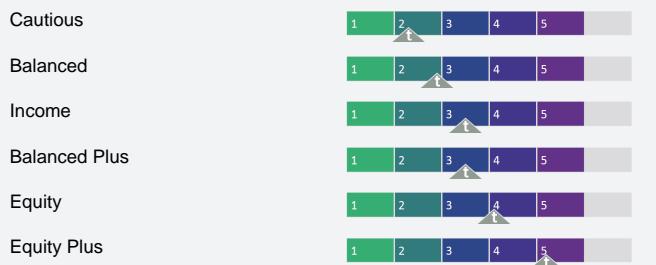


## Quilter Investors

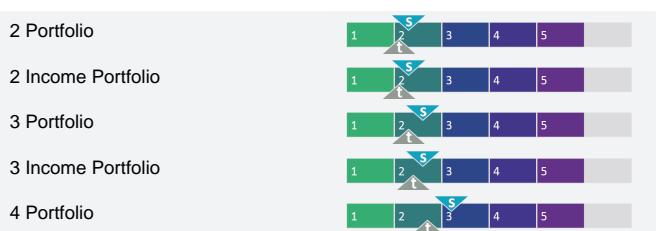




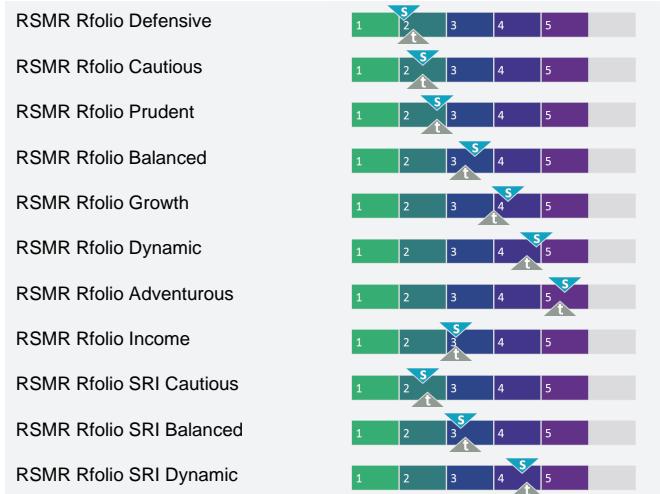
**Rathbones**  
Look forward



**Sanlam**

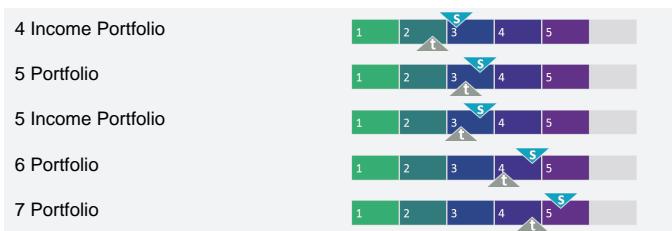


**RSMR** / Portfolio Services



**Russell Investments**

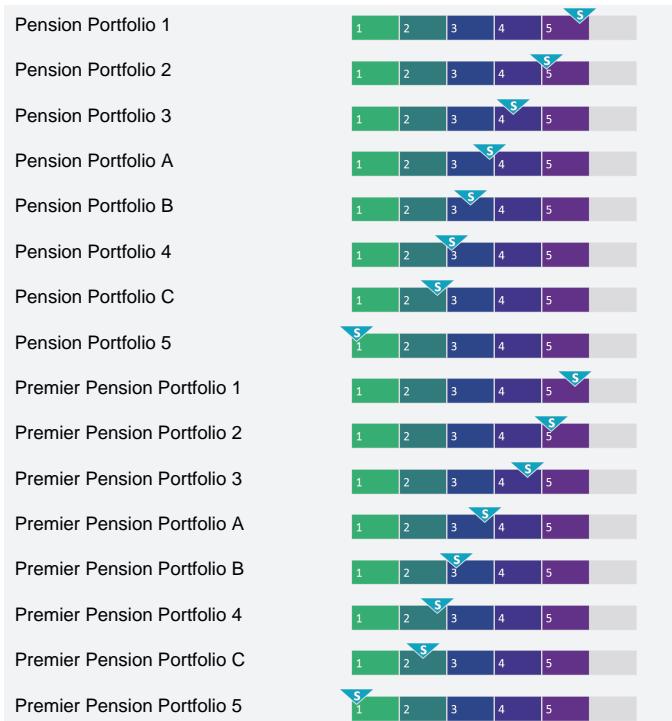




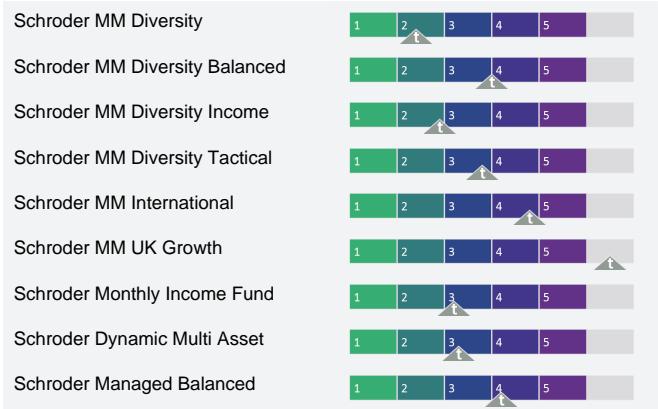
## SARASIN & PARTNERS



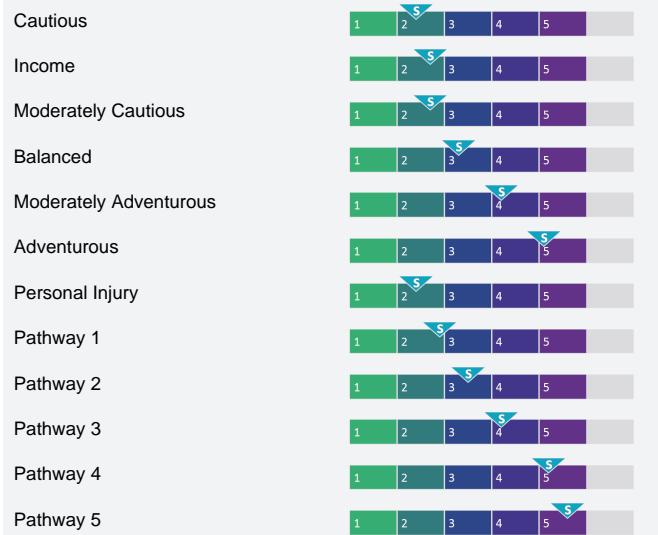
## SCOTTISH WIDOWS



## Schroders



## 7iM



## Aberdeen Standard Investments



S&W Defensive Portfolio - 3	
S&W Defensive Income Portfolio - 4	
S&W Balanced Income Portfolio - 5	
S&W Balanced Growth Portfolio - 6	
S&W Growth Portfolio - 7	
S&W Dynamic Growth Portfolio - 8	



Strategy 1 (Defensive)	
Strategy 2 (Conservative)	
Strategy 3 (Income)	
Strategy 4 (Balanced)	
Strategy 5 (Growth)	
Strategy 6 (Adventurous)	
Strategy 7 (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	

ASI MyFolio Multi-Manager I	
ASI MyFolio Multi-Manager II	
ASI MyFolio Multi-Manager III	
ASI MyFolio Multi-Manager IV	
ASI MyFolio Multi-Manager V	
ASI MyFolio Monthly Income II	
ASI MyFolio Monthly Income III	
ASI MyFolio Monthly Income IV	
ASI MyFolio Index I	
ASI MyFolio Index II	
ASI MyFolio Index III	
ASI MyFolio Index IV	
ASI MyFolio Index V	



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



## INVEST

VitalityInvest Risk Optimiser 3	
VitalityInvest Risk Optimiser 4	
VitalityInvest Risk Optimiser 5	
VitalityInvest Risk Optimiser 6	
VitalityInvest Risk Optimiser 7	
Vitality Ninety One Multi-Asset Moderate	
Vitality Ninety One Multi-Asset Balanced	
Vitality Ninety One Multi-Asset Growth	
Vitality Ninety One Multi-Asset Income	
Vitality Ninety One Dynamic Multi-Asset	



Waverton Conservative Model Portfolio	
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(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.