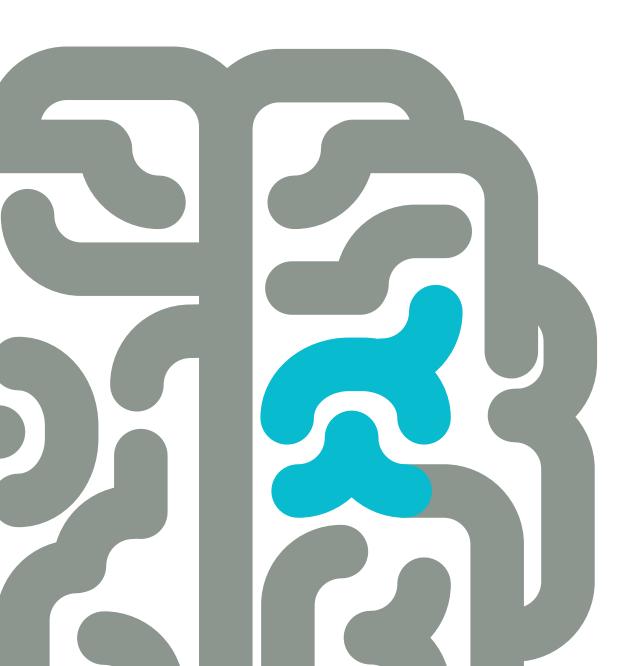


Q3 2020

Synaptic Risk Rating Tables

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



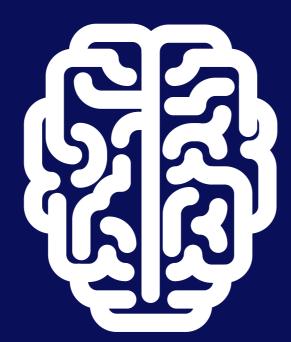


Coming soon...

SYNAPTIC RISK EXPLORER

- your clients
- 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





Suitability driven goal planning helping

you to create better financial outcomes for

Client and portfolio risk profiling giving you powerful tools to demonstrate pay off

> When used with the A2R ATRQ, the adviser has the perfect tools to manage '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.

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

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

market conditions, black swans or results ravaged by sequence risk where the

everything an adviser needs to understand the likely outcome and risk profile of the investment is present, including all possible variations on market inputs,

'bad years' may occur early in the term, making a disproportionate impact. All 'viable' outcomes are included in the single simulation, meaning that

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

Strategic vs Tactical Asset Allocation

How are the ratings calculated?

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

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

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

Accuracy and independence of ratings

including interest rates and inflation.

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

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

How to access the Synaptic Risk ratings.

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

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

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

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







Aberdeen Standard Capital

	Capital
Conventional MPS 1	1 3 4 5
Conventional MPS 2	1 2 3 4 5
Conventional MPS 3	1 2 3 4 5
Conventional MPS 4	1 2 3 5 5
Conventional MPS 5	1 2 3 4 5

Aberdeen Standard Investments

ASI MyFolio Market I	1 2 3 4 5
ASI MyFolio Market II	1 2 3 4 5
ASI MyFolio Market III	1 2 3 4 5
ASI MyFolio Market IV	1 2 3 4 5
ASI MyFolio Market V	1 2 3 4 5
ASI MyFolio Managed I	1 2 3 4 5
ASI MyFolio Managed II	1 2 3 4 5
ASI MyFolio Managed III	1 2 3 4 5
ASI MyFolio Managed IV	1 2 3 4 5
ASI MyFolio Managed V	1 2 3 4 5
ASI MyFolio Multi-Manager I	1 2 3 4 5
ASI MyFolio Multi-Manager II	1 2 3 4 5
ASI MyFolio Multi-Manager III	1 2 3 4 5
ASI MyFolio Multi-Manager IV	1 2 3 4 5
ASI MyFolio Multi-Manager V	1 2 3 4 5
ASI MyFolio Monthly Income II	1 2 3 4 5
ASI MyFolio Monthly Income III	1 2 3 4 5
ASI MyFolio Monthly Income IV	1 2 3 4 5
ASI MyFolio Index I	1 2 3 4 5
ASI MyFolio Index II	1 2 3 4 5
ASI MyFolio Index III	1 2 3 4 5
ASI MyFolio Index IV	1 2 3 4 5
ASI MyFolio Index V	1 2 3 4 5

Aberdeen Standard

Investments	Investments
MyPortfolio Index I	1 2 3 4 5
MyPortfolio Index II	1 2 3 4 5
MyPortfolio Index III	1 2 3 4 5
MyPortfolio Index IV	1 2 3 4 5
MyPortfolio Index V	1 2 3 4 5
MyPortfolio Index Plus I	1 2 3 4 5
MyPortfolio Index Plus II	1 2 3 4 5
MyPortfolio Index Plus III	1 2 3 4 5
MyPortfolio Index Plus IV	1 2 3 4 5
MyPortfolio Index Plus V	1 2 3 4 5 5
MyPortfolio Select I	1 2 3 4 5
MyPortfolio Select II	1 2 3 4 5
MyPortfolio Select III	1 2 3 5 4 5
MyPortfolio Select IV	1 2 3 4 5
MyPortfolio Select V	1 2 3 4 5

EGON

Aegon Conservative Core Portfolio	1 2 3 4 5
Aegon Cautious Core Portfolio	1 2 3 4 5
Aegon Balanced Core Portfolio	1 2 3 4 5
Aegon Balanced Plus Core Portfolio	1 2 3 5 4 5
Aegon Growth Core Portfolio	1 2 3 4 5 5
Aegon Growth Plus Core Portfolio	1 2 3 4 5
Aegon Adventurous Core Portfolio	1 2 3 4 5
Risk Managed 1	1 3 4 5
Risk Managed 2	1 2 3 3 4 5
Risk Managed 3	1 2 3 4 5
Risk Managed 4	1 2 3 4 5
Risk Managed 5	1 2 3 4 5
Risk Managed 6	1 2 3 4 5









Cautious **Moderately Cautious**

Balanced

Moderately Adventurous

Adventurous

**AJBell Investcentre

VT AJ Bell Cautious fund	1	2	3	4	5	
VT AJ Bell Moderately Cautious fund	1	2	5	4	5	
VT AJ Bell Balanced fund	1	2	3	4	5	
VT AJ Bell Moderately Adventurous fund	1	2	3	4	5	
VT AJ Bell Adventurous fund	1	2	3	4	5	
VT AJ Bell Global Growth fund	1	2	3	4	5	
VT AJ Bell Income fund	1	2	3	4	5	
VT AJ Bell Income & Growth fund	1	2	3	4	5	
AJ Bell Passive MPS 1	1	2	3	4	5	
AJ Bell Passive MPS 2	1	2	S	4	5	
AJ Bell Passive MPS 3	1	2	3	4	5	
AJ Bell Passive MPS 4	1	2	3	4	5	
AJ Bell Passive MPS 5	1	2	3	4	5	
AJ Bell Passive MPS 6	1	2	3	4	5	
AJ Bell Passive MPS Income 1	1	2	3	4	5	
AJ Bell Passive MPS Income 2	1	2	3	4	5	
AJ Bell Active MPS 1	1	2	3	4	5	
AJ Bell Active MPS 2	1	2	\$	4	5	
AJ Bell Active MPS 3	1	2	3	4	5	
AJ Bell Active MPS 4	1	2	3	4 t	5	
AJ Bell Active MPS 5	1	2	3	4	5 t	
AJ Bell Active MPS 6	1	2	3	4	5 t	
AJ Bell Active MPS Income 1	1	2	3	4	5	
AJ Bell Active MPS Income 2	1	2	3	4 t	5	
AJ Bell Pactive MPS 1	1	2	3	4	5	
AJ Bell Pactive MPS 2	1	2	5	4	5	
AJ Bell Pactive MPS 3	1	2	3 t	4	5	
AJ Bell Pactive MPS 4	1	2	3	4 t	5	
AJ Bell Pactive MPS 5	1	2	3	4	5	
AJ Bell Pactive MPS 6	1	2	3	4	5 t	

AVIVAINVESTORS

MAFI	1 3 4 5
MAFII	1 2 5 4 5
MAFIII	1 2 3 4 5
MAFIV	1 2 3 4 5
MAFV	1 2 3 4
Smooth Managed Fund	1 2 3 t 4 5

architas

MA Passive Prudent	1 2 3 4 5
MA Passive Reserve	1 2 3 4 5
MA Passive Moderate	1 2 3 4 5
MA Passive Intermediate	1 2 3 4 5
MA Passive Progressive	1 2 3 4 5
MA Passive Growth	1 2 3 4 5
MA Passive Dynamic	1 2 3 4 5
MA Blended Reserve	1 2 3 4 5
MA Blended Moderate	1 2 3 4 5
MA Blended Intermediate	1 2 3 4 5
MA Blended Progressive	1 2 3 4 5
MA Blended Growth	1 2 3 4 5
MA Active Reserve	1 2 3 4 5
MA Active Moderate Income	1 2 3 4 5
MA Active Intermediate Income	1 2 3 4 5
MA Active Progressive	1 2 3 4 5
MA Active Growth	1 2 3 4 5
MA Active Dynamic	1 2 3 4 5
Architas Positive Future Fund	1 2 3 4 5



BMO MM Navigator Growth Fund	1 2 3 4 5
BMO MM Navigator Balanced Fund	1 2 3 4 5
BMO MM Navigator Cautious Fund	1 2 3 4 5
BMO MM Navigator Distribution Fund	1 2 3 4 5
BMO MM Navigator Boutiques Fund	1 2 3 4 5
BMO Universal MAP Adventurous	1 2 3 4 5
BMO Universal MAP Balanced	1 2 3 4 5
BMO Universal MAP Cautious	1 2 3 4 5
BMO Universal MAP Defensive	1 2 3 4 5
BMO Universal MAP Growth	1 2 3 4 5
BMO Universal MAP Income	1 2 3 4 5
Pyrford Global Total Return (Sterling)	1 2 3 4 5
Sustainable Universal MAP Balanced	1 2 3 4 5
Sustainable Universal MAP Cautious	1 2 3 4 5
Sustainable Universal MAP Growth	1 2 3 4 5
BMO MM Lifestyle 3 Fund	1 2 3 4 5
BMO MM Lifestyle 4 Fund	1 2 3 4 5
BMO MM Lifestyle 5 Fund	1 2 3 4 5
BMO MM Lifestyle 6 Fund	1 2 3 4 5
BMO MM Lifestyle 7 Fund	1 2 3 4 5

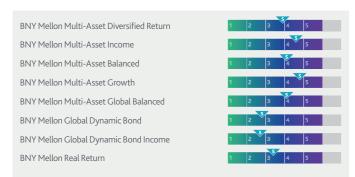




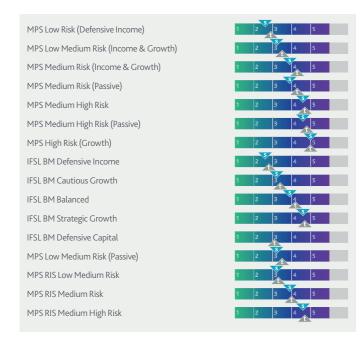








BMBROOKS MACDONALD



CARMIGNAC RISK MANAGERS

FP Carmignac Emerging Markets	1	2	3	4	5	5
FP Carmignac Emerging Patrimoine	1	2	3	4	5	
FP Carmignac European Leaders	1	2	3	4	5	
FP Carmignac Emerging Discovery	1	2	3	4	5	S
FP Carmignac Unconstrained Global Bond	1	2	3	4	5	
FP Carmignac Patrimoine	1	2	3	4	5	
FP Carmignac Global Equity Compounders	1	2	3	4	5	

BREWIN DOLPHIN

Cautious	1 2 3 4 5
Cautious Higher Equity	1 2 3 4 5
Income	1 2 3 4 5
Income Higher Equity	1 2 3 4 5
Balanced MPS	1 2 3 4 5
Growth MPS	1 2 3 4 5
Global Equity MPS	1 2 3 4 5
Cautious Passive+	1 2 3 4 5
Cautious Higher Equity Passive+	1 2 3 4 5
Income Passive+	1 2 3 4 5
Income Higher Equity Passive+	1 2 3 4 5
Balanced Passive+	1 2 3 4 5
Growth Passive+	1 2 3 4 5
Global Equity Passive+	1 2 3 4 5
	4

canada life

LF Canlife Portfolio III	1 2 3 4 5
LF Canlife Portfolio IV	1 2 3 4 5
LF Canlife Portfolio V	1 2 3 4 5
LF Canlife Portfolio VI	1 2 3 4 5
LF Canlife Portfolio VII	1 2 3 4 5
Canlife Portfolio 3	1 2 3 4 5
Canlife Portfolio 4	1 2 3 4 5
Canlife Portfolio 5	1 2 3 4 5
Canlife Portfolio 6	1 2 3 4 5
Canlife Portfolio 7	1 2 3 4 5
LF Canlife Managed 0%-35%	1 2 5 3 4 5
Canlife Managed 0%-35%	1 2 5 3 4 5
LF Canlife Managed 20%-60%	1 2 3 4 5
Canlife Portfolio 3 TRA	1 2 3 4 5
Canlife Portfolio 4 TRA	1 2 3 4 5
Canlife Portfolio 5 TRA	1 2 3 4 5
Canlife Portfolio 6 TRA	1 2 3 4 5 5
Canlife Portfolio 7 TRA	1 2 3 4 5
Canlife Managed 0%-35% TRA	1 2 3 4 5
Canlife Managed 20%-60% TRA	1 2 3 4 5
Canlife Diversified Monthly Income	1 2 3 4 5
Canlife Index Portfolio 3	1 2 5 3 4 5
Canlife Index Portfolio 4	1 2 3 4 5
Canlife Index Portfolio 5	1 2 3 4 5
Canlife Index Portfolio 6	1 2 3 4 5
Canlife Index Portfolio 7	1 2 3 4 5

Cazenove Capital

Cazenove Cautious Portfolio	1 2 3 4 5
Cazenove Balanced Portfolio	1 2 3 4 5
Cazenove Balanced Income Portfolio	1 2 3 4 5
Cazenove Growth Portfolio	1 2 3 t 4 5
Cazenove Aggressive Portfolio	1 2 3 4 5 5
Cazenove Equity Risk Portfolio	1 2 3 4 5
Cazenove Cautious Active/Passive Portfolio	1 2 3 4 5
Cazenove Balanced Active/Passive Portfolio	1 2 3 4 5
Cazenove Growth Active/Passive Portfolio	1 2 3 4 5
Cazenove Aggressive Active/Passive Portfolio	1 2 3 4 5 5
Cazenove Equity Risk Active/Passive Portfolio	1 2 3 4 5

CHARLES STANLEY

PanDynamic Defensive	1	5/2	3	4	5	
PanDynamic Cautious Balanced	1	2 5	t ³	4	5	
PanDynamic Balanced	1	2	3 t	4	5	
PanDynamic Moderate Growth	1	2	3	s 4	5	
PanDynamic Growth	1	2	3	4 t	5	
PanDynamic Aggressive	1	2	3	4	5	
PanDynamic Income	1	2	3	4	5	

Pan Dynamic

CHARLES STANLEY

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

CHARLES STANLEY.

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

CleverMPS

8AM Clever MPS 3	1	2	3	4	5	ı
8AM Clever MPS 4	1	2	3	4	5	ı
8AM Clever MPS 5	1	2	3	4	5	ı
8AM Clever MPS 6	1	2	3	4	5	ı
8AM Clever MPS 7	1	2	3	4	5	ı

Cornelian

SVS Cornelian Cautious Fund	1	2	ĵ 3	4	5	
SVS Cornelian Managed Growth Fund	1	2	3 t	4	5	
SVS Cornelian Managed Income Fund	1	2	3 t	4	5	
SVS Cornelian Growth Fund	1	2	3	4	5	

Close Brothers Asset Management



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









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



GS Global Multi Asset Conservative Portfolio	1	2	3	4	5	
GS Global Multi Asset Balanced Portfolio	1	2	3	4	5	
GS Global Multi Asset Growth Portfolio	1	2	3	\$ 4	5	

horizon[>]

Embark Horizon Multi-Asset Fund I	1 2 3 4 5
Embark Horizon Multi-Asset Fund II	1 2 3 4 5
Embark Horizon Multi-Asset Fund III	1 2 3 5 4 5
Embark Horizon Multi-Asset Fund IV	1 2 3 4 5 5
Embark Horizon Multi-Asset Fund V	1 2 3 4 5

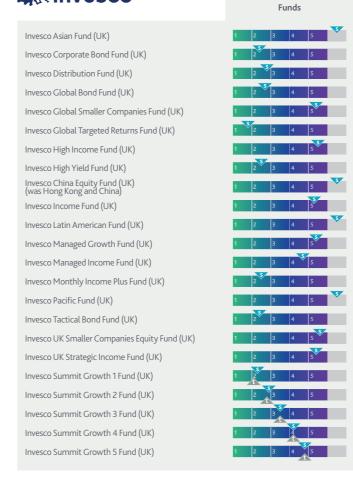
F Fidelity

Multi Asset Allocator Defensive	1 2 3 4 5
Multi Asset Allocator Strategic	1 2 3 4 5
Multi Asset Allocator Growth	1 2 3 4 5
Multi Asset Allocator Adventurous	1 2 3 4 5 5
Multi Asset Allocator World	1 2 3 4 5
Multi Asset Open Defensive	1 2 3 4 5
Multi Asset Open Strategic	1 2 3 4 5
Multi Asset Open Growth	1 2 3 4 5
Multi Asset Open Adventurous	1 2 3 4 5
Open World	1 2 3 4 5
Multi Asset Income	1 2 3 4 5
Multi Asset Balanced Income	1 2 3 4 5
Multi Asset Income & Growth	1 2 3 4 5

HSBC Global Asset Management

HSBC Global Strategy Cautious	1 2 3 4 5
HSBC Global Strategy Conservative	1 2 3 4 5
HSBC Global Strategy Balanced	1 2 3 4 5
HSBC Global Strategy Dynamic	1 2 3 4 5 5
HSBC Global Strategy Adventurous	1 2 3 4 5
HSBC Global MPS Cautious	1 2 3 4 5
HSBC Global MPS Conservative	1 2 3 4 5
HSBC Global MPS Balanced	1 2 3 4 5
HSBC Global MPS Dynamic	1 2 3 4 5 5
HSBC Global MPS Adventurous	1 2 3 4 5
HSBC Global Sustainable Multi-Asset Cautious Portfolio	1 2 3 4 5
HSBC Global Sustainable Multi-Asset Conservative Portfolio	1 2 3 4 5
HSBC Global Sustainable Multi-Asset Balanced Portfolio	1 2 3 5 4 5
HSBC Global Sustainable Multi-Asset Dynamic Portfolio	1 2 3 4 5 5
HSBC Global Sustainable Multi-Asset Adventurous Portfolio	1 2 3 4 5

Invesco



Janus Henderson

Invesco

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 MA Absolute Return	1 2 3 4 5
Janus Henderson MM Distribution	1 2 3 4 5
Janus Henderson MM Income & Growth	1 2 3 4 5
Janus Henderson MM Managed	1 2 3 4 5
Janus Henderson MM Active	1 2 3 4 5
Janus Henderson Cautious Managed	1 2 3 1 5
Janus Henderson Core 3 Income	1 2 3 4 5
Janus Henderson Core 4 Income	1 2 3 4 5
Janus Henderson Core 5 Income	1 2 3 4 5
Janus Henderson Core 6 Income & Growth	1 2 3 4 5
Janus Henderson Global Sustainable Equity fund I Acc	1 2 3 4 5
Janus Henderson Institutional Global Responsible Managed fund I Acc	1 2 3 4 5

JUPITER Asset Management

Jupiter Absolute Return	1	2	3	4	5	
Jupiter Strategic Bond	1	2 t	3	4	5	
Jupiter Distribution	1	2 t	3	4	5	
Jupiter Monthly Alternative Income	1	2	3	4	5 Î	
Jupiter Merlin Conservative Portfolio	1	2 Î	3	4	5	
Jupiter Merlin Income Portfolio	1	2	a t	4	5	
Jupiter Merlin Balanced Portfolio	1	2	3	4 t	5	
Jupiter Merlin Growth Portfolio	1	2	3	4	5	
Jupiter Merlin Worldwide Portfolio	1	2	3	4	5 t	

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 Service

Synaptic Risk Rating Tables | Q3 2020



vestra

MPS - Defensive	1 2 3 4 5
MPS - Cautious	1 2 3 4 5
MPS - Balanced	1 2 3 4 5
MPS - Growth	1 2 3 4 5
MPS - Adventurous	1 2 3 4 5
MPS - Strategic Income	1 2 3 4 5
Volare Defensive Fund	1 2 3 4 5
Volare Cautious Fund	1 2 3 4 5
Volare Balanced Fund	1 2 3 4 5
Volare Growth Fund	1 2 3 4 5
Volare Strategic Income Fund	1 2 3 4 5
Sustainable MPS - Defensive	1 2 3 4 5
Sustainable MPS - Cautious	1 2 3 4 5
Sustainable MPS - Balanced	1 2 3 4 5
Sustainable MPS - Growth	1 2 3 4 5
Sustainable MPS - Adventurous	1 2 3 4 5



Flexible Guaranteed Funds Cautious	1	2	3	4	5	
Flexible Guaranteed Funds Balanced	1	2	3 t	4	5	
Flexible Guaranteed Managed Growth	1	2	3	4	5	
Balanced Index	1	2	3	4	5	



Diversified Income Fund	1	2	[3	4	5	
Diversified Growth Fund	1	2	3	4	5	
Cautious Managed Fund	1	2	3 t	4	5	
MAP	1	2	3	4	5	
	t				_	
Global Multi-Asset Total Return Fund	1	2	3	4	5	
Global Multi-Asset Total Return Fund UK Special Situations	1 1		3	4	5 5	
	1 1	2 ~	-	4 4	5	
UK Special Situations	1 1 1	2 2	3		5 5	



Multi-Index 3	1 2 3 4 5
Multi-Index 4	1 2 3 4 5
Multi-Index 5	1 2 3 4 5
Multi-Index 6	1 2 3 4 5
Multi-Index 7	1 2 3 4 5
Multi-Index Income 4	1 2 3 4 5
Multi-Index Income 5	1 2 3 4 5
Multi-Index Income 6	1 2 3 4 5
Legal & General Future World Multi-Index 4 Fund	1 2 3 4 5
Legal & General Future World Multi-Index 5 Fund	1 2 3 4 5

M RNINGSTAR®

Morningstar Cautious Active Portfolio	1 2 3 4 5
Morningstar Moderately Cautious Active Portfolio	1 2 3 4 5
Morningstar Moderate Active Portfolio	1 2 3 4 5
Morningstar Moderately Adventurous Active Portfolio	1 2 3 4 5
Morningstar Adventurous Active Portfolio	1 2 3 4 5
Morningstar Cautious Passive Portfolio	1 2 3 4 5
Morningstar Moderately Cautious Passive Portfolio	1 2 3 4 5
Morningstar Moderate Passive Portfolio	1 2 3 4 5
Morningstar Moderately Adventurous Passive Portfolio	1 2 3 4 5
Morningstar Adventurous Passive Portfolio	1 2 3 4 5
Morningstar Moderately Cautious Income Portfolio	1 2 3 4 5
Morningstar Moderate Income Portfolio	1 2 3 4 5
Morningstar Multi-Asset Real Return 100	1 2 3 4 5
Morningstar Multi-Asset Real Return 300	1 2 3 4 5
Morningstar Multi-Asset Real Return 500	1 2 3 4 5
Morningstar Multi-Asset Real Return Flexible	1 2 3 4 5
Governed Portfolio – Cautious Growth	1 2 3 4 5
Governed Portfolio – Moderately Cautious Growth	1 2 3 4 5
Governed Portfolio – Moderate Growth	1 2 3 4 5
Governed Portfolio – Moderately Adventurous Growth	1 2 3 4 5
Governed Portfolio – Adventurous Growth	1 2 3 4 5
Governed Portfolio – Moderately Cautious Income	1 2 3 4 5
Morningstar ESG – Cautious Portfolio	1 2 3 4 5
Morningstar ESG – Moderately Cautious Portfolio	1 2 3 4 5
Morningstar ESG – Moderate Portfolio	1 2 3 4 5
Morningstar ESG – Moderately Adventurous Portfolio	1 2 3 4 5
Morningstar ESG – Adventurous Portfolio	1 2 3 4 5

Premier Miton

Premier Multi-Asset Conservative Growth	1	2	3	4	5	
Premier Multi-Asset Absolute Return Fund	1	2	3	4	5	
Premier Multi-Asset Distribution Fund	1	2	3	4	5	
Premier Multi-Asset Monthly Income Fund	1	2	3	4	5	
Premier Multi-Asset Growth & Income Fund	1	2	3	4	5	
Premier Multi-Asset Global Growth Fund	1	2	3	4	5	
Premier UK Money Market Fund	1	2	3	4	5	
Premier Defensive Growth Fund	1	2	3	4	5	
Premier Corporate Bond Monthly Income Fund	1	2	3	4	5	
Premier Diversified Balanced Growth Fund	1	2	3	4	5	
Premier Diversified Cautious Growth Fund	1	2	3	4	5	
Premier Diversified Dynamic Growth Fund	1	2	3	4	5	
Premier Diversified Growth Fund	1	2	3	4	5	
Premier Diversified Income Fund	1	2	3	4	5	
Premier Liberation IV Fund	1	2	3	4	5	
Premier Liberation V Fund	1	2	3 t	4	5	
Premier Liberation VI Fund	1	2	3	4	5	
Premier Liberation VII Fund	1	2	3	4	5	
				-		

Funds



QUILTER CHEVIOT

INVESTMENT PINNOCHENT	
MPS Global Growth	1 2 3 4 5
MPS Growth	1 2 3 4 5
MPS Balanced	1 2 3 5 4 5
MPS Global Income	1 2 3 4 5
MPS Income	1 2 3 4 5
MPS Conservative	1 2 3 4 5
MPS Cautious	1 2 3 4 5
IDX Growth	1 2 3 4 5
IDX Balanced	1 2 3 4 5
IDX Income	1 2 3 4 5
IDX Conservative	1 2 3 4 5
MPS Global Growth (Platform)	1 2 3 4 5
MPS Growth (Platform)	1 2 3 4 5
MPS Balanced (Platform)	1 2 3 4 5
MPS Global Income (Platform)	1 2 3 4 5
MPS Income (Platform)	1 2 3 4 5
MPS Conservative (Platform)	1 2 3 4 5
IDX Growth (Platform)	1 2 3 4 5
IDX Balanced (Platform)	1 2 3 4 5
IDX Income (Platform)	1 2 3 4 5
IDX Conservative (Platform)	1 2 3 3 4 5

Premier Miton

INVESTORS	Portfolios
Premier Capital Builder Portfolio	1 2 3 4 5
Premier Capital Builder Plus Portfolio	1 2 3 4 5
Premier Income and Growth Portfolio	1 2 3 4 5
Premier Income Portfolio	1 2 3 4 5
Premier Conservative Portfolio	1 2 3 4 5
Premier High Income Portfolio	1 2 3 4 5
Premier Balanced Portfolio	1 2 3 4 5
Premier Balanced Plus Portfolio	1 2 3 4 5
Premier Growth Portfolio	1 2 3 4 5
Premier Growth Plus Portfolio	1 2 3 4 5
Premier Dynamic Growth Portfolio	1 2 3 4 5

PRUDENTIAL

PruFund Cautious	1 2 3 4 5
PruFund Protected Cautious	1 2 3 4 5
PruFund Growth	1 2 3 4 5
PruFund Protected Growth	1 2 3 4 5
PruFund Risk Managed 1	1 2 3 4 5
PruFund Risk Managed 2	1 2 3 4 5
PruFund Risk Managed 3	1 2 3 4 5
PruFund Risk Managed 4	1 2 3 4 5
PruFund Risk Managed 5	1 2 3 4 5
WP Optimum Return	1 2 3 4 5
Risk Managed Active 1	1 2 3 4 5
Risk Managed Active 2	1 2 3 4 5
Risk Managed Active 3	1 2 3 4 5
Risk Managed Active 4	1 2 3 4 5
Risk Managed Active 5	1 2 3 4 5
Risk Managed Passive 1	1 2 3 4 5
Risk Managed Passive 2	1 2 3 4 5
Risk Managed Passive 3	1 2 3 4 5
Risk Managed Passive 4	1 2 3 4 5
Risk Managed Passive 5	1 2 3 4 5







Quilter Investors



Rathbones

Look forward	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 5
Strategy 6	1 2 3 4 5

Rathbones

i	_ook forward	
	2008.101.112.12	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

ROYAL

LONDON	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 GRIP1	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

Rathbones

Ì	200K TOT Walfu	ı	Mana	aged	Portf	olios	
	Cautious	1 2	2 Î	3	4	5	
	Balanced	1 2	2	3 t	4	5	
	Income	1 2	2	3 Î	4	5	
	Balanced Plus	1 2	2	3 Î	4	5	
	Equity	1 2	2	3	4 t	5	
	Equity Plus	1 2	2	3	4	5	

LONDON	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

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

RSVR Portfolio Services

	Rtolio
RSMR Rfolio Defensive	1 2 3 4 5
RSMR Rfolio Cautious	1 2 5 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 5
RSMR Rfolio Adventurous	1 2 3 4
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

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



Sanlam

2 Portfolio	1 2 3 4 5
2 Income Portfolio	1 2 3 4 5
3 Portfolio	1 2 S 3 4 5
3 Income Portfolio	1 2 3 4 5
4 Portfolio	1 2 3 4 5
4 Income Portfolio	1 2 3 4 5
5 Portfolio	1 2 3 4 5
5 Income Portfolio	1 2 3 4 5
6 Portfolio	1 2 3 4 5
7 Portfolio	1 2 3 4 5

SARASIN & PARTNERS

MPS 20	1 2 3 4 5
MPS 40	1 2 3 4 5
MPS 60	1 2 3 4 5
MPS 80	1 2 3 4 5
MPS 100	1 2 3 4 5
Sarasin IE Globalsar Income	1 2 3 4 5
Sarasin GlobalSar – Strategic	1 2 3 4 5
Sarasin IE GlobalSar – Dynamic	1 2 3 4 5
Sarasin Global Equity Real Return	1 2 3 4 5
Sarasin Thematic Global Equity	1 2 3 4 5

Schroders

Schroder MM Diversity	1 2 3 4 5
Schroder MM Diversity Balanced	1 2 3 4 5
Schroder MM Diversity Income	1 2 3 4 5
Schroder MM Diversity Tactical	1 2 3 4 5
Schroder MM International	1 2 3 4 5
Schroder MM UK Growth	1 2 3 4 5
Schroder Monthly Income Fund	1 2 3 4 5
Schroder Dynamic Multi Asset	1 2 3 4 5
Schroder Managed Balanced	1 2 3 4 5

SCOTTISH WIDOWS

Pension Portfolio 1	1 2 3 4 5
Pension Portfolio 2	1 2 3 4 5 5
Pension Portfolio 3	1 2 3 4 5
Pension Portfolio A	1 2 3 4 5
Pension Portfolio B	1 2 3 4 5
Pension Portfolio 4	1 2 3 4 5
Pension Portfolio C	1 2 3 4 5
Pension Portfolio 5	2 3 4 5
Premier Pension Portfolio 1	1 2 3 4 5
Premier Pension Portfolio 2	1 2 3 4 5
Premier Pension Portfolio 3	1 2 3 4 5
Premier Pension Portfolio A	1 2 3 4 5
Premier Pension Portfolio B	1 2 3 4 5
Premier Pension Portfolio 4	1 2 3 4 5
Premier Pension Portfolio C	1 2 3 4 5
Premier Pension Portfolio 5	S 2 3 4 5

7İM

Cautious	1 2 3 4 5
Income	1 2 3 4 5
Pathway 1	1 2 3 4 5
Pathway 2	1 2 3 4 5
Pathway 3	1 2 3 4 5
Pathway 4	1 2 3 4 5
Pathway 5	1 2 3 4 5
Moderately Cautious	1 2 3 3 4 5
Balanced	1 2 3 4 5
Moderately Adventurous	1 2 3 4 5
Adventurous	1 2 3 4 5 5
Personal Injury	1 2 3 4 5

Smith & Williamson

S&W Defensive Portfolio – 3	1 2 3 4 5
S&W Defensive Income Portfolio – 4	1 2 3 4 5
S&W Balanced Income Portfolio – 5	1 2 3 4 5
S&W Balanced Growth Portfolio – 6	1 2 3 4 5
S&W Growth Portfolio – 7	1 2 3 4
S&W Dynamic Growth Portfolio – 8	1 2 3 4 5

tcf investment

PF-MP3	1	2	3	4	5	
DE MD4						
PF-MP4	1	2	Įą.	4	5	
PF-MP5	1	2	3	4	5	
PT-IMP3	١	2	1 ³ t	4	>	
PF-MP6	1	2	3	4	5	
FF-IMPO	•	12	1	t.	-	
PF-MP7	1	2	3	4	5	
			1		t	

Vanguard°

Vanguard LifeStrategy 20%	1	2	3	4	5	
Vanguard LifeStrategy 40%	1	2	S t	4	5	
Vanguard LifeStrategy 60%	1	2	3 t	4	5	
Vanguard LifeStrategy 80%	1	2	3	4	5	
Vanguard LifeStrategy 100%	1	2	3	4	s t	



VitalityInvest Risk Optimiser 3	1	2 5	3	4	5	
VitalityInvest Risk Optimiser 4	1	2	S	4	5	
VitalityInvest Risk Optimiser 5	1	2	3	4	5	
VitalityInvest Risk Optimiser 6	1	2	3	4	5	
VitalityInvest Risk Optimiser 7	1	2	3	4	5	
Vitality Ninety One Multi-Asset Income	1	2	î 3	4	5	
Vitality Ninety One Dynamic Multi-Asset	1	2	3	4	5	

TILNEY FOR PROFESSIONALS

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



Waverton Conservative Model Portfolio	1	2	3	4	5	
Waverton Defensive Model Portfolio	1	2	3	4	5	
Waverton Cautious Model Portfolio	1	2	3	4	5	
Waverton Balanced Model Portfolio	1	2	3	4	5	
Waverton Growth Model Portfolio	1	2	3	4	5	
Waverton Multi-Asset Income	1	2	3 t	4	5	

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.

⁽s) These portfolios were constructed with short investment timelines (5 year) in mind.

⁽i) 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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