

**RATHBONES**Incorporating  
Investec Wealth &  
Investment (UK)

# Risk mapping summary

## Q1 2024

DISCRETIONARY FUND MANAGEMENT			Oxford Risk
	1-10	1-10	1-7
Low Risk Income	2	-	3
Low Risk Balanced	2	-	
Low Risk Growth	2	-	
Medium/Low Risk Income	3	5	4
Medium/Low Risk Balanced	3	5	4
Medium/Low Risk Growth	4	5	4
Medium Risk Income	5	5	4
Medium Risk Balanced	5	6	5
Medium Risk Growth	6	6	5
Medium/High Risk Income	7	6	5
Medium/High Risk Balanced	7	6	5
Medium/High Risk Growth	7	6	5
High Risk	8	-	5

Based on data provided up to 31/12/2023.




Risk ratings have been sourced from provider reports, which are updated on a quarterly basis for Defaqto and Dynamic Planner, and annually for Oxford Risk.

If you require any further information, please contact your local Business Development Director or visit our website.

Investec Wealth & Investment (UK) is a trading name of Investec Wealth & Investment Limited

MANAGED PORTFOLIO SERVICE						
	SAA (1-5)	1-10	1-10	1-10 (10 years)	1-5 (10 years)	OK Fit
Defensive Strategy	2.1	2	3	2	2	38-50
Cautious Strategy	2.8	3	4	4	2	49-60
Cautious Plus Strategy	3.0	4	4	5	2	51-61
Income Strategy	3.6	5	5	6	3	56-68
Balanced Strategy	3.8	6	5	7	3	61-74
Growth Strategy	4.7	7	6	8	4	71-89
Sustainable Balanced Strategy	3.8	5	–	–	–	61-74
Sustainable Growth Strategy	4.7	7	–	–	–	71-89

Based on data provided up to 31/12/2023.

MULTI ASSET FUNDS			
	SAA (1-5)	1-5 (10 years)	OK Fit
ES IW&I Cautious Fund	2.8	3	49-60
ES IW&I Balanced Fund	3.8	3	59-71
ES IW&I Growth Fund	4.6	4	69-85
ES IW&I Income Fund	3.4	3	56-68

Based on data provided up to 31/12/2023.

Risk ratings have been sourced from provider reports, which are updated on a quarterly basis for Defaqto, Dynamic Planner, Synaptic, EV and annually for Oxford Risk and FinaMetrica.

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<b>Belfast</b>	02890 321002	<b>Cheltenham</b>	01242 514756	<b>Guildford</b>	01483 304 707	<b>Manchester</b>	0161 832 6868
<b>Birmingham</b>	0121 232 0700	<b>Edinburgh</b>	0131 226 5000	<b>Leeds</b>	0113 245 4488	<b>Sheffield</b>	0114 275 5100
<b>Bournemouth</b>	01202 208100	<b>Exeter</b>	01392 204404	<b>Liverpool</b>	0151 227 2030		
<b>Bristol</b>	01172 444860	<b>Glasgow</b>	0141 333 9323	<b>London</b>	020 7597 1234		

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© Morningstar, Inc. Risk tolerance scores were mapped to the funds' strategic asset allocations as at 01/01/2024.

The mappings are only for use by financial advisors licensed to use FinaMetrica Risk Profiling Toolkit™ or FinaMetrica Profiler, for guidance purposes only and do not constitute financial or investment advice. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Investec Wealth & Investment Limited does pay Morningstar for the mappings in the table however these mappings are calculated independently by Morningstar.

Risk Mapping has been provided by Oxford Risk. Thus, risk profiling assesses an overall portfolio's level of risk, but does not necessarily indicate the suitability of the portfolio for each Customer which should be assessed with the financial adviser and other professionals in light of all the investor's circumstances..

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Registered No. 2122340.

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