

# Risk Ratings guidelines

## An introduction to Risk Ratings

Our vision is to help everyone make smarter financial decisions.

Risk Ratings are a key element of how we achieve this, by helping advisers match suitable funds with their clients' mandates.

Risk Ratings uniquely map fund family members to Defaqto's 10 Risk Profiles. These have been created in partnership with Moody's Analytics. A Risk Rating of 1 indicates that a proposition represents the lowest risk profile; a Risk Rating of 10 indicates the highest risk profile.

Defaqto Engage is an all-in-one system that helps advisers deliver exceptional financial advice, from start to finish. Engage allows advisers to extract their clients' mandates in a compliant manner, and to find suitable funds to match these.

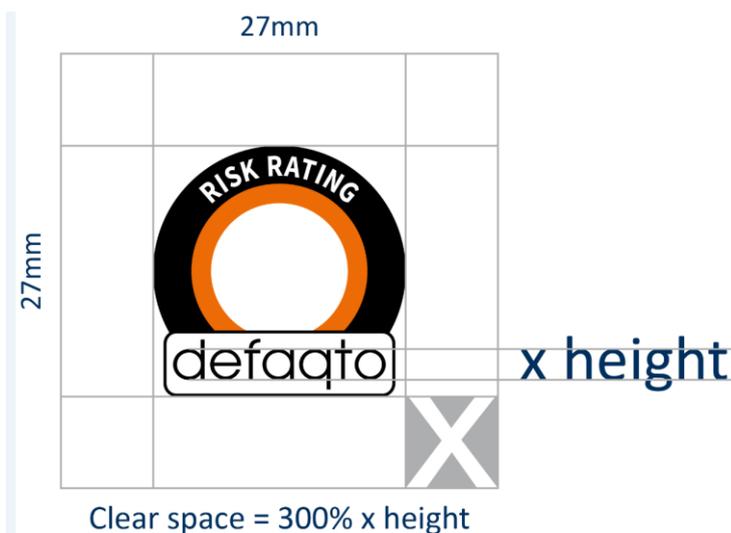
# Risk Ratings badge

Please follow these guidelines when using the Risk Rating badge for marketing communications on and offline.

**Please do not modify the badge in any way.**

## Badge positioning

Please follow the spacing guidelines below when positioning the badge on marketing communications so it has the right amount of clear space.



## Using the neutral badge

You can use the neutral badge when you want to promote multiple risk rated funds in the same promotional item. For example, if you have a range of five funds, of which one is level 3, one is level 4, two are level 5 and two are level 6 you may use just the one badge – the neutral. The following conditions apply:

- You must have a licence in place to use the Risk Ratings for the relevant funds
- You must caveat the funds this rating refers to (e.g. Defaqto Risk Rating applies to Fund1, Fund2 and Fund3)

## File formats

The badges are available in the following formats:

EPS – best suited for design agencies and print

JPEG – for generic use, provided in both RGB and CMYK version for online and print respectively

Additional file formats can be created but this will incur a charge of £100 per badge.

## Colour references

### RGB

	Red	Green	Blue
<b>Black</b>	0	0	0
<b>Orange</b>	237	107	6

### CMYK

	Cyan	Magenta	Yellow	Black
<b>Black</b>	0%	0%	0%	100%
<b>Orange</b>	0%	68%	100%	0%

### Spot colour badge

	Pantone
<b>Black</b>	Black
<b>Orange</b>	Orange 021c

## Badge resolution

**Offline:** (ie print) purposes, you will need to use a minimum image resolution of 300 dpi.

**Online:** the resolution should always be 72 dpi.

# Describing Risk Ratings

We have compiled these guidelines to help you position Defaqto and Defaqto Risk Ratings in copy for marketing communications.

## **The words 'Risk Rating' should always have a capital R and R**

CORRECT [Company's] [fund] has a Defaqto Risk Rating of [number].

INCORRECT [Company's] [fund] has a Defaqto risk Rating of [number].

## **A Defaqto Risk Rating is not an award**

CORRECT [Company] has received a Defaqto Risk Rating [number] for its [fund].

INCORRECT [Company] has a Risk Rating [number] award from Defaqto for its [fund].

## **A Defaqto Risk Rating is not a prize and thus cannot be won**

CORRECT [Company] has received a Defaqto Risk Rating [number] for its [fund]

INCORRECT [Company] has won a Defaqto Risk Rating [number] for its [fund]

## **A company cannot receive a Defaqto Risk Rating**

CORRECT [Company] has received a Defaqto Risk Rating [number] for its [fund].

INCORRECT [Company] has been given a Risk Rating [number] by independent financial information business, Defaqto.

CORRECT [Company] has received various Defaqto Risk Ratings across its [fund range].

INCORRECT [Company] is a Defaqto Risk Rating [number] for its [funds].

The following descriptions can be used for the Risk Rating badges:

1. Risk averse
2. Lowest risk
3. Very low risk
4. Low risk
5. Low to medium risk
6. Medium risk
7. Medium to high risk
8. High risk
9. Very high risk
10. Highest risk

## Describing Defaqto

The following standard phrases are acceptable for use when describing Defaqto.

- Defaqto is one of the UK's most trusted sources of financial product and market intelligence.
- Defaqto is one of the UK's most trusted sources of financial product and market intelligence, supporting financial institutions, intermediaries and consumers to make smarter financial decisions.

A full description of the company can also be used:

Defaqto is one of the UK's most trusted sources of financial product and market intelligence, supporting financial institutions, intermediaries and consumers to make smarter financial decisions.

We maintain the UK's largest financial product database and use proprietary research methodology to develop independent ratings, reviews, insights and technology.

By bringing together product data, technology and consumer insight we are in a unique position to help everyone make smarter, more informed financial choices now, and in the future. And in doing so we hope to raise industry standards, power consumer choice and help the industry meet evolving customer needs.

When using this copy online, Defaqto should link to [defaqto.com](https://defaqto.com)

## Signing off your marketing communications

We welcome your ideas and creativity.

If you would like to use content not included within these guidelines, then please follow the sign-off process below.

We do not need to sign off communications that meet the guidelines in this document and follow the terms and conditions of our licensing contract.

We ask that you always send final versions of your marketing material or badge use to [signoff@defaqto.com](mailto:signoff@defaqto.com) for our reference.

## Sign-off process

Send any materials to [signoff@defaqto.com](mailto:signoff@defaqto.com)

We will come back to you within three working days.

## Get in touch

For further information, please contact your Account Manager or our Marketing department:

[marketing@defaqto.com](mailto:marketing@defaqto.com)