



Risk Focused Fund Families

| Family name | Diamond Rating | Fund name |
|-------------------------------|----------------|-------------------------------------------------------------|
| Barclays GlobalBeta Portfolio | 5 | Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 1 |
| Barclays GlobalBeta Portfolio | 5 | Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 2 |
| Barclays GlobalBeta Portfolio | 5 | Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 3 |
| Barclays GlobalBeta Portfolio | 5 | Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 4 |
| Barclays GlobalBeta Portfolio | 5 | Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 5 |
| BlackRock Consensus | 5 | BlackRock Consensus 35 Fund |
| BlackRock Consensus | 5 | BlackRock Consensus 60 Fund |
| BlackRock Consensus | 5 | BlackRock Consensus 70 Fund |
| BlackRock Consensus | 5 | BlackRock Consensus 85 Fund |
| BlackRock Consensus | 5 | BlackRock Consensus 100 Fund |
| Brooks Macdonald | 5 | IFSL Brooks Macdonald Defensive Income |
| Brooks Macdonald | 5 | IFSL Brooks Macdonald Cautious Growth |
| Brooks Macdonald | 5 | IFSL Brooks Macdonald Balanced |
| Brooks Macdonald | 5 | IFSL Brooks Macdonald Strategic Growth |
| Brown Shipley | 5 | SVS Brown Shipley Cautious Fund |
| Brown Shipley | 5 | SVS Brown Shipley Income Fund |
| Brown Shipley | 5 | SVS Brown Shipley Balanced Fund |
| Brown Shipley | 5 | SVS Brown Shipley Growth Fund |
| Brown Shipley | 5 | SVS Brown Shipley Dynamic Fund |
| Dimensional World Allocation | 5 | Dimensional World Allocation 20/80 |



| Family name | Diamond Rating | Fund name |
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| Dimensional World Allocation | 5 | Dimensional World Allocation 40/60 |
| Dimensional World Allocation | 5 | Dimensional World Allocation 60/40 |
| Dimensional World Allocation | 5 | Dimensional World Allocation 80/20 |
| Fidelity Multi Asset Allocator | 5 | Fidelity Multi Asset Allocator Defensive Fund |
| Fidelity Multi Asset Allocator | 5 | Fidelity Multi Asset Allocator Strategic Fund |
| Fidelity Multi Asset Allocator | 5 | Fidelity Multi Asset Allocator Growth Fund |
| Fidelity Multi Asset Allocator | 5 | Fidelity Multi Asset Allocator Adventurous Fund |
| Fidelity Multi Asset Allocator | 5 | Fidelity Allocator World Fund |
| Fidelity Multi Asset Open | 5 | Fidelity Multi Asset Open Defensive Fund |
| Fidelity Multi Asset Open | 5 | Fidelity Multi Asset Open Strategic Fund |
| Fidelity Multi Asset Open | 5 | Fidelity Multi Asset Open Growth Fund |
| Fidelity Multi Asset Open | 5 | Fidelity Multi Asset Open Adventurous Fund |
| Fidelity Multi Asset Open | 5 | Fidelity Open World Fund |
| Goldman Sachs Asset Management | 5 | Goldman Sachs Global Multi-Asset Conservative Portfolio |
| Goldman Sachs Asset Management | 5 | Goldman Sachs Global Multi-Asset Balanced Portfolio |
| Goldman Sachs Asset Management | 5 | Goldman Sachs Global Multi-Asset Growth Portfolio |
| L&G Mixed Investment | 5 | Legal & General Mixed Investment 0-20% Fund |
| L&G Mixed Investment | 5 | Legal & General Mixed Investment 0-35% Fund |
| L&G Mixed Investment | 5 | Legal & General Mixed Investment 20-60% Fund |
| L&G Mixed Investment | 5 | Legal & General Mixed Investment 40-85% Fund |
| Liontrust | 5 | Liontrust Sustainable Future Defensive Managed Fund |
| Liontrust | 5 | Liontrust Sustainable Future Cautious Managed Fund |



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| Liontrust | 5 | Liontrust Sustainable Future Managed Fund |
| Liontrust | 5 | Liontrust Sustainable Future Managed Growth Fund |
| Rathbone Multi Asset | 5 | Rathbone Multi Asset Total Return Portfolio |
| Rathbone Multi Asset | 5 | Rathbone Multi Asset Defensive Growth Portfolio |
| Rathbone Multi Asset | 5 | Rathbone Strategic Income Portfolio |
| Rathbone Multi Asset | 5 | Rathbone Multi Asset Dynamic Growth Portfolio |
| Rathbone Multi Asset | 5 | Rathbone Multi Asset Enhanced Growth Portfolio |
| SEI | 5 | The SEI Defensive Fund |
| SEI | 5 | The SEI Conservative Fund |
| SEI | 5 | The SEI Moderate Fund |
| SEI | 5 | The SEI Core Fund |
| SEI | 5 | The SEI Balanced Fund |
| SEI | 5 | The SEI Growth Fund |
| SEI | 5 | The SEI Aggressive Fund |
| Vanguard LifeStrategy | 5 | Vanguard LifeStrategy 20% Equity Fund |
| Vanguard LifeStrategy | 5 | Vanguard LifeStrategy 40% Equity Fund |
| Vanguard LifeStrategy | 5 | Vanguard LifeStrategy 60% Equity Fund |
| Vanguard LifeStrategy | 5 | Vanguard LifeStrategy 80% Equity Fund |
| Vanguard LifeStrategy | 5 | Vanguard LifeStrategy 100% Equity Fund |
| Aviva Multi-Manager | 4 | Aviva Investors Multi-Manager 20-60% |
| Aviva Multi-Manager | 4 | Aviva Investors Multi-Manager 40-85% |
| Aviva Multi-Manager | 4 | Aviva Investors Multi-Manager Flexible |
| Close Discretionary Funds | 4 | Close Sustainable Bond Portfolio Fund |
| Close Discretionary Funds | 4 | Close Diversified Income Portfolio Fund |



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| Close Discretionary Funds | 4 | Close Conservative Portfolio Fund |
| Close Discretionary Funds | 4 | Close Balanced Portfolio Fund |
| Close Discretionary Funds | 4 | Close Growth Portfolio Fund |
| Close Discretionary Managed | 4 | Close Managed Income Fund |
| Close Discretionary Managed | 4 | Close Managed Conservative Fund |
| Close Discretionary Managed | 4 | Close Managed Balanced Fund |
| Close Discretionary Managed | 4 | Close Managed Growth Fund |
| Close Tactical Select | 4 | Close Tactical Select Passive Conservative Fund |
| Close Tactical Select | 4 | Close Tactical Select Passive Balanced Fund |
| Close Tactical Select | 4 | Close Tactical Select Passive Growth Fund |
| Courtiers Total Return | 4 | Courtiers Total Return Cautious Risk |
| Courtiers Total Return | 4 | Courtiers Total Return Balanced Risk |
| Courtiers Total Return | 4 | Courtiers Total Return Growth |
| IBOSS | 4 | MGTS IBOSS 1 |
| IBOSS | 4 | MGTS IBOSS 2 |
| IBOSS | 4 | MGTS IBOSS 4 |
| IBOSS | 4 | MGTS IBOSS 6 |
| Jupiter Merlin | 4 | Jupiter Merlin Conservative Portfolio |
| Jupiter Merlin | 4 | Jupiter Merlin Income Portfolio |
| Jupiter Merlin | 4 | Jupiter Merlin Balanced Portfolio |
| Jupiter Merlin | 4 | Jupiter Merlin Growth Portfolio |
| Jupiter Merlin | 4 | Jupiter Merlin Worldwide Portfolio |
| Momentum Focus | 4 | MI Momentum Focus 3 |
| Momentum Focus | 4 | MI Momentum Focus 4 |



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|---------------------------|----------------|----------------------------------------------------|
| Momentum Focus | 4 | MI Momentum Focus 5 |
| Nedgroup MultiFund | 4 | Nedgroup Investments MultiFunds Income Fund |
| Nedgroup MultiFund | 4 | Nedgroup Investments MultiFunds Balanced Fund |
| Nedgroup MultiFund | 4 | Nedgroup Investments MultiFunds Growth Fund |
| Premier Miton Diversified | 4 | Premier Miton Diversified Cautious Growth Fund |
| Premier Miton Diversified | 4 | Premier Miton Diversified Balanced Growth Fund |
| Premier Miton Diversified | 4 | Premier Miton Diversified Growth Fund |
| Premier Miton Diversified | 4 | Premier Miton Diversified Dynamic Growth Fund |
| Royal London GMAP | 4 | Royal London GMAP Conservative Fund |
| Royal London GMAP | 4 | Royal London GMAP Defensive Fund |
| Royal London GMAP | 4 | Royal London GMAP Balanced Fund |
| Royal London GMAP | 4 | Royal London GMAP Growth Fund |
| Royal London GMAP | 4 | Royal London GMAP Adventurous Fund |
| Royal London GMAP | 4 | Royal London GMAP Dynamic Fund |
| TC Share Centre | 4 | ES Share Centre Multi Manager Income Fund |
| TC Share Centre | 4 | ES Share Centre Multi Manager Growth & Income Fund |
| TC Share Centre | 4 | ES Share Centre Multi Manager Growth Fund |
| Thesis Optima | 4 | Thesis Optima Income Fund |
| Thesis Optima | 4 | Thesis Optima Balanced Fund |
| Thesis Optima | 4 | Thesis Optima Growth Fund |
| TM UBS Global | 4 | TM UBS (UK) - Global Yield |
| TM UBS Global | 4 | TM UBS (UK) - Global Balanced |
| TM UBS Global | 4 | TM UBS (UK) - Global Growth |
| VT Blackfinch | 4 | VT Blackfinch Defensive Portfolio |



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| VT Blackfinch | 4 | VT Blackfinch Cautious Portfolio |
| VT Blackfinch | 4 | VT Blackfinch Balanced Portfolio |
| VT Blackfinch | 4 | VT Blackfinch Income Portfolio |
| VT Greystone | 4 | VT Greystone Conservative Managed Fund |
| VT Greystone | 4 | VT Greystone Cautious Managed Fund |
| VT Greystone | 4 | VT Greystone Balanced Managed Fund |
| VT Greystone | 4 | VT Greystone Global Growth Fund |
| VT PortfolioMetrix | 4 | VT PortfolioMetrix GBP Core Cautious Fund |
| VT PortfolioMetrix | 4 | VT PortfolioMetrix GBP Core Balanced Fund |
| VT PortfolioMetrix | 4 | VT PortfolioMetrix GBP Core Assertive Fund |
| WAY Global | 4 | WAY Global Cautious Portfolio |
| WAY Global | 4 | WAY Global Balanced Portfolio |
| WAY Global | 4 | WAY Flexible Global Growth Portfolio |
| Aberdeen Multi-Manager | 3 | ASI Multi-Manager Cautious Managed Portfolio |
| Aberdeen Multi-Manager | 3 | ASI Multi-Manager Multi-Asset Distribution Portfolio |
| Aberdeen Multi-Manager | 3 | ASI Multi-Manager Balanced Managed Portfolio |
| Aberdeen Multi-Manager | 3 | ASI Multi-Manager Equity Managed Portfolio |
| Barclays Active Diversified Multi-Manager | 3 | Barclays Multi-Asset Cautious Income |
| Barclays Active Diversified Multi-Manager | 3 | Barclays Multi-Asset Balanced Income |
| Barclays Active Diversified Multi-Manager | 3 | Barclays Dividend and Growth Portfolio |
| Barclays Multi-Asset | 3 | Barclays Multi-Asset Defensive Fund |
| Barclays Multi-Asset | 3 | Barclays Multi-Asset Cautious Fund |
| Barclays Multi-Asset | 3 | Barclays Multi-Asset Balanced Fund |



| Family name | Diamond Rating | Fund name |
|----------------------------------|----------------|---------------------------------------------------------------|
| Barclays Multi-Asset | 3 | Barclays Multi-Asset Growth Fund |
| Barclays Multi-Asset | 3 | Barclays Multi-Asset Adventurous Growth Fund |
| Barclays Multi-Manager Portfolio | 3 | Barclays Portfolios SICAV - Barclays MultiManager Portfolio 1 |
| Barclays Multi-Manager Portfolio | 3 | Barclays Portfolios SICAV - Barclays MultiManager Portfolio 2 |
| Barclays Multi-Manager Portfolio | 3 | Barclays Portfolios SICAV - Barclays MultiManager Portfolio 3 |
| Barclays Multi-Manager Portfolio | 3 | Barclays Portfolios SICAV - Barclays MultiManager Portfolio 4 |
| Barclays Multi-Manager Portfolio | 3 | Barclays Portfolios SICAV - Barclays MultiManager Portfolio 5 |
| BMO MM Navigator | 3 | BMO MM Navigator Distribution Fund |
| BMO MM Navigator | 3 | BMO MM Navigator Cautious Fund |
| BMO MM Navigator | 3 | BMO MM Navigator Balanced Fund |
| BMO MM Navigator | 3 | BMO MM Navigator Growth Fund |
| BMO MM Navigator | 3 | BMO MM Navigator Boutiques Fund |
| Charles Stanley Multi Asset | 3 | MI Charles Stanley Multi Asset 2 Cautious Fund |
| Charles Stanley Multi Asset | 3 | MI Charles Stanley Multi Asset 3 Moderate Fund |
| Charles Stanley Multi Asset | 3 | MI Charles Stanley Multi Asset 4 Growth Fund |
| Charles Stanley Multi Asset | 3 | MI Charles Stanley Multi Asset 5 Adventurous Fund |
| DMS Sequel | 3 | DMS Sequel Cautious Target Return Strategy Fund |
| DMS Sequel | 3 | DMS Sequel Balanced Target Return Strategy Fund |
| DMS Sequel | 3 | DMS Sequel Growth Target Return Strategy Fund |
| DMS Stirling House | 3 | DMS Stirling House Monthly Income |
| DMS Stirling House | 3 | DMS Stirling House Balanced Fund |
| DMS Stirling House | 3 | DMS Stirling House Dynamic Fund |



| Family name | Diamond Rating | Fund name |
|-------------------------------|----------------|----------------------------------------------------|
| DMS Stirling House | 3 | DMS Stirling House Growth Fund |
| DMS Wolseley | 3 | DMS Wolseley Cautious Fund |
| DMS Wolseley | 3 | DMS Wolseley Balanced Fund |
| DMS Wolseley | 3 | DMS Wolseley Growth Fund |
| EF Brompton Global | 3 | EF Brompton Global Conservative Fund |
| EF Brompton Global | 3 | EF Brompton Global Income Fund |
| EF Brompton Global | 3 | EF Brompton Global Balanced Fund |
| EF Brompton Global | 3 | EF Brompton Global Growth Fund |
| EF Brompton Global | 3 | EF Brompton Global Opportunities Fund |
| EF Brompton Global | 3 | EF Brompton Global Equity Fund |
| Handelsbanken | 3 | LF Handelsbanken Defensive Multi Asset Fund |
| Handelsbanken | 3 | LF Handelsbanken Cautious Multi Asset Fund |
| Handelsbanken | 3 | LF Handelsbanken Income Multi Asset Fund |
| Handelsbanken | 3 | LF Handelsbanken Balanced Multi Asset Fund |
| Handelsbanken | 3 | LF Handelsbanken Income Plus Multi Asset Fund |
| Handelsbanken | 3 | LF Handelsbanken Growth Multi Asset Fund |
| Janus Henderson Multi Manager | 3 | Janus Henderson Multi-Manager Diversified Fund |
| Janus Henderson Multi Manager | 3 | Janus Henderson Multi-Manager Distribution Fund |
| Janus Henderson Multi Manager | 3 | Janus Henderson Multi-Manager Income & Growth Fund |
| Janus Henderson Multi Manager | 3 | Janus Henderson Multi-Manager Managed Fund |
| Janus Henderson Multi Manager | 3 | Janus Henderson Multi-Manager Active Fund |
| L&G Multi-Manager | 3 | Legal & General Multi Manager Income Trust |



| Family name | Diamond Rating | Fund name |
|------------------------|----------------|-------------------------------------------------------------------|
| L&G Multi-Manager | 3 | Legal & General Multi Manager Balanced Trust |
| L&G Multi-Manager | 3 | Legal & General Multi Manager Growth Trust |
| M&G Episode | 3 | M&G Episode Income Fund |
| M&G Episode | 3 | M&G Episode Allocation Fund |
| M&G Episode | 3 | M&G Episode Growth Fund |
| Margetts | 3 | Margetts Providence Strategy |
| Margetts | 3 | Margetts Select Strategy |
| Margetts | 3 | Margetts International Strategy |
| Margetts | 3 | Margetts Venture Strategy Fund |
| Margetts Clarion | 3 | MGTS Clarion Prudence Portfolio |
| Margetts Clarion | 3 | MGTS Clarion Navigator Portfolio |
| Margetts Clarion | 3 | MGTS Clarion Meridian Portfolio |
| Margetts Clarion | 3 | MGTS Clarion Explorer Portfolio |
| Mattioli Woods | 3 | FP Mattioli Woods Funds ICVC - FP Mattioli Woods Cautious Fund |
| Mattioli Woods | 3 | FP Mattioli Woods Funds ICVC - FP Mattioli Woods Balanced Fund |
| Mattioli Woods | 3 | FP Mattioli Woods Funds ICVC - FP Mattioli Woods Growth Fund |
| Mattioli Woods | 3 | FP Mattioli Woods Funds ICVC - FP Mattioli Woods Adventurous Fund |
| MitonOptimal | 3 | Optimal Multi Asset Defensive Fund |
| MitonOptimal | 3 | Optimal Multi Asset Balanced Fund |
| MitonOptimal | 3 | Optimal Multi Asset Opportunities Fund |
| Quilter Cheviot Libero | 3 | Libero Cautious Fund |
| Quilter Cheviot Libero | 3 | Libero Strategic Fund |



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|-------------------------|----------------|------------------------------------------|
| Quilter Cheviot Libero | 3 | Libero Balanced |
| Schroder Diversity | 3 | Schroder MM Diversity Income Fund |
| Schroder Diversity | 3 | Schroder MM Diversity Fund |
| Schroder Diversity | 3 | Schroder MM Diversity Balanced Fund |
| Schroder Diversity | 3 | Schroder MM Diversity Tactical Fund |
| TM UBS UK | 3 | TM UBS (UK) - UK Income Focus |
| TM UBS UK | 3 | TM UBS (UK) - UK Balanced |
| TM UBS UK | 3 | TM UBS (UK) - UK Growth |
| TM UBS UK | 3 | TM UBS (UK) - UK Equity |
| VT Garraway Multi-Asset | 3 | VT Garraway Multi Asset Diversified Fund |
| VT Garraway Multi-Asset | 3 | VT Garraway Multi Asset Balanced Fund |
| VT Garraway Multi-Asset | 3 | VT Garraway Multi Asset Growth Fund |
| Apollo | 2 | FP Apollo Multi Asset Cautious Fund |
| Apollo | 2 | FP Apollo Multi Asset Balanced Fund |
| Apollo | 2 | FP Apollo Multi Asset Adventurous Fund |
| Ashburton Global | 2 | Ashburton Global Defensive Fund |
| Ashburton Global | 2 | Ashburton Global Balanced Fund |
| Ashburton Global | 2 | Ashburton Global Growth Fund |
| Davy | 2 | Davy UK GPS Defensive Growth Fund |
| Davy | 2 | Davy UK GPS Cautious Growth Fund |
| Davy | 2 | Davy UK GPS Balanced Growth Fund |
| Davy | 2 | Davy UK GPS Long Term Growth Fund |
| Equilibrium | 2 | IFSL Equilibrium Cautious Portfolio |
| Equilibrium | 2 | IFSL Equilibrium Balanced Portfolio |
| Equilibrium | 2 | IFSL Equilibrium Adventurous Portfolio |



| Family name | Diamond Rating | Fund name |
|---------------------------------------|----------------|----------------------------------------------------------------------------------------------|
| Invesco Summit Growth | 2 | Invesco Summit Growth 1 Fund |
| Invesco Summit Growth | 2 | Invesco Summit Growth 2 Fund |
| Invesco Summit Growth | 2 | Invesco Summit Growth 3 Fund |
| Invesco Summit Growth | 2 | Invesco Summit Growth 4 Fund |
| Invesco Summit Growth | 2 | Invesco Summit Growth 5 Fund |
| NFU Mutual | 2 | NFU Mutual Mixed Portfolio 20 - 60% |
| NFU Mutual | 2 | NFU Mutual Mixed Portfolio 40 - 85% |
| NFU Mutual | 2 | NFU Mutual Mixed Portfolio Max 100% |
| True Potential | 2 | SVS True Potential Defensive Fund |
| True Potential | 2 | SVS True Potential Cautious Fund |
| True Potential | 2 | SVS True Potential Balanced Fund |
| True Potential | 2 | SVS True Potential Growth Fund |
| True Potential | 2 | SVS True Potential Aggressive Fund |
| Wesleyan | 2 | Wesleyan Low Risk/Reward Growth Fund |
| Wesleyan | 2 | Wesleyan Moderate Risk/Reward Growth Fund |
| Wesleyan | 2 | Wesleyan Moderate High Risk/Reward Income Fund |
| Handelsbanken Sustainable Multi Asset | 1 | LF Handelsbanken Multi Asset Funds - LF Handelsbanken Defensive Sustainable Multi Asset Fund |
| Handelsbanken Sustainable Multi Asset | 1 | LF Handelsbanken Multi Asset Funds - LF Handelsbanken Cautious Sustainable Multi Asset Fund |
| Handelsbanken Sustainable Multi Asset | 1 | LF Handelsbanken Multi Asset Funds - LF Handelsbanken Balanced Sustainable Multi Asset Fund |
| Handelsbanken Sustainable Multi Asset | 1 | LF Handelsbanken Multi Asset Funds - LF Handelsbanken Growth Sustainable Multi Asset Fund |



| Family name | Diamond Rating | Fund name |
|----------------------|----------------|-----------------------------------------------------|
| L&G Multi Asset Core | 1 | Legal & General Select & Invest Multi Asset Core 20 |
| L&G Multi Asset Core | 1 | Legal & General Select & Invest Multi Asset Core 45 |
| L&G Multi Asset Core | 1 | Legal & General Select & Invest Multi Asset Core 75 |
| Margetts Prima | 1 | Prima Cautious Fund |
| Margetts Prima | 1 | Prima Balanced Fund |
| Margetts Prima | 1 | Prima Adventurous Fund |
| MI Brewin Dolphin | 1 | MI Brewin Dolphin Voyager Max 40% Equity |
| MI Brewin Dolphin | 1 | MI Brewin Dolphin Voyager Max 60% Equity |
| MI Brewin Dolphin | 1 | MI Brewin Dolphin Voyager Max 70% Equity |
| MI Brewin Dolphin | 1 | MI Brewin Dolphin Voyager Max 80% Equity |
| MI Brewin Dolphin | 1 | MI Brewin Dolphin Voyager Max 90% Equity |
| Sanlam | 1 | IFSL Sanlam Defensive Fund |
| Sanlam | 1 | IFSL Sanlam Cautious Fund |
| Sanlam | 1 | IFSL Sanlam Balanced Fund |
| Sanlam | 1 | IFSL Sanlam Growth Fund |