

# Managed Portfolio Service (MPS)

## Risk Ratings

	Brooks Macdonald Risk Level	Dynamic Planner	Defaqto	Mabel Insights	Synaptic (Strategic, 1-5)	Oxford	EV (5 yrs) 1-10
Low Risk (Defensive Income)	Low Risk	DYNAMIC PLANNER PROFILED 3	defaqto 2 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 2.2 1-5	Oxford Risk 1 / 5 2 / 7	EV 5 INCOME
Low to Medium Risk (Passive)	Low to Medium	DYNAMIC PLANNER PROFILED 4	defaqto 4 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 2.7 1-5	Oxford Risk 2 / 5 3 / 7	EV 6 GROWTH
Low to Medium Risk (Income & Growth)	Low to Medium	DYNAMIC PLANNER PROFILED 4	defaqto 4 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 2.7 1-5	Oxford Risk 2 / 5 3 / 7	EV 6 GROWTH
Medium Risk (Income & Growth)	Medium	DYNAMIC PLANNER PROFILED 5	defaqto 5 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 3.5 1-5	Oxford Risk 3 / 5 4 / 7	EV 8 INCOME
Medium Risk (Passive)	Medium	DYNAMIC PLANNER PROFILED 5	defaqto 5 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 3.5 1-5	Oxford Risk 3 / 5 4 / 7	EV 8 GROWTH
Medium to High Risk (Growth)	Medium to High	DYNAMIC PLANNER PROFILED 6	defaqto 7 RISK RATED	MABEL INSIGHTS	Synaptic Risk Rating 4.5 1-5	Oxford Risk 4 / 5 5 / 7	EV 9 GROWTH

Dynamic Planner, Defaqto, Synaptic, EV and Mabel Insights as at 31 March 2026. Oxford Risk as at 31 August 2025

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	Brooks Macdonald Risk Level	Dynamic Planner	Defaqto	Mabel Insights	Synaptic (Strategic, 1-5)	Oxford	EV (5 yrs) 1-10
Medium to High Risk (Passive)	Medium to High	DYNAMIC PLANNER PROFILED 6	defaqto 7 RISK RATED	MABEL INSIGHTS 5	Synaptic Risk Rating 4.5 1-5	Oxford Risk 4 / 5 5 / 7	EV 9 GROWTH
High Risk (Growth)	High	DYNAMIC PLANNER PROFILED 7	defaqto 8 RISK RATED	MABEL INSIGHTS 5	Synaptic Risk Rating 5.1 1-5	Oxford Risk 4 / 5 6 / 7	EV 10 GROWTH
Responsible Investment Advance Low to Medium Risk	Low to Medium	DYNAMIC PLANNER PROFILED 5	defaqto 4 RISK RATED	MABEL INSIGHTS 3	Synaptic Risk Rating 2.7 1-5	Oxford Risk 2 / 5 3 / 7	EV 6 GROWTH
Responsible Investment Advance Medium Risk	Medium	DYNAMIC PLANNER PROFILED 6	defaqto 6 RISK RATED	MABEL INSIGHTS 4	Synaptic Risk Rating 3.5 1-5	Oxford Risk 3 / 5 4 / 7	EV 8 GROWTH
Responsible Investment Advance Medium to High Risk	Medium to High	DYNAMIC PLANNER PROFILED 7	defaqto 7 RISK RATED	MABEL INSIGHTS 5	Synaptic Risk Rating 4.5 1-5	Oxford Risk 4 / 5 5 / 7	EV 9 GROWTH

## Important information

This document is intended for professional advisers only and should not be relied upon by any persons who do not have professional experience in matters relating to investments.

The value of investments, and the income from them, may go down as well as up and neither is guaranteed. Investors could get back less than they invested. Changes in exchange rates may have an adverse effect on the value of an investment. Changes in interest rates may also impact the value of fixed income investments. The value of your investment may be impacted if the issuers of underlying fixed income holdings default, or market perceptions of their credit risk change. Investors should be aware of the additional risks associated with investing in emerging and developing markets.

The ratings listed in this document are designed to help professional advisers recommend the appropriate fund after they have assessed the client's attitude to risk using these risk profilers. Risk profiling is only a part of overall suitability assessment and this guide should not be relied upon in place of a comprehensive suitability assessment. The professional adviser remains responsible for advising the client on whether the recommended fund is suitable to the client's personal circumstances.

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