

Central Investment Strategy - Risk Categories

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In the Risk Categories area, you are able to view each risk category, with the minimum score, description & asset allocation.

Default Risk Set can be changed in the drop down:

Investment Strategy Name
Synaptic Mixed - September 2023

Last Modified Date
Tue, 19 Sept 23, 18:00

Risk Category

Default Risk Set ⓘ

Synaptic 1 to 5

✓ Synaptic 1 to 5

Synaptic 1 to 10

Risk Category Name	Minimum Score	Risk Category Description	Asset Allocation
Cautious	0	Cautious Investors are risk averse and typically have very limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They tend to associate risk with potential loss rather than opportunity. They typically look for investments with lower investment risk rather than seeking higher returns. They generally prefer bank accounts and are less willing to invest in stocks, shares and investment funds. Some cautious investors will be unwilling to take any investment risk at all. Cautious investors are more risk averse than about 90% of the investing population (i.e. compared to 9 people out of 10).	Cash UK Govt Bonds Global Equities (ex UK) UK Corporate Bonds UK Equities Global Bonds (ex UK) Hedge Funds Emerging Markets Equities Global Property Global Infrastructure

How it works

The risk categories have been commissioned by Synaptic Software Limited and supplied by A2Risk Limited.

Each risk category has a minimum score, the normalised score determined from the risk questionnaire is used to determine the appropriate risk category e.g. the score is equal to the minimum score of the risk category or higher, the upper boundary is the minimum score of the next risk category.

Disclaimer

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The ATRQ is not, and is not intended to be, investment advice. No investment decisions should be taken based on the ATRQ in isolation.

See also:

[How do I change the Risk Set from 1-10 to 1-5 or vice versa?](#)

[Can I view the Risk Categories?](#)