

How do I change the Risk Set from 1-10 to 1-5 or vice versa?

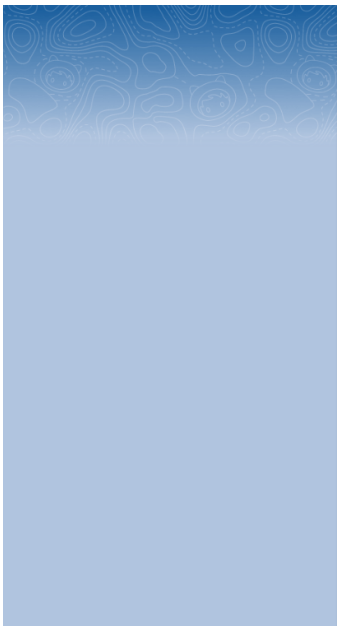
Last Modified on 24/11/2023 10:38 am GMT

In the **Configuration > Central Investment Strategy > Risk Categories** area, chose the Risk Set from the drop down:

The screenshot shows the Synaptic Pathways Configuration interface. The left sidebar contains navigation options: Company Settings, Central Investment Strategy (with sub-options: Client Risk Questions & Answers, Risk Categories, Special Deals and Discounts, Pathways Administration), and other system settings. The main content area is titled 'Configuration' and shows details for 'Synaptic Mixed - September 2023'. A dropdown menu for 'Default Risk Set' is open, showing 'Synaptic 1 to 5' as the selected option, with 'Synaptic 1 to 10' also visible. Below this is a table of risk categories:

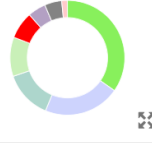
Risk Category Name	Minimum Score	Risk Category Description	Asset Allocation
Cautious	0	Cautious Investors are risk averse and typically have very limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions 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
Moderately Cautious	10	Moderately Cautious Investors have fairly 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 are inclined to associate risk with potential loss rather than opportunity. They may prefer bank accounts or lower risk investments to higher returning but riskier investments (such as stocks, shares and investment funds). However, they may be willing to take some risk once the relationship between risk and higher returns has been explained to them. Moderately Cautious investors are more risk averse than about 70% of the investing population (i.e. compared to 7 people out of 10).	Global Equities (ex UK) UK Equities UK Govt Bonds UK Corporate Bonds Cash Global Property Emerging Markets Equities Global Infrastructure Hedge Funds
Balanced	16	Balanced Investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and	Global Equities (ex UK) UK Equities UK Corporate Bonds

On the right side of the table, there is a 'How it works' section with a disclaimer: '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 eg: 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: The ATRQ and supporting documentation is © Byrne and Blake 2006-2018 and distributed under licence by A2Risk Limited. The ATRQ is not, and is not intended to be, investment advice. No investment decisions should be taken based on the ATRQ in isolation.'



understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.

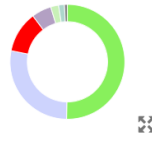
- UK Govt Bonds
- Emerging Markets Equities
- Global Infrastructure
- Global Property
- Hedge Funds



Moderately Adventurous 27

Moderately Adventurous Investors usually have some experience and understanding of investments. They tend to make investment decisions fairly quickly and are not generally anxious about the investment decisions they have made. They normally view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. The potentially higher returns from higher investment risk will make investing in stocks, shares and investment funds more appealing than lower risk investments and bank deposits. Moderately adventurous investors are more tolerant of risk than about 80% of the investing population (i.e. compared to 8 people in 10).

- Global Equities (ex UK)
- UK Equities
- Emerging Markets Equities
- Global Infrastructure
- UK Govt Bonds
- UK Corporate Bonds
- Global Property



Adventurous 36

Adventurous Investors often have substantial experience and understanding of investments. They usually make investment decisions quickly and are not likely to be anxious about the investment decisions they have made. They typically view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. They are comfortable investing in stocks, shares and investment funds and prefer riskier, but potentially higher returning, investments to keeping money in bank deposits. Adventurous Investors are more risk tolerant than about 95% of the investing population (i.e. compared to 95 people out of 100).

- Emerging Markets Equities
- Global Equities (ex UK)
- UK Equities



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
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