



Risk Focused Fund Families

Family name	Diamond Rating	Fund name
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
BlackRock Volatility Strategy	5	BlackRock Volatility Strategy Fund I
BlackRock Volatility Strategy	5	BlackRock Volatility Strategy Fund II
BlackRock Volatility Strategy	5	BlackRock Volatility Strategy Fund III
BlackRock Volatility Strategy	5	BlackRock Volatility Strategy Fund IV
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
Dimensional World Allocation	5	Dimensional World Allocation 20/80
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



Family name	Diamond Rating	Fund name
Fidelity Multi Asset Open	5	Fidelity Multi Asset Open Adventurous Fund
Fidelity Multi Asset Open	5	Fidelity Open World Fund
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
Liontrust	5	Liontrust Sustainable Future Managed Fund
Liontrust	5	Liontrust Sustainable Future Absolute Growth Fund
Rathbone Multi Asset	5	Rathbone Multi Asset Total Return Portfolio
Rathbone Multi Asset	5	Rathbone Strategic Income Portfolio
Rathbone Multi Asset	5	Rathbone Multi Asset Strategic Growth Portfolio
Rathbone Multi Asset	5	Rathbone Multi Asset Enhanced Growth Portfolio
Royal London GMAP	5	Royal London GMAP Conservative Fund
Royal London GMAP	5	Royal London GMAP Defensive Fund
Royal London GMAP	5	Royal London GMAP Balanced Fund
Royal London GMAP	5	Royal London GMAP Growth Fund
Royal London GMAP	5	Royal London GMAP Adventurous Fund
Royal London GMAP	5	Royal London GMAP Dynamic Fund
SEI	5	The SEI Defensive Fund
SEI	5	The SEI Conservative Fund
SEI	5	The SEI Moderate Fund



Family name	Diamond Rating	Fund name
SEI	5	The SEI Core Fund
SEI	5	The SEI Balanced Fund
SEI	5	The SEI Growth Fund
SEI	5	The SEI Aggressive Fund
Thesis Optima	5	Thesis Optima Income
Thesis Optima	5	Thesis Optima Balanced
Thesis Optima	5	Thesis Optima Growth
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
Vitality Multi-Asset	5	IFML Vitality Multi-Asset Moderate Fund
Vitality Multi-Asset	5	IFML Vitality Multi-Asset Balanced Fund
Vitality Multi-Asset	5	IFML Vitality Multi-Asset Growth Fund
Acumen	4	ACUMEN Portfolio 4
Acumen	4	Acumen Income Portfolio
Acumen	4	ACUMEN Portfolio 5
Acumen	4	ACUMEN Portfolio 6
Acumen	4	ACUMEN Portfolio 8
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
Barclays GlobalBeta Portfolio	4	Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 1
Barclays GlobalBeta Portfolio	4	Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 2
Barclays GlobalBeta Portfolio	4	Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 3
Barclays GlobalBeta Portfolio	4	Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 4
Barclays GlobalBeta Portfolio	4	Barclays Portfolios SICAV - Barclays GlobalBeta Portfolio 5



Family name	Diamond Rating	Fund name
Brown Shipley	4	SVS Brown Shipley Cautious Fund
Brown Shipley	4	SVS Brown Shipley Income Fund
Brown Shipley	4	SVS Brown Shipley Balanced Fund
Brown Shipley	4	SVS Brown Shipley Growth Fund
Brown Shipley	4	SVS Brown Shipley Dynamic Fund
Close Discretionary Funds	4	Close Bond Income Portfolio Fund
Close Discretionary Funds	4	Close Diversified Income Portfolio Fund
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
Goldman Sachs Asset Management	4	Goldman Sachs Global Multi-Asset Conservative Portfolio
Goldman Sachs Asset Management	4	Goldman Sachs Global Multi-Asset Balanced Portfolio
Goldman Sachs Asset Management	4	Goldman Sachs Global Multi-Asset Growth Portfolio
IBOSS	4	MGTS IBOSS
IBOSS	4	MGTS IBOSS
IBOSS	4	MGTS IBOSS
IBOSS	4	MGTS IBOSS



Family name	Diamond Rating	Fund name
Janus Henderson Multi Manager	4	Janus Henderson Multi-Manager Diversified Fund
Janus Henderson Multi Manager	4	Janus Henderson Multi-Manager Distribution Fund
Janus Henderson Multi Manager	4	Janus Henderson Multi-Manager Income & Growth Fund
Janus Henderson Multi Manager	4	Janus Henderson Multi-Manager Managed Fund
Janus Henderson Multi Manager	4	Janus Henderson Multi-Manager Active Fund
Jupiter Merlin	4	Jupiter Merlin Conservative Portfolio
Jupiter Merlin	4	Jupiter Merlin Real Return
Jupiter Merlin	4	Jupiter Merlin Income
Jupiter Merlin	4	Jupiter Merlin Balanced
Jupiter Merlin	4	Jupiter Merlin Growth
Jupiter Merlin	4	Jupiter Merlin Worldwide Portfolio
L&G Multi-Manager	4	Legal & General Multi Manager Income Trust
L&G Multi-Manager	4	Legal & General Multi Manager Balanced Trust
L&G Multi-Manager	4	Legal & General Multi Manager Growth Trust
Momentum Focus	4	MI Momentum Focus 3
Momentum Focus	4	MI Momentum Focus 4
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 Diversified	4	Premier Diversified Cautious Growth Fund
Premier Diversified	4	Premier Diversified Balanced Growth Fund
Premier Diversified	4	Premier Diversified Growth Fund



Family name	Diamond Rating	Fund name
Premier Diversified	4	Premier Diversified Dynamic Growth Fund
Quilter Foundation	4	Quilter Investors Foundation 3 Fund
Quilter Foundation	4	Quilter Investors Foundation 4 Fund
Quilter Foundation	4	Quilter Investors Foundation 5 Fund
Quilter Generation	4	Quilter Investors Generation CPI+ 3 Portfolio
Quilter Generation	4	Quilter Investors Generation CPI+ 4 Portfolio
Quilter Generation	4	Quilter Investors Generation CPI+ 5 Portfolio
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 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
8AM Multi-Strategy	3	EF 8AM Multi-Strategy Portfolio II
8AM Multi-Strategy	3	EF 8AM Multi-Strategy Portfolio III
8AM Multi-Strategy	3	EF 8AM Multi-Strategy Portfolio IV
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 Multi-Manager Portfolio	3	Barclays Portfolios SICAV - Barclays MultiManager Portfolio 1
Barclays Multi-Manager Portfolio	3	Barclays Portfolios SICAV - Barclays MultiManager Portfolio 2



Family name	Diamond Rating	Fund name
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
Coutts UK Multi Asset	3	Coutts Multi Asset UK Defensive Fund
Coutts UK Multi Asset	3	Coutts Multi Asset UK Balanced Fund
Coutts UK Multi Asset	3	Coutts Multi Asset UK Growth Fund
Coutts UK Multi Asset	3	Coutts Multi Asset UK Equity Growth Fund
EF Brompton Global	3	EF Brompton Global Conservative
EF Brompton Global	3	EF Brompton Global Income
EF Brompton Global	3	EF Brompton Global Balanced
EF Brompton Global	3	EF Brompton Global Growth
EF Brompton Global	3	EF Brompton Global Opportunities
EF Brompton Global	3	EF Brompton Global Equity
HC Sequel	3	HC Sequel Cautious Target Return Strategy Fund
HC Sequel	3	HC Sequel Balanced Target Return Strategy Fund
HC Sequel	3	HC Sequel Growth Target Return Strategy Fund
HC Stirling House	3	Host Capital Stirling House Monthly Income Fund
HC Stirling House	3	Host Capital Stirling House Balanced Fund
HC Stirling House	3	Host Capital Stirling House Dynamic Fund
HC Stirling House	3	Host Capital Stirling House Growth Fund
HC Wolseley	3	HC Wolseley Cautious Fund



Family name	Diamond Rating	Fund name
HC Wolseley	3	HC Wolseley Balanced Fund
HC Wolseley	3	HC Wolseley Growth Fund
Heartwood	3	LF Heartwood Defensive Multi Asset Fund
Heartwood	3	LF Heartwood Cautious Multi Asset Fund
Heartwood	3	LF Heartwood Income Multi Asset Fund
Heartwood	3	LF Heartwood Balanced Multi Asset Fund
Heartwood	3	LF Heartwood Income Plus Multi Asset Fund
Heartwood	3	LF Heartwood Growth Multi Asset Fund
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 Meridian Portfolio
Margetts Clarion	3	MGTS Clarion Explorer Portfolio
Marlborough Fund of Funds	3	Marlborough Cautious
Marlborough Fund of Funds	3	Marlborough Balanced
Marlborough Fund of Funds	3	Marlborough Global
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
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



Family name	Diamond Rating	Fund name
Schroder Diversity	3	Schroder MM Diversity Tactical Fund
Tatton Oak	3	VT Tatton Oak Cautious Growth
Tatton Oak	3	VT Tatton Oak Distribution
Tatton Oak	3	VT Tatton Oak Capital Growth
Tatton Oak	3	VT Tatton Oak Advanced
TC Share Centre	3	TC Share Centre Multi Manager Cautious Fund
TC Share Centre	3	TC Share Centre Multi Manager Balanced Fund
TC Share Centre	3	TC Share Centre Multi Manager Adventurous Fund
Tilney Bestinvest	3	IFSL Tilney Bestinvest Conservative Portfolio
Tilney Bestinvest	3	IFSL Tilney Bestinvest Defensive Portfolio
Tilney Bestinvest	3	IFSL Tilney BestInvest Income and Growth Portfolio
Tilney Bestinvest	3	IFSL Tilney Bestinvest Growth Portfolio
Tilney Bestinvest	3	IFSL Tilney Bestinvest Aggressive Growth Portfolio
Tilney Bestinvest	3	IFSL Tilney Bestinvest Maximum Growth Portfolio
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
VT Garraway Multi-Asset	3	VT Garraway Multi Asset Dynamic Fund
WAY Global	3	WAY Global Cautious Portfolio
WAY Global	3	WAY Global Balanced Portfolio
WAY Global	3	WAY Flexible Global Growth Portfolio
Apollo	2	FP Apollo Multi Asset Cautious Fund



Family name	Diamond Rating	Fund name
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
Barclays Active Diversified Multi-Manager	2	Barclays Multi-Asset Income Fund
Barclays Active Diversified Multi-Manager	2	Barclays Multi-Asset High Income Fund
Barclays Active Diversified Multi-Manager	2	Barclays Dividend and Growth Portfolio
Coutts Global Multi Asset	2	Coutts Multi Asset Global Defensive Fund
Coutts Global Multi Asset	2	Coutts Multi Asset Global Balanced Fund
Coutts Global Multi Asset	2	Coutts Multi Asset Global 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
NFU Mutual	2	NFU Mutual Cautious Portfolio
NFU Mutual	2	NFU Mutual Mixed Portfolio 40 - 85%
NFU Mutual	2	NFU Mutual Mixed Portfolio Max 100% Shares
Tilney Bestinvest - Passive	2	IFSL Tilney Bestinvest Advanced Passive: Cautious Portfolio
Tilney Bestinvest - Passive	2	IFSL Tilney Bestinvest Advanced Passive: Income Portfolio
Tilney Bestinvest - Passive	2	IFSL Tilney Bestinvest Advanced Passive: Balanced Portfolio
Tilney Bestinvest - Passive	2	IFSL Tilney Bestinvest Advanced Passive: Growth Portfolio
Tilney Bestinvest - Passive	2	IFSL Tilney Bestinvest Advanced Passive: Aggressive Growth Portfolio
Wesleyan	2	Wesleyan Low Risk/Reward Growth Fund
Wesleyan	2	Wesleyan Moderate Risk/Reward Growth Fund



Family name	Diamond Rating	Fund name
Wesleyan	2	Wesleyan Moderate High Risk/Reward Income Fund
FP Luceo	1	FP Luceo 3
FP Luceo	1	FP Luceo 4
FP Luceo	1	FP Luceo 5
FP Luceo	1	FP Luceo 6
Schroder Dynamic Planner Portfolio	1	Schroder Dynamic Planner Portfolio 3
Schroder Dynamic Planner Portfolio	1	Schroder Dynamic Planner Portfolio 4
Schroder Dynamic Planner Portfolio	1	Schroder Dynamic Planner Portfolio 5
Schroder Dynamic Planner Portfolio	1	Schroder Dynamic Planner Portfolio 6
Schroder Dynamic Planner Portfolio	1	Schroder Dynamic Planner Portfolio 7
Tilney Bestinvest - Global	1	IFSL Tilney Bestinvest Global Defensive Portfolio
Tilney Bestinvest - Global	1	IFSL Tilney Bestinvest Global Income Portfolio
Tilney Bestinvest - Global	1	IFSL Tilney Bestinvest Global Income and Growth Portfolio
Tilney Bestinvest - Global	1	IFSL Tilney Bestinvest Global Growth Portfolio
Tilney Bestinvest - Global	1	IFSL Tilney Bestinvest Global Aggressive Growth Portfolio