

WealthSelect risk profile matrix





Quilter

WealthSelect is aligned with the Quilter risk profiling and asset allocation process.

After you have analysed your clients' appetite for risk, they receive a risk score between 1 and 10, which corresponds to a target volatility range. They can then be matched to an appropriate WealthSelect portfolio designed to provide the maximum level of return for that given level of volatility.

In order to facilitate a seamless end-to-end process, Quilter works with a number of leading risk profiling providers, who map the WealthSelect portfolios to their risk profiles.

WealthSelect Managed Active Portfolios

				Oxford Risk			FinaMetrica	
			(1-5 scale)	(1-5 scale)	(1-7 scale)	(1-5 scale 15 year)	(1-10 scale 15 year)	(1-100 scale)
3	3	2	1	1	2	1	2	24-43
4	4	3	2	2	3	2	3	44-50
5	4	4	2	2	3	3	5	51-57
6	5	5	3	3	4	3	6	58-64
7	6	6	3	3	5	4	8	65-72
8	7	7	4	4	5	4	9	73-79
9	7	8	4	4	6	5	10	80-100
10	8	9	5	5	6	5	10	85-100

WealthSelect Managed Blend Portfolios





3	3	2	1	1	2	1	2	24-43
4	4	3	2	2	3	2	3	44-50
5	4	4	2	2	3	3	5	51-57
6	5	5	3	3	4	3	6	58-64
7	6	6	3	3	5	4	8	65-72
8	7	7	4	4	5	4	9	73-79
9	7	8	4	4	6	5	10	80-100
10	8	9	5	5	6	5	10	85-100

WealthSelect Managed Passive Portfolios

3	3	2	2	1	2	1	2	24-43
4	4	3	2	2	2	2	3	44-50
5	4	4	2	2	3	3	5	51-57
6	5	5	3	3	4	3	6	58-64
7	6	6	3	3	5	4	7	65-72
8	7	7	4	4	5	4	9	73-79
9	7	8	4	4	6	5	10	80-100
10	8	9	5	5	6	5	10	85-100

Suitable for professional clients only.

WealthSelect Responsible Active Portfolios

				Oxford Risk			FinaMetrica	
			(1-5 scale)	(1-5 scale)	(1-7 scale)	(1-5 scale 15 year)	(1-10 scale 15 year)	(1-100 scale)
3	3	2	1	1	2	1	2	24-43
4	4	3	2	2	3	2	3	44-50
5	4	4	2	2	3	3	5	51-57
6	5	5	3	3	4	3	6	58-64
7	6	6	4	3	5	4	7	65-72
8	7	7	4	4	5	4	9	73-80
9	7	8	5	4	6	5	10	81-100
10	8	9	5	5	6	5	10	85-100

WealthSelect Responsible Blend Portfolios

3	3	2	1	1	2	1	2	24-43
4	4	3	2	2	3	2	3	44-50
5	4	4	2	2	3	3	5	51-57
6	5	5	3	3	4	3	6	58-64
7	6	6	4	3	5	4	7	65-72
8	7	7	4	4	5	4	9	73-80
9	7	8	5	4	6	5	10	81-100
10	8	9	5	5	6	5	10	85-100

WealthSelect Responsible Passive Portfolios

3	3	2	2	1	2	1	2	21-42
4	4	3	2	2	2	2	3	43-49
5	4	4	3	2	3	3	5	50-56
6	5	5	3	3	4	3	6	57-63
7	6	6	4	3	4	4	7	64-71
8	7	7	4	4	5	4	9	72-78
9	7	8	5	4	6	5	10	79-100
10	8	9	5	5	6	5	10	85-100

WealthSelect Sustainable Active Portfolios

3	3	2	2	1	2	2	3	20-41
4	4	3	2	2	2	2	4	42-48
5	4	4	2	2	3	3	5	49-54
6	5	5	3	3	4	3	6	55-60
7	6	6	3	3	4	4	8	61-66
8	7	7	4	4	5	4	9	67-74
9	7	8	5	4	5	5	10	75-100
10	8	9	5	5	6	5	10	82-100



Further information

We work closely with the risk profiling providers to ensure our investment and risk management processes are interpreted appropriately with respect to their risk rating process. The methodology of the third party risk profiling tools is not endorsed by us and individual risk profiling scores may not correspond precisely to the risk indicators in the WealthSelect portfolio literature.

The responsibility for the mapping rests with these providers. Please note, Quilter pays the risk profiling providers for the mappings shown in the tables.

Dynamic Planner: www.dynamicplanner.com/risk-profiled-funds/

Defaqto: www.defaqto.com/fund-managers/risk-ratings/ Defaqto ratings are based on propositions available to UK investors. Peer groups and metrics employed in rating computations will be based on availability to UK investors.

Synaptic Risk: www.synaptic.co.uk/research-tools/synaptic-risk

Oxford Risk: www.oxfordrisk.com/elements/risk-mapping Risk ratings provided by Oxford Risk Research and Analysis Limited (Oxford Risk) for funds/portfolios provide an estimate of their risk level. They do not by themselves indicate the suitability of a fund/portfolio for an investor. Overall suitability should be assessed by a qualified financial adviser, taking the investor's financial personality, financial circumstances, and investing knowledge and experience into account.

EValue: www.ev.uk/fund-portfolio-risk-ratings

Finametrika: www.riskprofiling.com/risk-services © Morningstar, Inc. Risk tolerance scores were mapped to the portfolios' strategic asset allocations as at 1 October 2024. The mappings are only for use by financial advisers licensed to use FinaMetrika Risk Profiling Toolkit or FinaMetrika Profiler, for guidance purposes only and do not constitute financial or investment advice. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Quilter pays Morningstar for the mappings in the table. However, these mappings are calculated independently by Morningstar.

Important information

Further information on the WealthSelect Managed Portfolio Service can be found at quilter.com/wealthselect

Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rates may cause the value of overseas investments to rise or fall.

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