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## Dynamic Planner's risk profiles for Aegon funds



# Dynamic Planner risk profiles

Below you can see where key Aegon funds sit on the 1-10 Dynamic Planner risk profiling scale.

Dynamic Planner risk profiles/Range (fund charge)	3	4	5	6	7	8
Select Portfolios (0.70-0.85%)	Cautious	Balanced	Balanced Plus	Growth	Growth Plus	Adventurous
Core Portfolios (0.20-0.25%)	Conservative	Balanced	Balanced Plus	Growth	Growth Plus	Adventurous
	Cautious					
MI Savings* (0.20%)			Lower	Medium	Higher	Higher +
BlackRock Aquila (0.10%)		30/70 Equity and Bond Index	50/50 Bond and Equity Index	75/25 Equity and Bond Index		40/60 Global Equity Index
Aegon Stability (0.82%)	Stability					

These funds sit towards the middle of the risk spectrum because they're diversified one-fund solutions. Investors with very low or high risk appetites tend to be better served by single-asset investment strategies.

The risk ratings above are intended as a guide and should not form the sole basis for advice to invest in a particular fund. The value of these investments can go down as well as up. Investors may get back less than they invest.

These risk profiles may differ from ratings provided by Aegon or other providers because Dynamic Planner uses different measures to assess risk. Funds with similar risk profiles may experience differing returns, for example because of asset allocation differences or the risk management strategies used.

Risk profiles as at quarter four 2017. Please note, risk profiles may change over time.

\*The risk profiles for these funds do not take into account the potential impact of the funds' risk management strategy.

# About these risk profiles



Dynamic Planner is a leading provider of risk profiling, financial planning and wealth management technology for financial advice firms.

Founded in 2003 the organisation serves more than 700 intermediary firms from the largest nationals, networks and service providers, to high quality local and regional advisers and bank owned wealth managers.

Over 9,000 financial planners use Dynamic Planner to profitably profile, plan and manage their clients' wealth.

Dynamic Planner's fund risk profiling service provides financial advisers and their clients with a meaningful measure of the long-term investment risk of fund strategies and a mechanism for selecting funds appropriate for investor risk appetites.

To find out more about the funds Aegon offers, please visit [aegon.co.uk/investments](https://aegon.co.uk/investments)



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## Dynamic Planner's risk profiling methodology

The risk profiles shown are for those who have taken the Dynamic Planner risk assessment and have been produced by Dynamic Planner on behalf of Aegon.

Dynamic Planner's fund risk profiling methodology is based on the principles of modern portfolio theory. Using stochastic modelling techniques, Dynamic Planner estimates the returns, volatilities and correlations of major asset classes, and applies these to the long-term strategic asset allocation adopted for each fund it risk profiles.