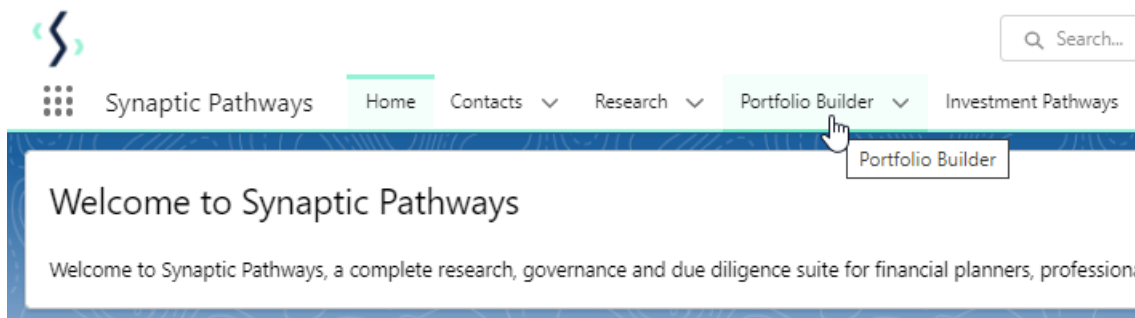


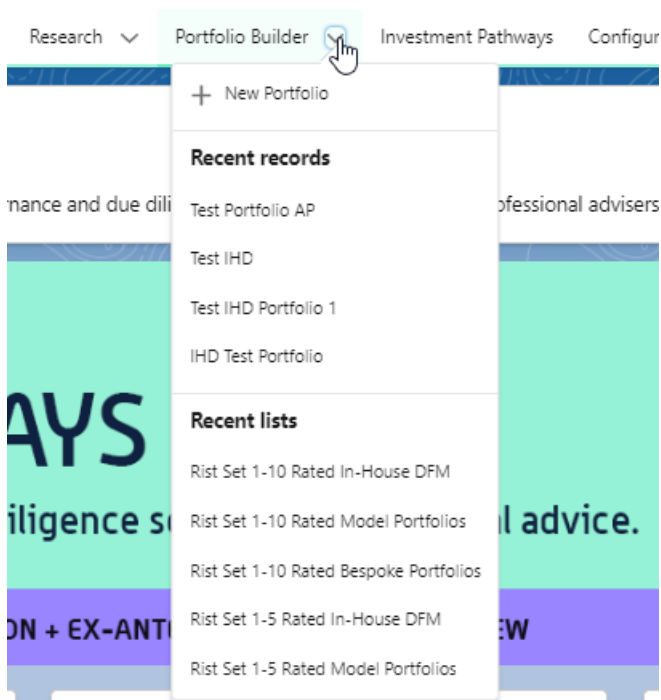
# Portfolio Builder - Creating a Portfolio

10/09/2025 4:20 pm BST

Click on Portfolio Builder in the toolbar:

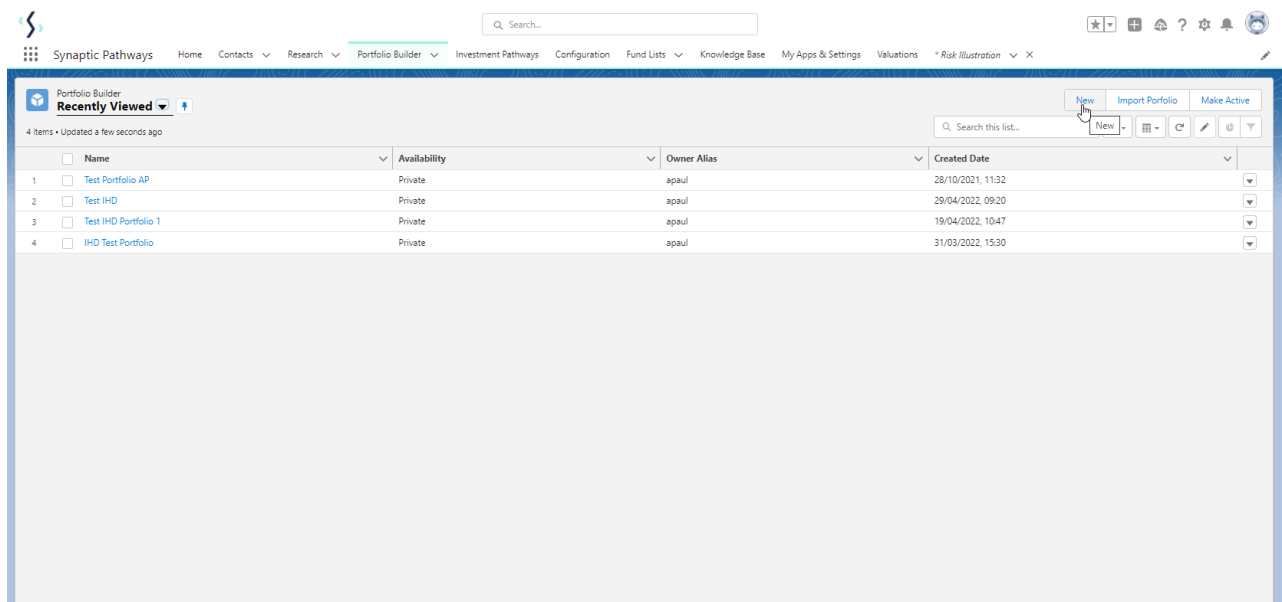


You can either click into the tab or use the dropdown arrow to add a new portfolio or view recent records/lists:



In this example, we have clicked into the Portfolio Builder tab.

Select 'New' in the top right corner to create a new portfolio:



Select which type of portfolio you would like to create:

## New Portfolio

---

Select a record type

☐ Bespoke

☐ In-House Discretionary

☒ Model Portfolio

Cancel
Next

Complete information of the portfolio, then 'Save'. If you are adding multiple portfolios, select 'Save & New'

New Portfolio: Model Portfolio

Information

\* Name

Model Portfolio Test

Description

Range

Search Ranges...

\* Availability

Private

Authorised

Pending

\* Portfolio Type

Fund Basis

Headline Charge

Active

☒

Cancel

Save & New

Save

Save

Portfolio "Model Portfolio Test" was created.

Add funds in through the fund search box:

(Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved)

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Portfolio Model Test Portfolio. Duplicate Portfolio Import Funds Edit

Details Portfolio Builder Compliance

### Fund Search

Enter Fund Code or Name

Q Fund Code or Name Q Search

Advanced Search

Use the textbox above to search for fund by name or by fund code (Citicode, ISIN and Mexid are available in search where supported by the provider)

**About the Fund Search**

The Fund Universe is sourced from FE fundinfo Limited and from a range of Fund Promoters who have authorised Synaptic Software Limited to distribute.

FE fundinfo information in this service is updated on a daily basis.

Use of SEDOL Masterfile®. If you search for funds based on the London Stock Exchange SEDOL code you are stipulating by doing so that you have obtained the relevant license and if required can provide verification.

Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

### Fund Table

Code	Shareclass	Lock	Name	Promoter	Asset Allocation	Weighting %
					Cash	0
					Remaining allocation:	100%
					Total allocation:	0%

You can search by fund name, citicode, ISIN and Mexid. If using an active Fund List, you may have to enable Whole of Market to search the full fund database:

### Fund Search

Enter Fund Code or Name

Q Daz7 Q Search

Advanced Search

Use the textbox above to search for fund by name or by fund code (Citicode, ISIN and Mexid are available in search where supported by the provider)

**Advanced Search** allows you to filter on **Local** and **Global** sectors, select whether you would like to search **Whole of Market**, for **Parent Only** funds and **Generic Funds**:

### Fund Search

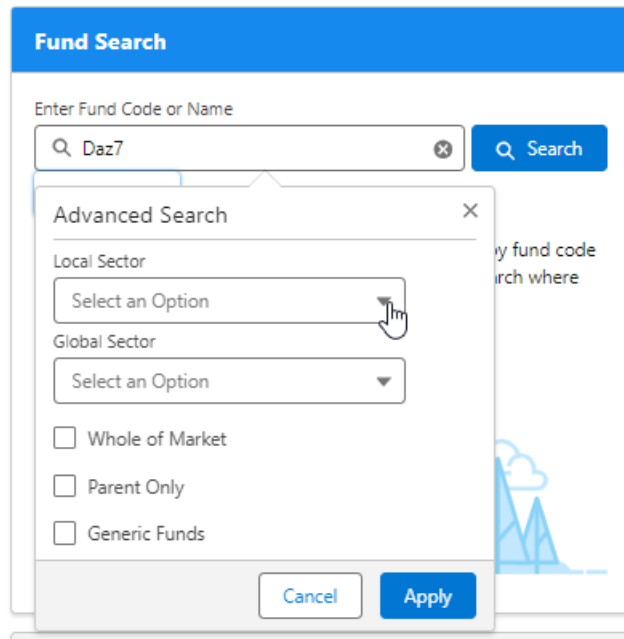
Enter Fund Code or Name

Q Daz7 Q Search

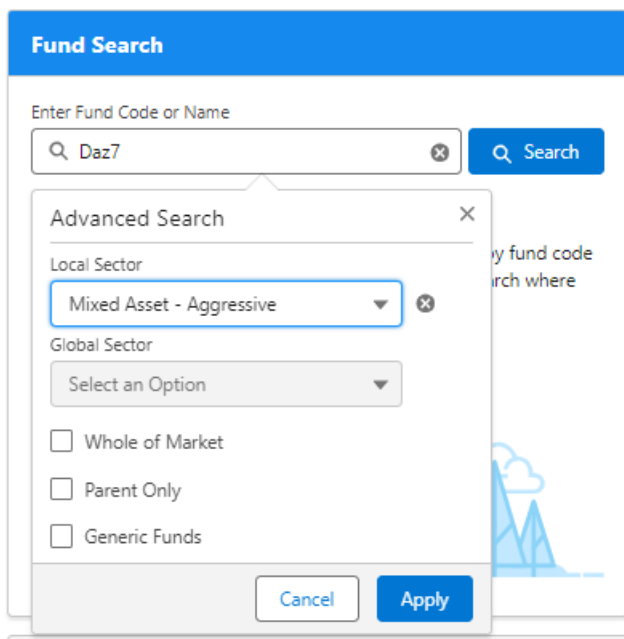
Advanced Search

Use the textbox above to search for fund by name or by fund code (Citicode, ISIN and Mexid are available in search where supported by the provider)

Select either a **Local** or **Global** sector



The image shows a 'Fund Search' dialog box. At the top, there is a search bar labeled 'Enter Fund Code or Name' with the text 'Daz7' and a 'Search' button. Below this is an 'Advanced Search' section. It contains two dropdown menus: 'Local Sector' and 'Global Sector', both currently showing 'Select an Option'. A mouse cursor is pointing at the 'Local Sector' dropdown. Below these are three checkboxes: 'Whole of Market', 'Parent Only', and 'Generic Funds', all of which are currently unchecked. At the bottom of the 'Advanced Search' section are 'Cancel' and 'Apply' buttons.



The image shows the same 'Fund Search' dialog box, but with the 'Local Sector' dropdown menu now selected and displaying 'Mixed Asset - Aggressive'. The 'Global Sector' dropdown remains at 'Select an Option'. The checkboxes for 'Whole of Market', 'Parent Only', and 'Generic Funds' are still unchecked. The 'Cancel' and 'Apply' buttons are at the bottom.

Select **Whole of Market** to search all funds in the database.

Advanced Search

Local Sector  
Mixed Asset - Aggressive

Global Sector  
Select an Option

☒ Whole of Market  
☐ Parent Only  
☐ Generic Funds

Cancel Apply

Tick **Parent Only** to return primary funds. Leave unticked to return all funds including Parent/Child funds.

Advanced Search

Local Sector  
Mixed Asset - Aggressive

Global Sector  
Select an Option

☒ Whole of Market  
☒ Parent Only  
☐ Generic Funds

Cancel Apply

Tick **Generic Funds** to return funds you have created in the system:

Advanced Search

Local Sector  
Mixed Asset - Aggressive

Global Sector  
Select an Option

☐ Whole of Market  
☐ Parent Only  
☒ Generic Funds

Cancel Apply

Once you have selected your filters, **Apply** and **Search**:

Fund Search

Enter Fund Code or Name

Q Vanguard

×

Q Search

Advanced Search

×

Local Sector

Mixed Asset - Aggressive

▼

×

Global Sector

Select an Option

▼

☒ Whole of Market
☐ Parent Only
☐ Generic Funds

Cancel

Apply

Portfolio

Model Test Portfolio.

Details

Portfolio Builder

Compliance

Fund Search

Enter Fund Code or Name

Q Vanguard

×

Q Search

Mixed Asset - Aggressive

×

Whole of Market

×

Advanced Search

+

Utmost Vanguard LifeStrategy 60% Equity Acc GBP

Utmost • Mixed Asset - Aggressive

+

Utmost Vanguard LifeStrategy 80% Equity Acc GBP

Utmost • Mixed Asset - Aggressive

+

Vanguard Diversified Growth Index ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Diversified Growth Index ETF AUD

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Diversified High Growth Index ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Growth Index

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Growth Index NAV ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard High Growth Index

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard High Growth Index NAV ETF

Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

Fund Table

	Code	Shareclass Lock	Name	Promoter	Asset Allocation	Weighting %
					Cash	0
					Remaining allocation:	100%
					Total allocation:	0%

Click on the '+' to add the fund to the portfolio:

## Fund Search

Enter Fund Code or Name

Q Vanguard X

Q Search

Mixed Asset - Aggressive X Whole of Market X

Advanced Search

- + Utmost Vanguard LifeStrategy 60% Equity Acc GBP  
Utmost • Mixed Asset - Aggressive
- + Utmost Vanguard LifeStrategy 80% Equity Acc GBP  
Utmost • Mixed Asset - Aggressive
- + Vanguard Diversified Growth Index ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Diversified Growth Index ETF AUD  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Diversified High Growth Index ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Growth Index  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Growth Index NAV ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard High Growth Index  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard High Growth Index NAV ETF

## Fund Search

Enter Fund Code or Name

Q Vanguard X

Q Search

Mixed Asset - Aggressive X Whole of Market X

Advanced Search

- + Utmost Vanguard LifeStrategy 60% Equity Acc GBP  
Utmost • Mixed Asset - Aggressive
- + Utmost Vanguard LifeStrategy 80% Equity Acc GBP  
Utmost • Mixed Asset - Aggressive
- + Vanguard Diversified Growth Index ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Diversified Growth Index ETF AUD  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Diversified High Growth Index ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Growth Index  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard Growth Index NAV ETF  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard High Growth Index  
Vanguard Investments Australia • Mixed Asset - Aggre
- + Vanguard High Growth Index NAV ETF



Portfolio

Model Test Portfolio.

Duplicate Portfolio

Import Funds

Edit

Details

Portfolio Builder

Compliance

Portfolio Factsheet

Fund Search

Enter Fund Code or Name

Q Vanguard

Q Search

Mixed Asset - Aggressive X

Whole of Market X

Advanced Search

+

Utmost Vanguard LifeStrategy 60% Equity Acc GBP

Utmost • Mixed Asset - Aggressive

+

Utmost Vanguard LifeStrategy 80% Equity Acc GBP

Utmost • Mixed Asset - Aggressive

+

Vanguard Diversified Growth Index ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Diversified Growth Index ETF AUD

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Diversified High Growth Index ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Growth Index

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard Growth Index NAV ETF

Vanguard Investments Australia • Mixed Asset - Aggre

+

Vanguard High Growth Index

Vanguard Investments Australia • Mixed Asset - Aggre

About the Fund Search

The Fund Universe is sourced from FE fundinfo Limited and from a range of Fund Promoters who have authorised Synaptic Software Limited to distribute.

Fund Table

Code	Shareclass Lock	Name	Promoter	Asset Allocation	Weighting %
X U7CP		Vanguard Diversified Growth Index ETF AUD	Vanguard Investments Australia	✓	100
				Cash	0
				Remaining allocation:	0%
				Total allocation:	100%

Portfolio Summary

Risk Profile Category

Moderately Adventurous

Risk Rating

4.2

Minimum Gain in any 1 Year

-18% or -£1,800.00

Average Gain in any 1 Year

7.61% or £761.00

Maximum Gain in any 1 Year

32.87% or £3,287.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Min.

Avg.

Max.

-40

-20

0

20

40

Cain

Asset class weightings for the portfolio as a percentage

68.12% - Global Equities (ex UK)

31.78% - Global Bonds (ex UK)

Enter the weighting of each fund. As you fill in the information, the weighting will auto calculate the remaining funds. In the below example, I have changed the weighting of the top fund to 21%:

Fund Table

Find Weightings

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
X	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable	✓	21
X	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	✓	25
X	PSPJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	✓	25
X	RU57	FNW Invesco Global Bond	FundsNetwork	✓	25
				Cash	0
				Remaining allocation:	0%
				Total allocation:	100%

Once updated, the weighting is locked – as seen by the green lock icon. The remaining funds have automatically rebalanced to 100%:

Fund Table

Find Weightings

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21
	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd		26.33
	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable		26.33
	RU57	FNW Invesco Global Bond	FundsNetwork		26.34
				Cash	0
				Remaining allocation:	0%
				Total allocation:	100%

Work your way through the weightings, until all funds are locked.

If you are unsure of the weightings and would like Portfolio builder to solve it for you, see article

Enter any cash in the field below:

Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

Fund Table

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21
	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd		23
	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable		24
	RU57	FNW Invesco Global Bond	FundsNetwork		20
				Cash	0
				Remaining allocation:	12%
				Total allocation:	88%

Fund Table					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21
	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd		23
	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable		24
	RU57	FNW Invesco Global Bond	FundsNetwork		20
				Cash	12
Remaining allocation:					0%
Total allocation:					100%

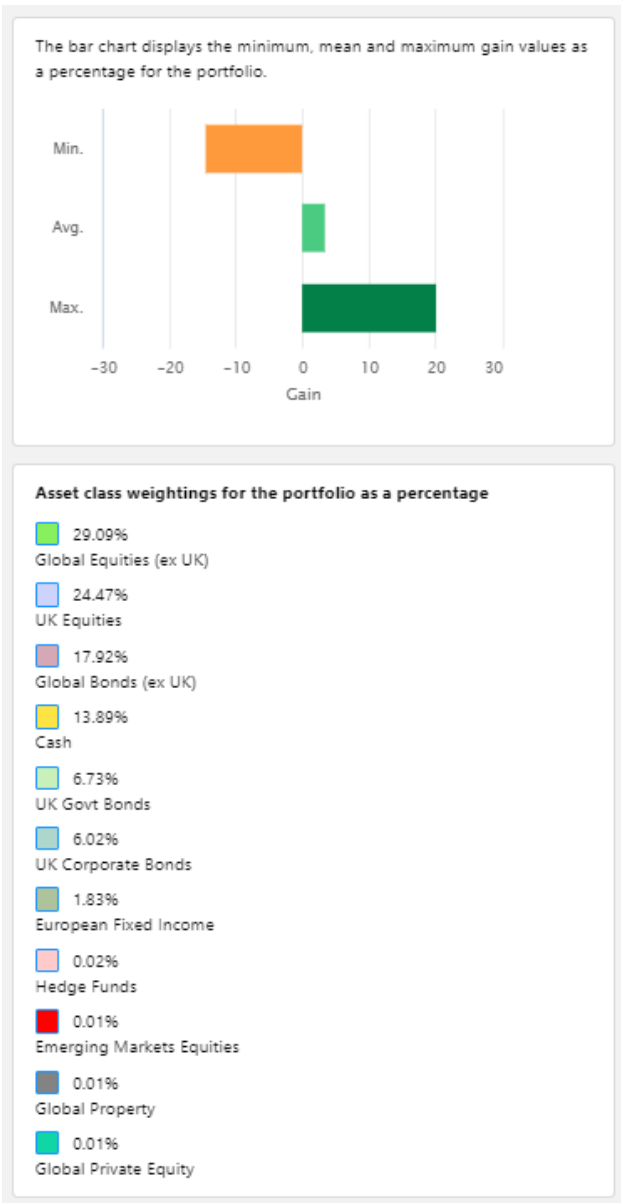
Now we have completed the weightings, you will see the risk profile category will update on the right side of the screen, giving you an up-to-date view of the risk category of the funds and weightings.

Fund Table					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21
	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd		23
	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable		24
	RU57	FNW Invesco Global Bond	FundsNetwork		20
				Cash	12
Remaining allocation:					0%
Total allocation:					100%

Portfolio Summary	
Risk Profile Category	Risk Rating
Balanced (Low End)	5
Minimum Gain in any 1 Year <b>-14.58% or -£1,458.00</b>	
Average Gain in any 1 Year <b>3.45% or £345.00</b>	
Maximum Gain in any 1 Year <b>20.15% or £2,015.00</b>	
The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.	
<p>The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio. The x-axis represents Gain percentage from -30 to 30. The y-axis labels are Min., Avg., and Max. The Min. bar is orange and extends to -14.58%. The Avg. bar is green and extends to 3.45%. The Max. bar is dark green and extends to 20.15%.</p>	

You will also see the Min. Mean and Max figures of the portfolio within the asset class breakdown:



In some cases, if a fund has not got the relevant asset allocation data, an administrator is able to override the asset allocation by selecting 'Set'

Fund Table					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
X	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In	✓	100
X	E420	AEGON International Invesco Perpetual Income A	AEGON International	Set	
				Cash	0
Remaining allocation:					0%
Total allocation:					100%

This will open the 'Set override' tab to enter the asset allocation breakdown. Enter the values into the OAA column, as seen below:

Details

Set Override

Override an Asset Allocation

To override the Promoter Asset Allocation (PAA) with your Own Asset Allocation (OAA) review the PAA values and then set your own values in the OAA column to equal 100%. RP Indicates the Resulting Position change.

Asset Class Name	PAA	OAA	RP	Asset Class Name	PAA	OAA	RP
Asia Pac (ex Japan) Equities	0	<input type="text" value="0"/>	0	Hedge Funds	0	<input type="text" value="0"/>	0
Cash	0	<input type="text" value="0"/>	0	High Yield Corporate Bonds UK	0	<input type="text" value="0"/>	0
Commodities	0	<input type="text" value="0"/>	0	Japan Equities	0	<input type="text" value="0"/>	0
Emerging Markets Equities	0	<input type="text" value="0"/>	0	Property	0	<input type="text" value="30"/>	30
European Equities	0	<input type="text" value="0"/>	0	UK Corporate Bonds	0	<input type="text" value="40"/>	40
European Fixed Income	0	<input type="text" value="0"/>	0	UK Equities	0	<input type="text" value="0"/>	0
Global Bonds (ex UK)	0	<input type="text" value="0"/>	0	UK Fixed Income	0	<input type="text" value="30"/>	0
Global Equities (ex UK)	0	<input type="text" value="0"/>	0	UK Govt Bonds	0	<input type="text" value="0"/>	0
Global Infrastructure	0	<input type="text" value="0"/>	0	UK Index Linked	0	<input type="text" value="0"/>	0
Global Private Equity	0	<input type="text" value="0"/>	0	US Equities	0	<input type="text" value="0"/>	0
Global Property	0	<input type="text" value="0"/>	0	US Fixed Income	0	<input type="text" value="0"/>	0
						Remaining allocation:	30%
						Total allocation:	70%

Cancel

Save

PAA – Promoter Asset Allocation

OAA – Own Asset Allocation

RP – Resulting Position

Once complete 'Save'.

	UK Govt Bonds	0	<input type="text" value="0"/>	0
	UK Index Linked	0	<input type="text" value="0"/>	0
	US Equities	0	<input type="text" value="0"/>	0
	US Fixed Income	0	<input type="text" value="0"/>	0
		Remaining allocation:	0%	
		Total allocation:	100%	

Cancel

Save

You will see the 'Set' has changed to a blue tick:

Fund Table

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In		50
	E420	AEGON International Invesco Perpetual Income A	AEGON International		50
		Cash		<input type="text" value="0"/>	
				Remaining allocation:	0%
				Total allocation:	100%

The data on the right side will only generate if the portfolio totals 100%

The portfolio does not need to be saved. As long as you have clicked away from any amendments you have made, it

will save automatically.

Further details of the portfolio can be found in the 'Compliance' tab. This includes a compliance summary, an efficient frontier & asset allocation graph. More information can be found in the article: [Portfolio Builder - Compliance Tab](#)

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