



# MABEL INSIGHTS

## Mabel Risk Ratings

Risk ratings for 80+ DFMs and 1000+ portfolios



We help advisers find the optimal level of investment risk for their clients by balancing their risk required, ability to take risk and tolerance for risk tolerance.

We link 40+ years historical drawdown risk over multiple time periods to the expected future returns of 5 risk profiles.

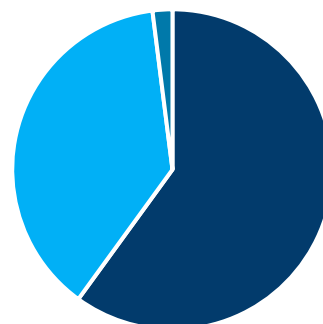
## We focus on what matters. Drawdown risk.

### Fundamentals underpin our rating methodology –

Investments with a contractual element and a defined return, such as bonds, are a safer investment than speculative assets, such as stocks.

**Risk is losing money** – Our models focus on the probability of losing money. For each risk profile we capture the trade-off between protecting capital in volatile markets and growth.

**We assess risk over multiple time periods** – Volatility and drawdown statistics vary depending on the investment time horizon. We take multiple time periods into account when assessing risk.



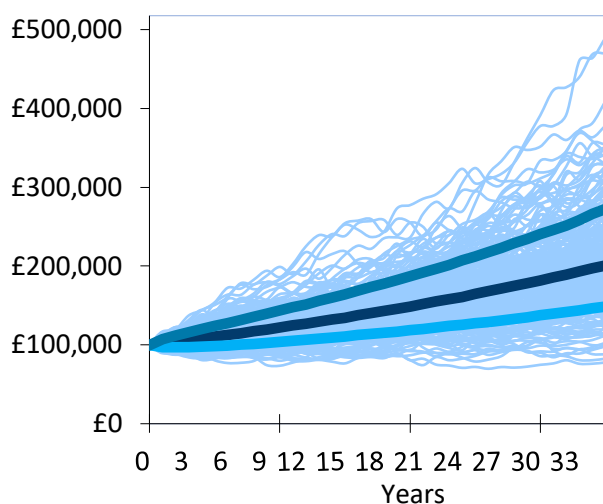
■ Equity ■ Bonds ■ Cash



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### A robust approach to modelling historical and future outcomes

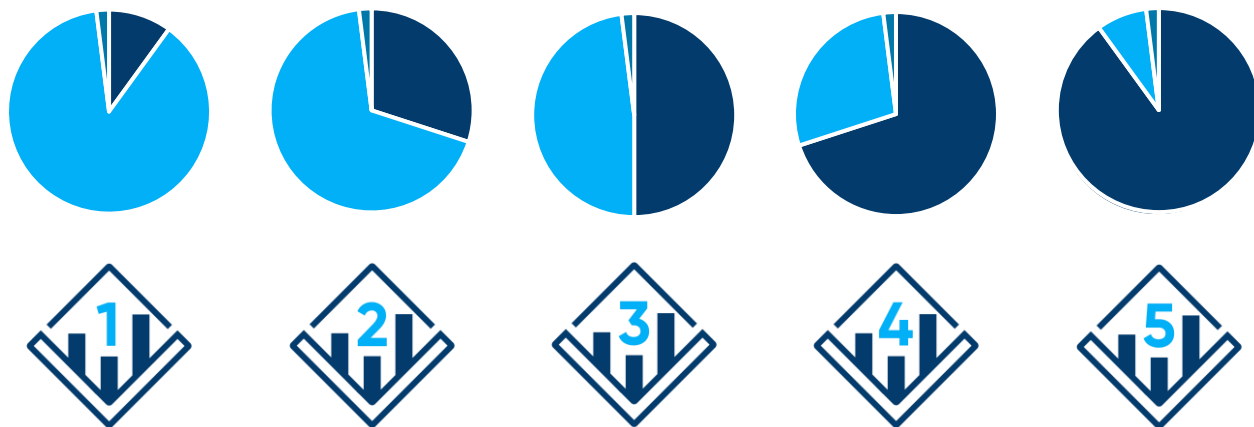


Source: Mabel Insights, Monte Carlo Simulation.

Our ratings take account of 40+ years of ups and downs in the market.

We use **Monte Carlo simulation** to assess the probability of different outcomes in future years.

### A universal risk score for all DFMs and their portfolios



■ Equity ■ Bonds ■ Cash