FinaMetrica
Risk Tolerance Profiling

FinaMetrica Risk Tolerance Score Mappings

FinaMetrica provides advisers with the tools and procedures that lead to their clients' properly informed commitment. This mappings guide helps facilitate the investment strategy selection process for **Dimensional World Allocation funds and wealth models** by matching clients' risk tolerance score to a fund. This enables an apples-to-apples comparison between risk tolerance and investment risk.

The following is a summary of the FinaMetrica three factor risk profiling methodology as recommended for use by advisers. It's been designed to be of assistance to fund manager's field staff. A more detailed explanation can be found at http://www.riskprofiling.com/Downloads/QuickStart_Guide.pdf

➢ Step One

Once the client has completed the FinaMetrica risk test the adviser reviews the report with their client. The client confirms they are comfortable that the score reasonably represents their risk tolerance.

➢ Step Two

The adviser maps the clients' risk tolerance score to a specific fund in the portfolio suite shown below. This is an indication of how likely the fund will deliver returns and volatilities that meet the client's emotional preferences.

FinaMetrica Risk Tolerance Score Mappings for **Dimensional World Allocation funds and wealth models.**

		Risk Tolerance Score Ranges					
		Risk Comfort/Discomfort Zones for Each Fund					
Dimensional World Allocation Fund	Growth Assets	Best Fit	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
World Allocation 20/80	20%	14 - 40	< 14	14 - 25	26 - 40	41 - 46	> 46
World Allocation 40/60	40%	41 - 53	< 34	34 - 40	41 - 52	53 - 58	> 58
World Allocation 60/40	60%	54 - 65	< 47	47 - 52	53 - 64	65 - 71	> 71
World Allocation 80/20	80%	66 - 82	< 59	59 - 64	65 - 79	80 - 92	> 92
World Equity Fund	100%	83 - 100	< 72	72 - 79	80 - 100	n.a.	n.a.

		Risk Tolerance Score Ranges					
		Risk Comfort/Discomfort Zones for Each Fund					
Dimensional Core Wealth Model (UK)	Growth Assets	Best Fit	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
Core 0/100	0%	0 - 24	n.a.	n.a.	0 - 25	26 - 33	> 33
Core 20/80	20%	25 - 40	< 14	14 - 25	26 - 40	41 - 46	> 46
Core 40/60	40%	41 - 53	< 34	34 - 40	41 - 52	53 - 58	> 58
Core 60/40	60%	54 - 65	< 47	47 - 52	53 - 64	65 - 71	> 71
Core 80/20	80%	66 - 82	< 59	59 - 64	65 - 79	80 - 92	> 92
Core 100/0	100%	83 - 100	< 72	72 - 79	80 - 100	n.a.	n.a.

		Risk Tolerance Score Ranges					
		Risk Comfort/Discomfort Zones for Each Fund					
Dimensional Core Plus Wealth Model (UK)	Growth Assets	Best Fit	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
Core Plus 0/100	0%	0 - 24	n.a.	n.a.	0 - 25	26 - 33	> 33
Core Plus 20/80	20%	25 - 40	< 14	14 - 25	26 - 40	41 - 46	> 46
Core Plus 40/60	40%	41 - 53	< 34	34 - 40	41 - 52	53 - 58	> 58
Core Plus 60/40	60%	54 - 65	< 47	47 - 52	53 - 64	65 - 71	> 71
Core Plus 80/20	80%	66 - 82	< 59	59 - 64	65 - 79	80 - 92	> 92
Core Plus 100/0	100%	83 - 100	< 72	72 - 79	80 - 100	n.a.	n.a.

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Dimensional Sustainability Wealth Model (UK)	Growth Assets	Risk Tolerance Score Ranges Risk Comfort/Discomfort Zones for Each Fund Best Fit	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
Sustainability 0/100	0%	0 - 24	n.a.	n.a.	0 - 25	26 - 33	> 33
Sustainability 20/80	20%	25 - 40	< 14	14 - 25	26 - 40	41 - 46	> 46
Sustainability 40/60	40%	41 - 53	< 34	34 - 40	41 - 52	53 - 58	> 58
Sustainability 60/40	60%	54 - 65	< 47	47 - 52	53 - 64	65 - 71	> 71
Sustainability 80/20	80%	66 - 82	< 59	59 - 64	65 - 79	80 - 92	> 92
Sustainability 100/0	100%	83 - 100	< 72	72 - 79	80 - 100	n.a.	n.a.

For v3.0 and s3.0 risk tolerance profiles.

- The Best Fit ranges divide the FinaMetrica 0 to 100 risk tolerance scoring scale across the funds, showing, for this set of funds, which is most appropriate for a particular risk tolerance score, and
- The Too Much/Marginal/OK/Marginal/Too Little score ranges provide score ranges for each of the funds considered in isolation and are the primary guide to whether a particular fund is suitable from a risk tolerance perspective.

➢ Step Three

The adviser can then test the extent to which that fund is likely to meet their client's needs as they fall due within their capacity for loss.

➢ Step Four

It's possible that the fund that mapped to risk tolerance may not meet the client's financial needs or loss capacity. In that case the client will likely need to make some trade-offs in collaboration with the adviser. It may lead to adjustments to the client's financial plan that includes goal and behavioural changes or the selection of a fund that's less consistent with their risk tolerance.

➢ Step Five

The adviser should keep clear records of the discussion and reasons for the fund selection.

➢ Step Six

On a regular basis the adviser should review how well the fund continues to map to the client's risk tolerance, financial needs and loss capacity.

For more information, including the methodology upon which the table is based, advisors should refer to the Asset Allocation Mappings calculator and its guide, which can be found under System Resources at www.finametrica.com and also at www.riskprofiling.com.

© Morningstar, Inc. Risk tolerance scores were mapped to the funds' strategic asset allocations as at 30/09/2025. The mappings are only for use by financial advisors licensed to use FinaMetrica, are 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. Dimensional does pay Morningstar for the mappings in the table however these mappings are calculated independently by Morningstar.

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