The Select Plus portfolios

Built by Copia using Dimensional funds

The Copia Select Plus portfolio range has been designed to grow and preserve capital over the long-term. The portfolios provide exposure to a variety of asset classes and are available across five risk profiles. The range predominantly consists of Dimensional funds designed to target higher expected returns by investing in securities with certain characteristics.

Copia's investment approach

The Portfolios are managed consistently using Copia's investment approach:

1. Set portfolio objectives
   Ensure broadly diversified and efficient portfolios are offered that maximise returns over the long-term for different levels of risk relative to Global Equities.

2. Focus on asset allocation
   Provide optimised strategic asset allocations, broadly diversified across asset class, geographies and factors. Our Quant Model drives tactical asset allocation changes.

3. Deliver smarter portfolio construction
   Build portfolios using a combination of Dimensional funds targeting higher expected returns and screened ETFs for diversification, transparency and cost-efficiency.

About the Select Plus Range

What is it?

A range of five portfolios designed to grow and preserve capital over the long-term.

How does it work?

We use long-term risk and return assumptions to create diversified portfolios, constructed with Dimensional funds and ETFs.

How does it help?

This gives clients a broadly diversified managed portfolio and potential for additional returns by capturing persistent risk premia.

Why choose Select Plus?

The Copia Select Plus range is for investors who require a robust strategic and tactical asset allocation framework and are seeking the potential for additional returns relative to market cap weighted exposures through the use of Dimensional funds. Dimensional follows a systematic approach to investing which is backed by substantial empirical evidence to deliver attractive returns across different markets and time periods.

Why choose Copia?

At Copia we believe the true art of portfolio construction is to take an actively passive approach drawing on investment science that is also used by the world's largest and most experienced investors.

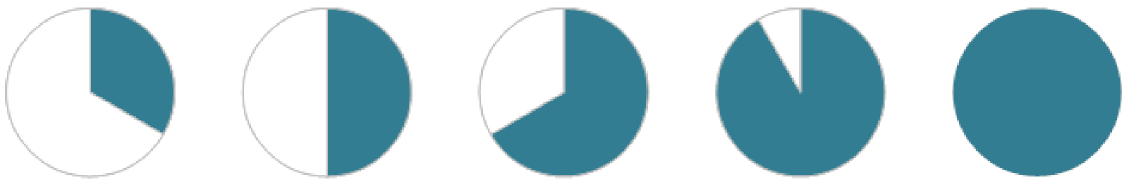
Key points:

- Five risk profiles
- Grow and preserve capital
- Protect assets from inflation
- Optimise diversified portfolio
- Dimensional funds targeting higher expected returns

Select Plus continued

Asset allocations

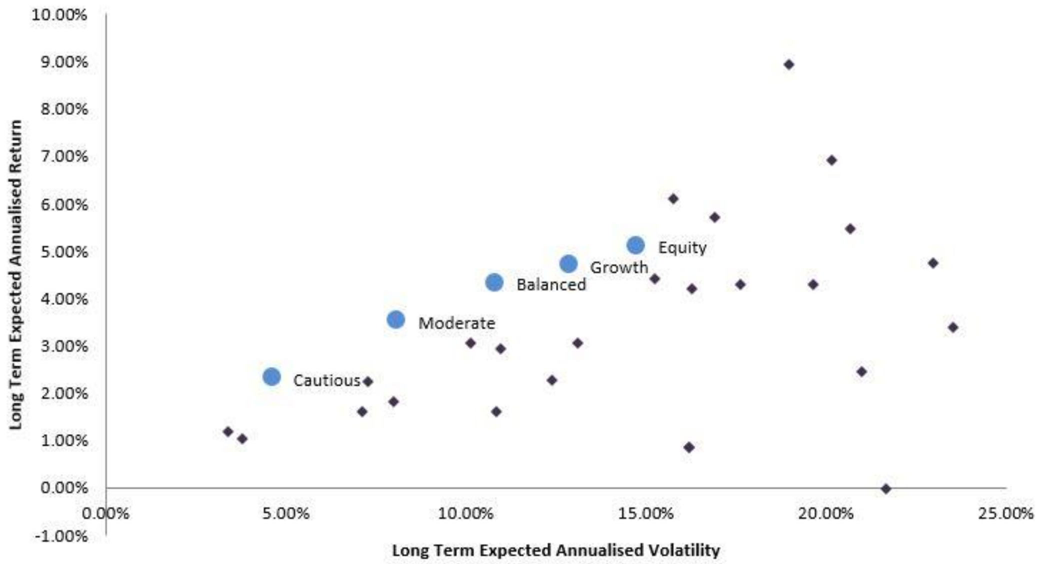
The five portfolios have different risk classifications relating to global equities.



Cautious Moderate Balanced Growth Equity

Shaded region in the above chart represents exposure to risk assets (Equities and Alternatives) within the portfolio.

Expected risk-return:



Summary

	Copia Select Plus Range
Client use of capital	Long Term investing
Objectives	Defined by Risk-Return Expectations with potential for factor premia
Asset allocation	Strategic (asset-based), Tactical realignments using Quant Model
Underlying securities	Dimensional Funds and Copia Screened ETFs
Optimisation constraints	Min/Max Position, Turnover, Asset Range
Copia Fee	0.30%+VAT

Select Plus continued

For more information about Select Plus, our other portfolios and general enquiries:
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Dimensional Fund Advisors is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Guided by a strong belief in markets, the firm builds and implements strategies to help pursue higher expected returns. An enduring philosophy, strong client commitment and deep working relationships with the academic community underpin Dimensional's approach to investing and form the foundation for new strategies.

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(SPSA-0118)