copia:capital

select:decumulation

FACTSHEET

0345 850 8880
info@copia-capital.co.uk

RP2
11 - 15 Years

MSCI ESG RATINGS AAA

CCC | B | BB | BBB | A | AA | AAA

Certain information ©2022 MSCI Research LLC.
Reproduced by permission.

CLIMATE POSITIVE TEAM EARTHLY

Factsheet date
22 June 2022

Launch date
28 February 2017

Name change
From Retirement Income to select: decumulation effective 23 September 2021

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 3 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.30% p.a.

OCF of underlying funds
0.15% p.a.

Transaction Cost of underlying funds
0.04% p.a.

Retirement Risk Profile
RP2

Investment Term
11 - 15 Years

Gross Income Yield
0.94% p.a.

Management Team



Hoshang Daroga
Portfolio Manager



Joanne Benson
Portfolio Manager

Description

The **objective** of this range is to provide a durable income portfolio for a given level of risk and an expected time horizon.

The **strategy** uses a diversified multi asset approach with a low-cost bias and appropriate levels of target duration.

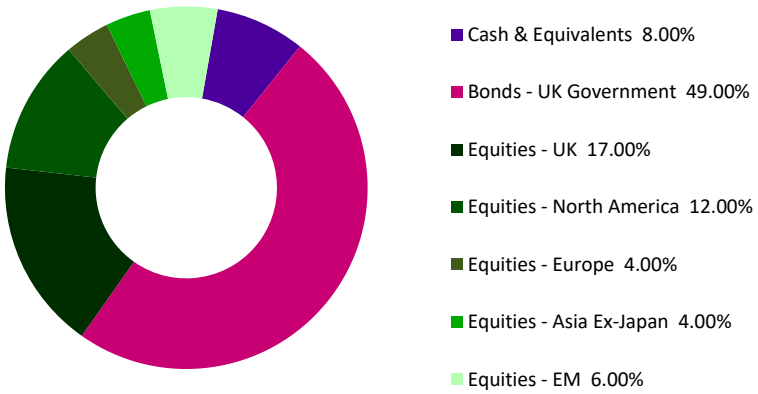
This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan.

The portfolio risk-return characteristics assume an investment term of 11 - 15 Years.

Asset mix**:

Name	%
Cash	4.00
iShares £ Ultrashort Bond UCITS ETF GBP (Dist)	4.00
iShares UK Gilts 0-5yr UCITS ETF GBP (Dist)	49.00
UBS (Irl) ETF plc - MSCI UK IMI SR U ETF (GBP) Ad	17.00
iShares MSCI USA SRI UCITS ETF USD (Acc)	7.00
UBS LFS-MSCI USA Socially Responsible (USD)Ad	5.00
UBS LFS - MSCI EMU Soc Responsible U ETF (EUR) Ad	4.00
UBS LFS MSCI Pacific Socially Resp UCITS (USD)Ad	4.00
UBS LFS MSCI Emerging Markets SR USD Ad	6.00

Asset Allocation breakdown:



copia:capital

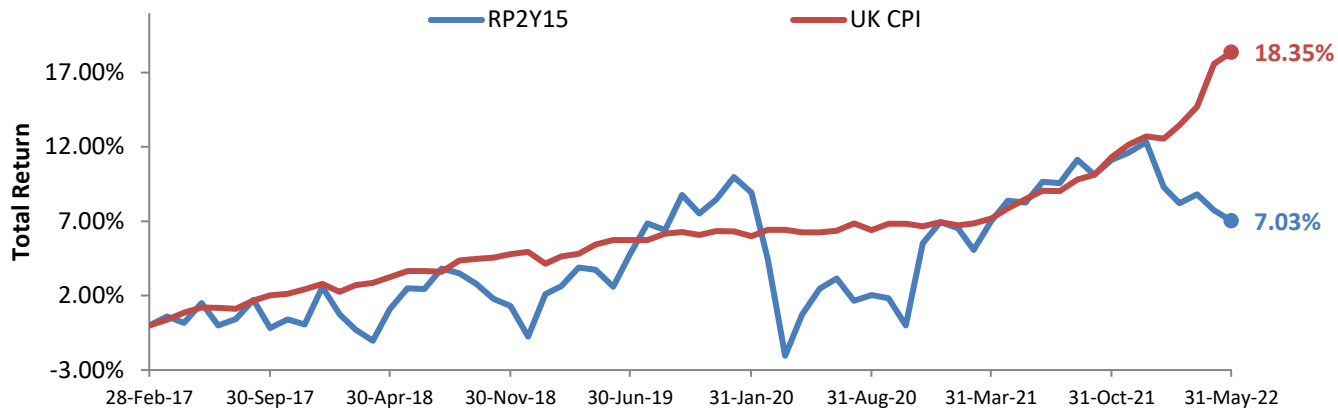
select:decumulation

Performance as of 31 May 2022

	3 months	6 months	Year (31/05/21 31/05/22)	Year (31/05/20 31/05/21)	Year (31/05/19 31/05/20)	Year (31/05/18 31/05/19)	Year (31/05/17 - 31/05/18)	Since Inception (28/02/17)	Annualised Volatility S.I.
RP2Y15	-1.08%	-4.10%	-1.12%	5.65%	-0.13%	0.10%	0.97%	7.03%	6.06%
UK CPI***	4.31%	5.54%	9.08%	2.11%	0.48%	2.02%	2.42%	18.35%	N.A.

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk:

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager. The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation. Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia's Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. Models are prepared in accordance with tolerance to risk and not client circumstances. Copia only exercises discretion in terms of the model portfolio's composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself can be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

*Realignments may take place as per manager discretion.

**Best value fund share class available to Copia to be used.

***The model performance is compared to inflation (UK CPI) as a measure for real returns.

† Asset Allocation in the offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved

Copia Capital Management is a trading name of Novia Financial Plc. Novia Financial pls is a limited company registered in England and Wales. Register Number: 06467886.
Registered office: Cambridge House, Henry St, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. Register Number: 481600