copia:capital

select:volatility

FACTSHEET

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Model 4

MSCI ESG RATINGS AA

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

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Factsheet date
16 December 2021

Launch date
28 October 2013

Name change
From Volatility Focus to select: volatility
effective 23 September 2021

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 2 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.30% p.a.

OCF of underlying funds
0.20% p.a.

Transaction Cost of underlying funds
0.02% p.a.

Gross Income Yield
0.95% p.a.

Volatility Band
3.5% to 9.9%

Investment Term
5+ Years

Management Team

Hoshang Daroga
Portfolio Manager

Joanne Benson
Portfolio Manager

Description

The **objective** of this range is to ensure portfolio volatility remains within target bands whilst maintaining the opportunity for diversified real returns.

The **strategy** uses a dynamic asset allocation model optimised for expected volatility driven by the Copia Risk Barometer.

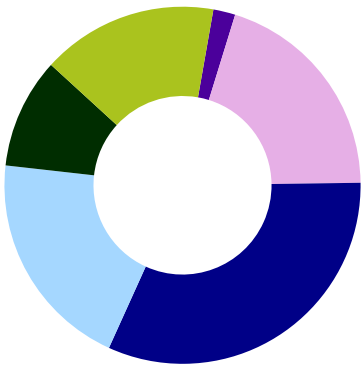
This **approach** may be suitable for clients who have a low capacity for loss and are seeking to preserve capital in real terms over the medium-term, or where portfolio 'drift' is a key risk to client outcomes.

This portfolio will typically be diversified across asset classes where possible. The particular choice of funds will be determined by the funds' volatility and expected returns for that month. This portfolio risk is targeted at a time horizon of 5+ years. To invest for a shorter period, advice should be sought to understand the potential impact.

Asset mix**:

Name	%
Cash	2.00
iShares Corp Bond 0-5yr UCITS ETF GBP (Dist)	20.00
iShares $ Treasury Bd 7-10y UCITS ETF USD Dist	13.00
iShares $ TIPS UCITS ETF USD (Acc)	19.00
iShares Gl Infl Lnk Govt Bd UCITS ETF USD Acc	20.00
iShares UK Property UCITS ETF GBP (Dist)	10.00
HSBC FTSE EPRA/NAREIT DEVELOPED UCITS ETF	7.00
UBS LFS MSCI World Socially Resp UCITS (USD) Ad	9.00

Asset Allocation breakdown:



- Cash & Equivalents 2.00%
- Bonds - UK Corporate 20.00%
- Bonds - US Government 32.00%
- Bonds - Global 20.00%
- Equities - UK 10.00%
- Equities - Global 16.00%

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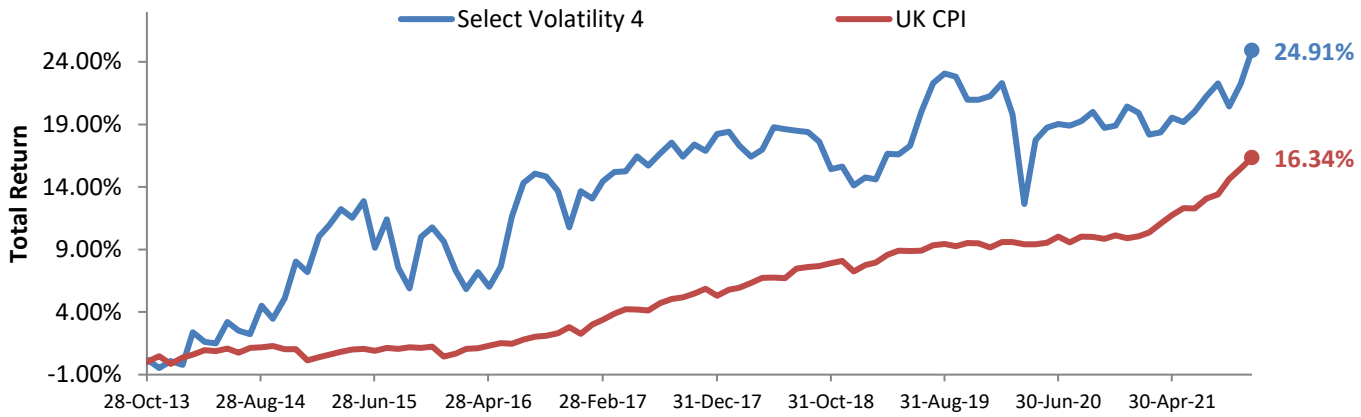
Performance as of 30 November 2021

	3 months	6 months	Year (30/11/20 - 30/11/21)	Year (30/11/19 - 30/11/20)	Year (30/11/18 - 30/11/19)	Year (30/11/17 - 30/11/18)	Year (30/11/16 - 30/11/17)	Since Inception (28/10/13)	Annualised Volatility S.I. (28/10/13)
Model 4	2.14%	4.80%	5.05%	-1.71%	4.61%	-1.06%	5.50%	24.91%	5.45%
UK CPI***	2.58%	3.60%	5.63%	0.59%	1.30%	2.10%	2.97%	16.34%	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 to a risk target deemed appropriate for this portfolio. Risk is measured using volatility which is the movement of the return around its average. Our aim is to manage this model portfolio within the volatility band of 3.5% to 9.9%. 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.

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*Realignment will not occur more frequently than every two months.
**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. Investment manager discretion is used to adjust asset allocation appropriately.

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