

## MSCI ESG RATINGS



CCC B BB BBB A AA AAA

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### Factsheet date

16 December 2021

### Launch date

28 February 2017

### Name change

From Retirement Income to select: Decumulation effective 23 September 2021

### Wrappers

GIA, ISA, SIPP, Offshore Bond<sup>†</sup>

### 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

0.13% p.a.

### Transaction Cost of underlying funds

0.02% p.a.

### Retirement Risk Profile

RP2

### Investment Term

3 - 10 Years

### Gross Income Yield

0.61% 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.

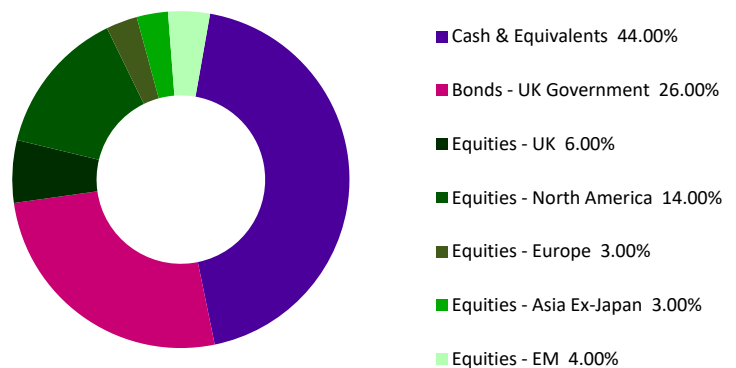
This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan.

The portfolio risk-return characteristics assume an investment term of 3 - 10 Years.

## Asset mix\*:

| Name  | %     |
|---|-------|
| Cash  | 4.00  |
| iShares £ Ultrashort Bond UCITS ETF GBP (Dist)    | 40.00 |
| iShares UK Gilts 0-5yr UCITS ETF GBP (Dist)       | 26.00 |
| UBS (Irl) ETF plc - MSCI UK IMI SR U ETF (GBP) Ad | 6.00  |
| iShares MSCI USA SRI UCITS ETF USD (Acc)          | 8.00  |
| UBS LFS-MSCI USA Socially Responsible (USD)Ad     | 6.00  |
| UBS LFS - MSCI EMU Soc Responsible U ETF (EUR) Ad | 3.00  |
| UBS LFS MSCI Pacific Socially Resp UCITS (USD)Ad  | 3.00  |
| UBS LFS MSCI Emerging Markets SR USD Ad           | 4.00  |

## Asset Allocation breakdown:

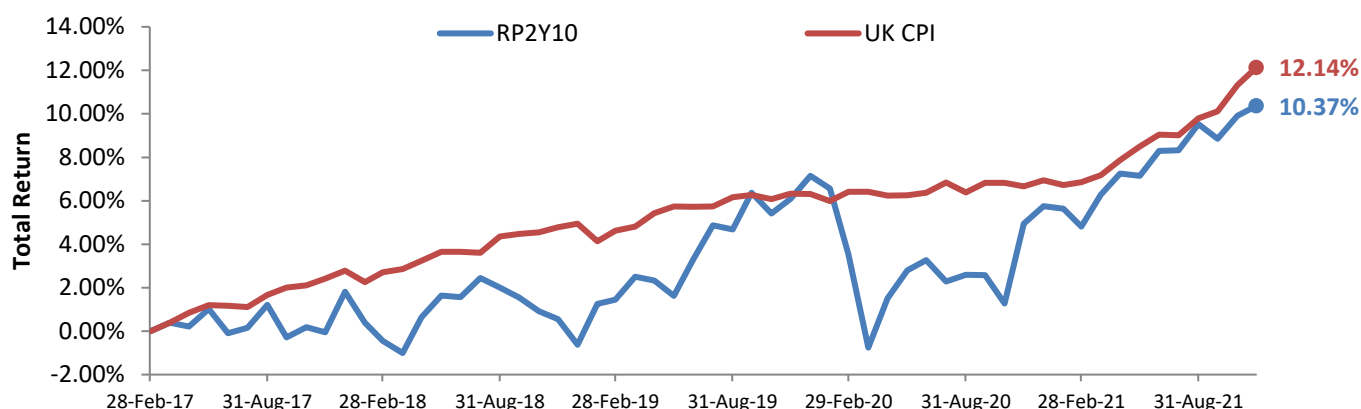


## Performance as of 30 November 2021

|           | 3 months | 6 months | Year<br>(30/11/20<br>30/11/21) | Year<br>(30/11/19<br>30/11/20) | Year<br>(30/11/18<br>30/11/19) | Year<br>(30/11/17<br>30/11/18) | Year<br>(30/11/16 -<br>30/11/17) | Since<br>Inception<br>(28/02/17) | Annualised<br>Volatility<br>S.I. (28/02/17) |
|-----------|----------|----------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|----------------------------------|---|
| RP2Y10    | 0.77%    | 3.00%    | 5.16%                          | -1.07%                         | 5.51%                          | 0.60%                          | N.A.                             | 10.37%                           | 4.31%                                       |
| UK CPI*** | 2.13%    | 3.36%    | 5.13%                          | 0.32%                          | 1.47%                          | 2.31%                          | N.A.                             | 12.14%                           | N.A.  |

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

### Total return since inception:



### Risk:

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

† 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.

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