

## 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†

### 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

0.18% p.a.

### Transaction Cost of underlying funds

0.05% p.a.

### Retirement Risk Profile

RP3

### Investment Term

11 - 15 Years

### Gross Income Yield

0.90% 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.

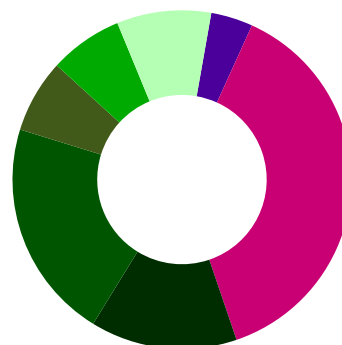
This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan.

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)	0.00
iShares UK Gilts 0-5yr UCITS ETF GBP (Dist)	38.00
UBS (Irl) ETF plc - MSCI UK IMI SR U ETF (GBP) Ad	14.00
iShares MSCI USA SRI UCITS ETF USD (Acc)	10.00
UBS LFS-MSCI USA Socially Responsible (USD)Ad	11.00
UBS LFS - MSCI EMU Soc Responsible U ETF (EUR) Ad	7.00
UBS LFS MSCI Pacific Socially Resp UCITS (USD)Ad	7.00
UBS LFS MSCI Emerging Markets SR USD Ad	9.00

## Asset Allocation breakdown:



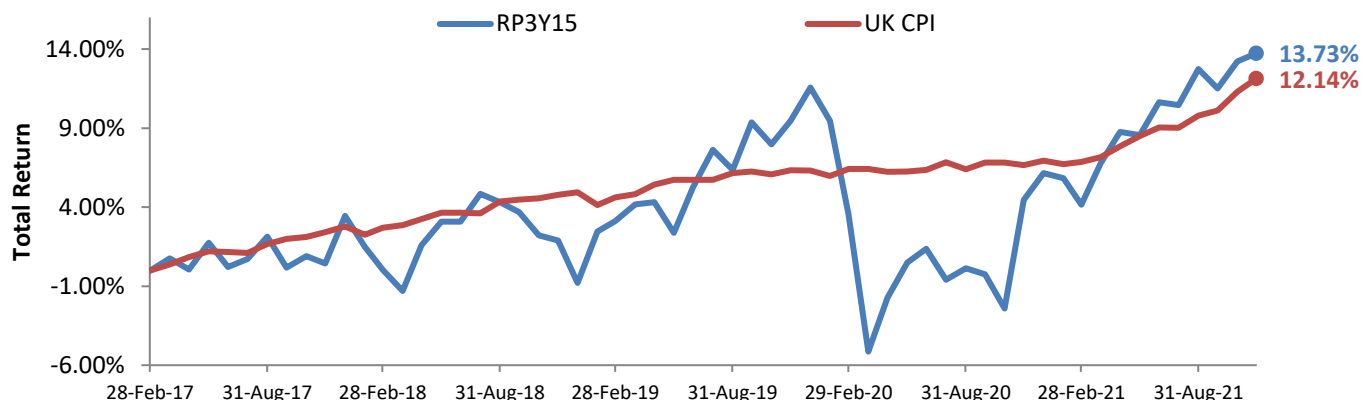
■ Cash & Equivalents	4.00%
■ Bonds - UK Government	38.00%
■ Equities - UK	14.00%
■ Equities - North America	21.00%
■ Equities - Europe	7.00%
■ Equities - Asia Ex-Japan	7.00%
■ Equities - EM	9.00%

## 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 (28/02/17)	Annualised Volatility S.I. (28/02/17)
RP3Y15	0.88%	4.77%	8.88%	-4.57%	7.42%	1.45%	N.A.	13.73%	7.97%
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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