copia:capital

select:esg

FACTSHEET

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

Select ESG - Balanced

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
31 March 2020

Name change
From Select ESG to select: esg
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
0.23% p.a.

Transaction cost of underlying funds
0.05% p.a.

Risk Profile
Select ESG - Balanced

Gross Income Yield
0.34% p.a.

Expected Volatility
9.30%

Expected Minimum Investment Term
5+ years

Management Team

Hoshang Daroga
Portfolio Manager

Joanne Benson
Portfolio Manager

Description

The **objective** of Copia select: ESG model portfolios is to provide broadly diversified efficient portfolios that grow and preserve capital over the long-term by investing in assets with high ESG ratings.

The **strategy** uses a Strategic Asset Allocation model derived from long-term risk and return assumptions to create diversified multi-asset portfolios comprised of ESG compliant investments, which are adapted to changing market conditions.

This **approach** is for clients with an ESG preference and long-term investment horizons where there is a need for a portfolio diversified across multiple asset classes and geographies. The portfolio risk-return characteristics assume a minimum investment term of 5 years or longer. To invest for a shorter period, advice should be sought to understand the potential impact.

Asset mix**:

Name	%
Cash	10.00
Royal London Short Term MM Y Inc	13.00
Edentree Resp and Sust Short Dated Bond ClassB Inc	8.00
Vanguard Global Short-Term Bond Index USD Hgd Acc	9.00
AMUNDI MSCI UK IMI SRI IG GBP Cap	12.00
Amundi Index MSCI USA SRI AE C	9.00
Amundi MSCI Europe SRI - A3E D	5.00
Amundi Index MSCI Japan SRI UCITS ETF DR EUR Hgd A	2.00
Vanguard ESG Developed Wld All Cap Eq Idx EUR Acc	6.00
Amundi Index MSCI Pacific ex Japan SRI - AE (A)	6.00
Amundi Index MSCI Emerging Markets SRI AE C	12.00
ASI UK Real Estate Share A Acc	8.00

Asset Allocation breakdown:

- Cash & Equivalents 10.00%
- Bonds - UK Government 13.00%
- Bonds - UK Corporate 8.00%
- Bonds - Global 9.00%
- Equities - UK 12.00%
- Equities - North America 9.00%
- Equities - Europe 5.00%
- Equities - Japan 2.00%
- Equities - Global 6.00%
- Equities - Asia Ex-Japan 6.00%
- Equities - EM 12.00%
- Alternatives - Property 8.00%

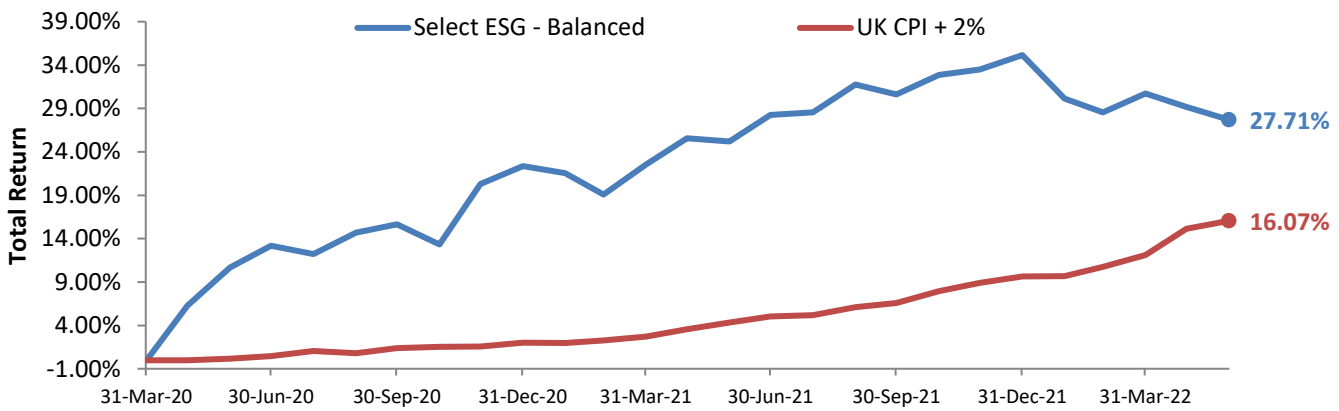
copia:capital
select:esg

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 (31/03/20)	Annualised Volatility S.I.
Select ESG - Balanced	-0.65%	-4.32%	2.03%	13.11%	N.A.	N.A.	N.A.	27.71%	8.21%
UK CPI + 2%***	4.82%	6.58%	11.25%	4.15%	N.A.	N.A.	N.A.	16.07%	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