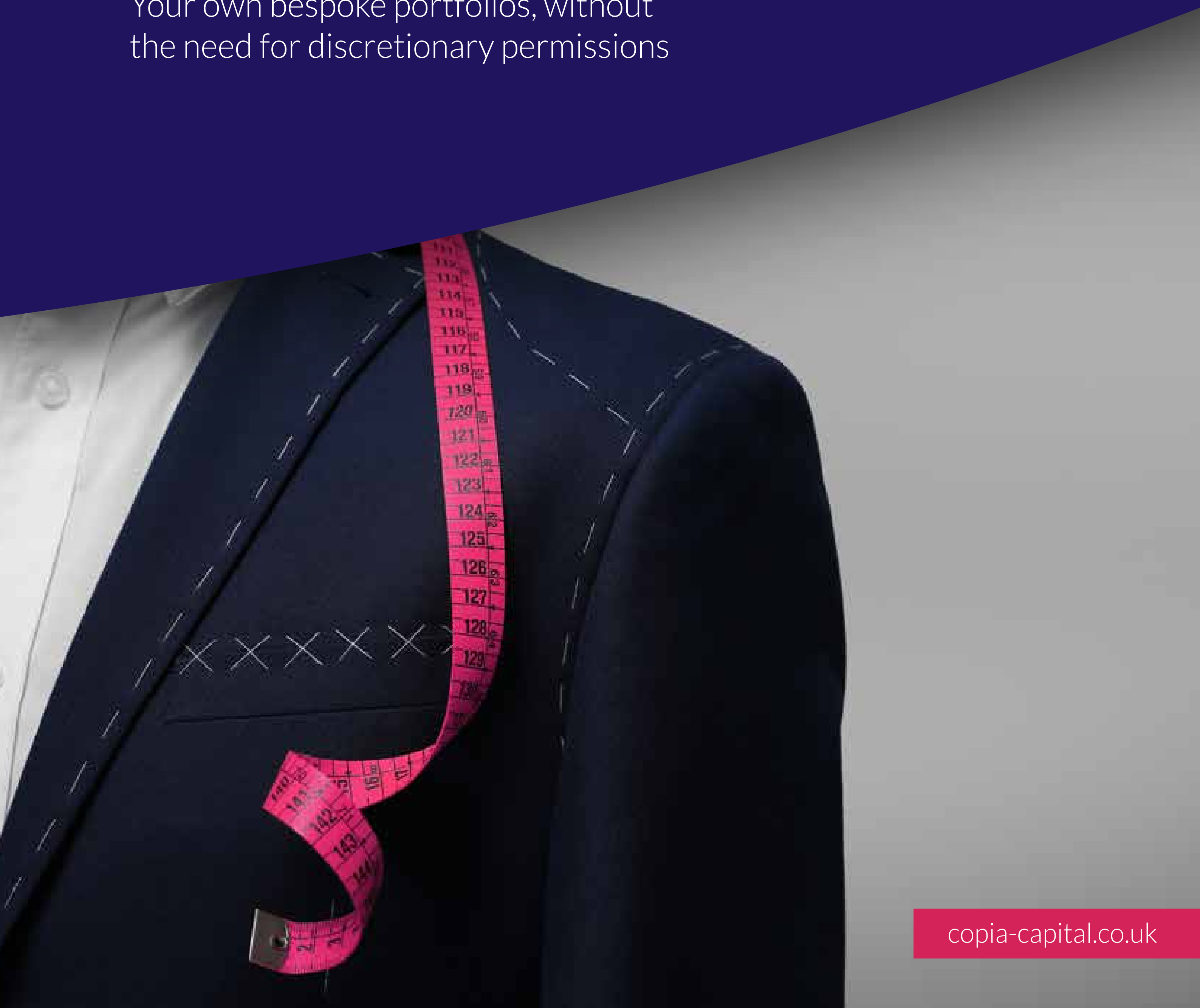
copia:capital

copia:mps custom

Designed with you, run by Copia

Your own bespoke portfolios, without the need for discretionary permissions



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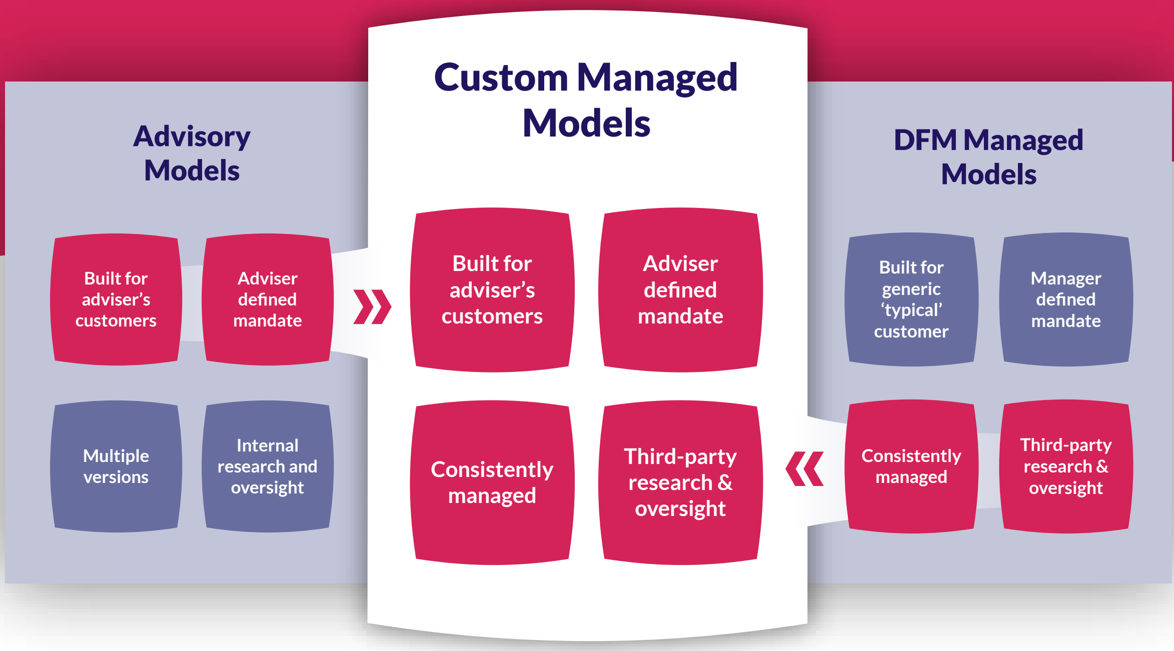
The best of all worlds

Freeing you up to focus on your clients

MPS Custom is Copia's premium portfolio service, delivering investment strategies that are built for your clients, to your specifications. As we take on the burden of the day-to-day portfolio management, as well as the risk and reporting responsibilities, you are able to dedicate more of your time and resource to client-focused activities while reducing the risks involved in managing your clients' investments.

Unlike most DFM-managed models, MPS Custom delivers a completely bespoke solution for your clients. We start with your investment philosophy, and then put Copia's institutional investment expertise to work to design and manage custom model portfolios that will meet your clients' investment objectives, in a cost-effective way.

It really is the best of all worlds.



"We like the fact that we own the brand our clients see – that the portfolios are entirely our own. Would I recommend them to other advisers? Definitely. Especially if they have their own portfolios: for us Copia managed the transition seamlessly and I'm very happy with the relationship we've built with them."

Why is now the time to switch?

Our research shows that the burden of regulation for advisers, with increased demand for reporting and disclosure, is a key driver of moving to MPS Custom. MIFID II and PROD obligations have already made running your own CIP highly demanding, and Consumer Duty will only increase the burdens.

Because Copia operates an *Agent of Client* structure, we are fully responsible and liable for investment research, compliance and reporting, so there is a direct transfer of responsibility and so liability from your firm to Copia.

And because our MPS Custom portfolios are all discretionary you also achieve consistency of client outcomes and enhanced risk management through greater responsiveness to changing market and economic conditions.

Why Copia MPS Custom?

Advisers who work with us mention a range of reasons for switching to Copia MPS Custom, including:

Enhanced governance

Copia sits alongside you on your Investment Committee and delivers:

- Investment process documents
- Strategic & tactical asset allocation
- Fund research
- Product governance
- Weekly market updates and monthly factsheets
- Quarterly investment review

Focus on client outcomes

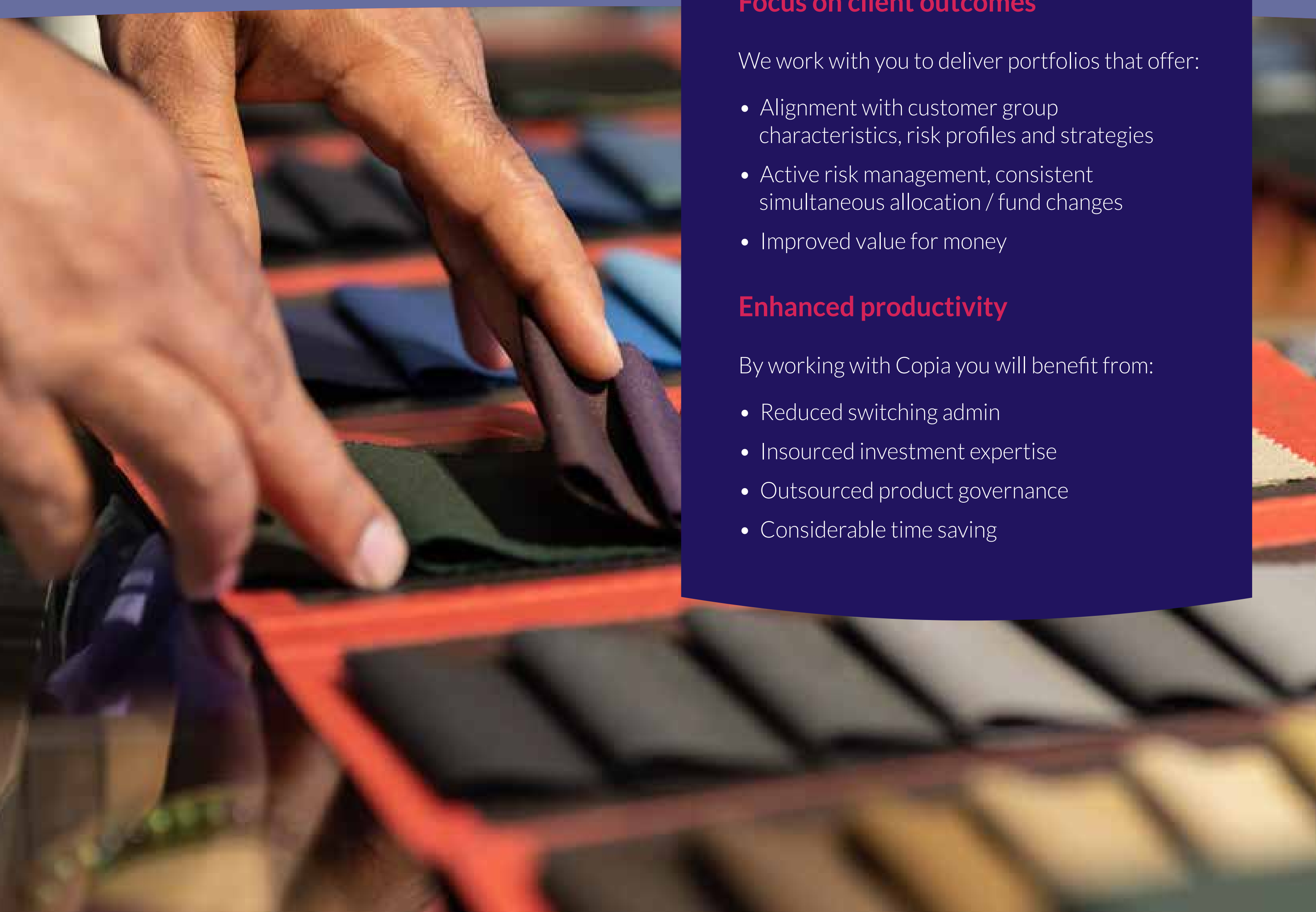
We work with you to deliver portfolios that offer:

- Alignment with customer group characteristics, risk profiles and strategies
- Active risk management, consistent simultaneous allocation / fund changes
- Improved value for money

Enhanced productivity

By working with Copia you will benefit from:

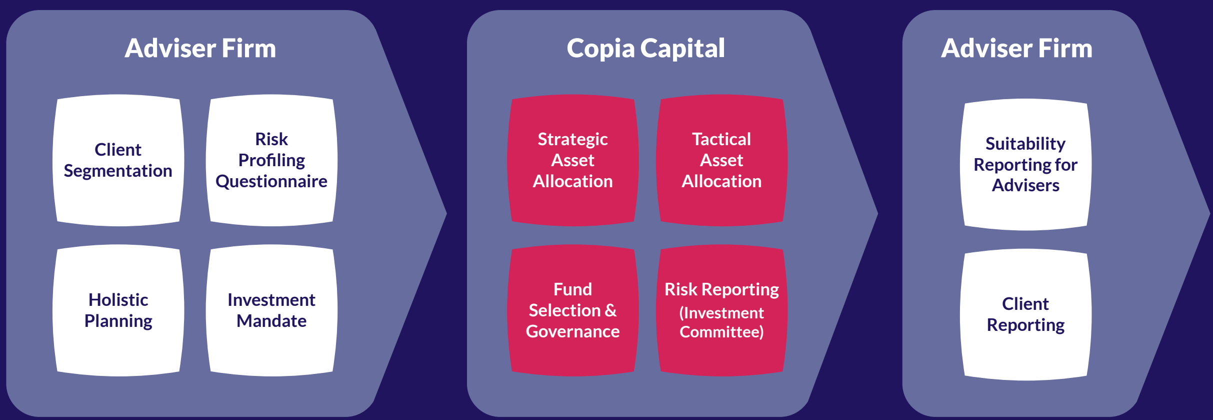
- Reduced switching admin
- Insourced investment expertise
- Outsourced product governance
- Considerable time saving



How we work with you to deliver results for your clients

We describe the way we work with you as 'insourcing'. We become part of your team, working alongside you to identify the right investment strategies to meet your clients' needs, agreeing strategic asset allocation and then constructing portfolios with you using our unique proprietary tools.

To keep the portfolios matched to your clients' objectives Copia then meets with you quarterly to discuss performance, along with updates made to asset allocation and fund choices.



There is a clear working relationship between your firm and Copia, providing a complete service that starts and ends with the client.

Our unique toolkit

Our toolkit enables us to design and build custom portfolios to an agreed adviser-defined mandate:

- A choice of Capital Market Assumptions for strategic asset allocation
- Our Risk Barometer for tactical asset allocation
- Our Fund Screeners for portfolio construction
- Our Optimiser for portfolio optimisation
- Portfolio Analytics for investment insight and governance

Helping you to keep clients informed

To help you deliver superb levels of communication with your clients we provide a range of compelling and informative materials and reports including:

- Our Weekly Espresso market updates
- Branded portfolio factsheets
- Topical monthly newsletters and updates
- Branded client-friendly quarterly investment reviews
- Quarterly Investment Committee performance reporting & risk analytics

About Copia

'There's a better way to do this' is our business mantra and we pride ourselves on having a unique, market-challenging approach.

Using a mix of active, passive and blended investment solutions, we offer a range of 'ready to go', white-labelled and custom portfolios across multiple platforms, all offering exceptional value for money.

Unlike some other DFM providers we are 100% B2B, are whole of market and unfettered (no in-house funds) and will never work directly with retail investors. Whatever your needs, we are here to add value to your business, to drive efficiencies and to ensure that you have access to the same cost advantages and expertise as institutional investors.

Copia Capital is an award-winning DFM.

Our aim is to construct superior portfolios to meet client needs across the full risk-return spectrum.

Key reasons advisers choose Copia MPS Custom

- Customised portfolios specific to adviser firm's preferred strategic asset allocation and target client market
- Ticks all the boxes in terms of MiFID regulations
- No switching admin once clients are invested in the models
- All fund switches in the managed models are applied simultaneously and consistently across all clients in the model
- Enhanced governance on your portfolios by insourcing our expertise
- *Agent of Client* structure: Copia is responsible and liable for the Investment Mandate
- Reduced proposition risk and increased business value
- Similar or lower total cost to clients
- Considerable time saving
- All documents in adviser firm's own brand
- We are 100% B2B, are whole of market and unfettered (no in-house funds) and will never work directly with retail investors

Want to learn more about how Copia's MPS Custom could benefit you and your clients?

We recommend you start with a conversation: contact one of our investment team.

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Understanding the risks

- Investment model portfolios may not be suitable for everyone
- The value of funds can increase and decrease, past performance and historical data cannot guarantee future success
- Investors may get back less than they originally invested