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Copia Target Market Statement – Select Short Duration Bond Portfolio

Copia's Select Short Duration Bond Portfolio has been specifically designed for customers currently in cash but looking for higher returns over the short to medium term. They may be in the accumulation, preservation or decumulation phase of their investment lifecycle. It features:

- The aim to deliver a better rate than cash over the short to medium-term from a portfolio consisting only of short dated corporate bonds, to take advantage of a dislocation on bond market pricing.
- A single risk graded model, with risk based on the volatility of the underlying bond investments, in order to provide clarity to the end client investor.
- Optimised diversification across thousands of underlying bond issues and geographies within each portfolio to reduce investment risk.
- A cost-efficient implementation, via simple, transparent pricing based on Copia's value for money ethos.
- Available across a range of investment wrappers, including GIA, ISA, SIPP and OSB.
- Available across a wide range of investment platforms
- Notifications to clients via advisers when risk to value for money triggered by fall in portfolio yields.

Who our Select Short Duration Bond Model Portfolio is designed for
The product has been designed to be most suitable for customers who:

- Are retail customers investing on their own behalf or that of a family member,
- Have an FCA-authorised financial adviser,
- Have a basic level of financial capability that would enable them to understand, and consent to, the advice being provided,
- Have an objective to grow and preserve capital in real terms (Accumulation, Preservation),
- Have a short to medium to long-term investment time horizon (under five years) that would restrict the use of assets where capital may be at significant risk,
- Are unable to bear significant losses to capital without creating significant financial hardship,
- Have a preference for cash but comfortable with a lower risk profile being defined by the expected volatility of the invested assets,
- Preference for dynamic approach to risk management through tactical asset allocation,
- Have a preference for low turnover of portfolio holdings,
- Preference for a lower cost way of accessing a traditional investment approach,
- Have a level of investable assets (independently or cumulatively with one or more family members) that would require the services of a financial adviser, typically £50,000 and more.

The product is unlikely to be suitable for customers who:

- Do not wish to use the services of a financial adviser.
- Want to manage their own investment.
- Are interested in complex, non-standard investment options.
- Or do not wish to take an element of financial risk with their investment and/or seek to hold a large proportion of their money in cash.
- Require a guaranteed rate of return or full capital protection.
- May want same day return of the full amount invested owing to standard dealing, settlement and payment cycles (3-10 working days)
- Are financially vulnerable.

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Vulnerable customers

Any customer can become vulnerable or find themselves in vulnerable circumstances at any time. At Copia, staff are trained to assist advisers supporting vulnerable customers and any appointed representatives. As a result, vulnerable customers will receive the same high level of service as other customers.