copia:capital

Copia Target Market Statement – Select Thematic Portfolio

Copia's Select Thematic model portfolio has been specifically designed for customers in the accumulation phase of their investment lifecycle who are comfortable with a higher level of investment risk. It features:

- The aim to grow and preserve capital over the medium-to long-term (5-10 years).
- A single model portfolio, with risk based on 100% specialist global equities held. This may from time to time include biotech, specialist IT subsectors or other business areas where Copia anticipate the potential for strong long term growth prospects.
- Optimised diversification across multiple equity sectors and geographies within the portfolio reduce specific investment risks.
- 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

Who our Select Thematic Model Portfolios are designed for

The product has been designed to be most suitable for customers who:

- Have an express interest in cutting edge high growth areas of the global economy and equity market
- Are comfortable with a higher absolute and relative level of investment risk
- 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),
- Have a medium to long-term investment time horizon that would allow the use of assets where capital may be at risk,
- Are able to bear losses to capital without creating significant financial hardship,
- Have a preference for risk profile being defined relative to global equities,
- 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 aged under 18.
- Are non-UK residents.
- Need access to their investment in the short-term, for example, within the first five years. Are financially vulnerable.

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.