



## **Copia Target Market Statement – Select Volatility Portfolio Range**

Copia's Select Volatility range of model portfolios has been specifically designed for customers in the preservation or accumulation phase of their investment lifecycle. It features:

- The aim to preserve or grow capital over the medium-to long-term (5-10 years) and protect assets from inflation.
- A range of ten risk graded models, in order to provide clarity to the end client investor.
- Optimised diversification across multiple asset classes 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

### **Who our Select Volatility Model Portfolios are 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-authorized 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 preserve or grow capital in real terms (Preservation or 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)
- 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.

This document is intended to provide information for professional Advisers only and is not intended for onward transmission to clients. Copia does not provide advice – Advisers must seek their own compliance/legal advice before relying on the information provided in this document. Copia is a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales. Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset, BA1 1JS. Novia Financial plc. is authorised and regulated by the Financial Conduct Authority. Register Number: 481600