

MPS	Select: Decumulation MPS																			
Risk Profile	RP1/3-10Y	RP1/11-15Y	RP1/16-20Y	RP1/20-25Y+	RP2/3-10Y	RP2/11-15Y	RP2/16-20Y	RP2/20-25Y+	RP3/3-10Y	RP3/11-15Y	RP3/16-20Y	RP3/20-25Y+	RP4/3-10Y	RP4/11-15Y	RP4/16-20Y	RP4/20-25Y+	RP5/3-10Y	RP5/11-15Y	RP5/16-20Y	RP5/20-25Y+
VFM score	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Product Outcome	Offers value for money																			
Overall findings	<ul style="list-style-type: none"> • Overall the Select Decumulation MPS range offers customers value for money through performance broadly in line with comparators and a cheaper offering than competitors. • Ability to access institutional share classes and use of the lowest cost funds that meet investment criteria ensures the cost of this MPS is as inexpensive as possible, overall Select Decumulation models are significantly cheaper than the average of competitors' similar MPS. • Select Decumulation broadly outperformed the relevant benchmark across 1-year, and was broadly in line with comparators performance over 3 and 5 years. The exceptions being across 1-year, the three longest duration models on RP5 performed in line with comparators, and over 3-years both the RP1/20-25Years+ and RP3/16-20Years models underperformed comparators. • Copia place an emphasis on service, with an account manager to help adviser firms understanding the application of investment objectives and the Copia approach, providing value for money for the adviser and in turn the end customer. 																			

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