

## PRESS RELEASE

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### Copia Capital's Select Accumulation range rated by Defaqto and EV

Discretionary Fund Manager Copia Capital Management [Copia] has received various Risk Ratings across its Select Accumulation range from both Defaqto and EV.

The suite of five portfolios, including cautious, balanced, and growth investments, for clients building their wealth, have been rated against both Defaqto and EV's methodology. With these independent assessments, advisers can more easily determine the best portfolio to match their client's agreed level of risk.

Defaqto maps portfolios against ten accumulation risk profiles, providing a Risk Rating between 1 (lowest risk) and 10 (highest risk). Within the risk profiles, it uses Hymans Robertson future return and volatility expectations, linked to a range of asset classes. Defaqto then conducts quarterly reviews to ensure there is no drift in risk levels. Defaqto has rated the portfolios as follows:

	<b>Defaqto Risk Rating</b>
Copia Select Accumulation - Cautious	3 - Cautious
Copia Select Accumulation - Moderate	4 - Cautious Balanced
Copia Select Accumulation - Balanced	6 - Balanced Growth
Copia Select Accumulation - Growth	8 - Adventurous
Copia Select Accumulation - Equity	9 - Very Adventurous

EV measures expected risk using its proprietary stochastic asset model to generate a wide range of potential economic scenarios over selected durations. It assesses this output against its three standard rating scales, 1-5, 1-7 and 1-10, and across five terms of 5, 10, 15, 20 and 25 years, recognising that the relative risk of different asset classes changes over time. Based on a ten-year term and the EV Standard 5 scale, EV has rated the portfolios as follows:

	<b>EV Risk Rating (1-5 scale, ten-year term)</b>
Copia Select Accumulation - Cautious	2
Copia Select Accumulation - Moderate	3
Copia Select Accumulation - Balanced	4
Copia Select Accumulation - Growth	4
Copia Select Accumulation - Equity	5

Robert Vaudry, Managing Director of Copia, comments: “Our goal is to support IFAs in creating successful, efficient, compliant businesses that deliver the best outcomes for clients. We know that many firms use Risk Ratings to map MPS portfolios against their client’s risk profile to ensure they are taking an appropriate level of risk. We are pleased that our Select Accumulation portfolios have received Risk Ratings from Defaqto and EV to give advisers additional confidence in the suitability of our investments.”

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## NOTES FOR EDITORS

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### About Copia

Copia is the investment solutions division of Novia Financial plc, a UK platform provider with group platform assets in excess of £11.8bn under administration. Novia was launched in 2008 and Copia was launched in 2013.

For more information, see [www.copia-capital.co.uk](http://www.copia-capital.co.uk) Follow us on X [@copia\\_capital](https://twitter.com/copia_capital)