

### FACTSHEET

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA

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**Factsheet date**

26 March 2024

**Launch date**

30 October 2020

**Name change**

From Wealth Preservation to select: preservation effective 23 September 2021

**Wrappers**

GIA, ISA, SIPP, Offshore Bond<sup>†</sup>

**Min or Max Investment**

None

**Realignment frequency**

Every 3 months\*

**Trading currency**

GBP

**Initial Charge**

Nil

**Management Fee**

0.25% p.a.

**OCF of underlying funds**

0.21% p.a.

**Transaction Cost of underlying funds**

0.04% p.a.

**Maximum Drawdown Target**

-10.00%

**Gross Income Yield**

2.6% p.a.

**Management Team**



**Joanne Benson**  
Head of Investments



**Pete Wasko**  
Senior Portfolio Manager

### Description

The **objective** the Copia select: preservation model portfolio is to provide a broadly diversified portfolio to deliver real returns, whilst limiting the impact of downside risk over a medium to long term. The model portfolio is to be constructed with a blended range of actively managed funds, ETFs and index funds.

The **strategy** dynamically allocates between different investment approaches in different market conditions driven by the Copia Risk Barometer.

This **approach** is for clients with a medium- to long-term investment horizon where there is need for capital preservation.

The portfolio risk-return characteristics assume a minimum investment term of 5 years or longer. To invest for a shorter period, advice should be sought to understand the potential impact.

### Top 10 Holdings\*\*

Name	Weighting %
Invesco Physical Gold ETC	11.5
SEI Liquid Alternat Hdg GBP Wealth A Dist	9.0
iShares Core UK Gilts UCITS ETF	7.56
Vanguard Global Short-Term Corp Bond Index Fund	7.56
Legal & General Short Dated Sterling Corporate Bond Index Fund	7.56
iShares GBP Corp Bond 0-5yr UCITS ETF	7.56
iShares UK Gilts 0-5yr UCITS ETF	7.56
SPDR Morningstar Multi-Asset Global Infrastructure UCITS ETF	7.0
VT RM Alternative Income F GBP Acc	4.5
Fidelity Investment Funds ICVC - Index World Fund	3.15

### Asset Allocation breakdown:



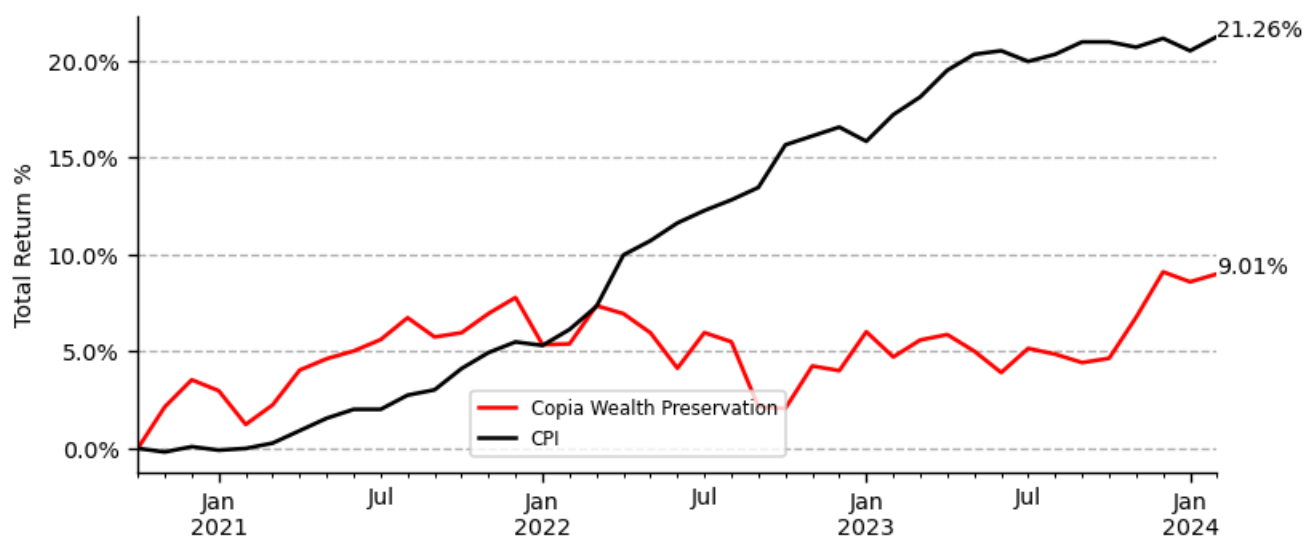
- Alternatives - Absolute Return: 9.00%
- Alternatives - Gold: 11.50%
- Alternatives - Infrastructure: 11.50%
- Alternatives - Property: 3.00%
- Bonds - Global: 7.56%
- Bonds - UK Corporate: 15.12%
- Bonds - UK Government: 15.12%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 3.15%
- Equities - EM: 3.15%
- Equities - Europe: 3.15%
- Equities - Global: 6.30%
- Equities - Japan: 3.15%
- Equities - North America: 3.15%
- Equities - UK: 3.15%

## Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
<b>Copia Wealth Preservation</b>	0.38	2.1	3.95	4.09	3.43	7.68	9.01	4.43
<b>CPI</b>	0.61	0.46	0.76	3.44	14.25	21.26	21.26	2.07

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

### Total return since inception:



### Risk:

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager. The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation. Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia's Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. Models are prepared in accordance with tolerance to risk and not client circumstances. Copia only exercises discretion in terms of the model portfolio's composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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\*Realignments may take place as per manager discretion.

\*\*Best value fund share class available to Copia to be used.

\*\*\*The model performance is compared to inflation (UK CPI) as a measure for real returns.

† Asset Allocation in the offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.

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