

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet date
23 April 2024

Launch date
30 September 2021

Wrappers
GIA, ISA, SIPP, Offshore Bond†

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
0.19% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Gross Income Yield
2.17% p.a.

Risk Profile
Cautious - Blended

Expected Minimum Investment Term
5+ years

Management Team



Joanne Benson
Head of
Investments



Pete Wasko
Senior Portfolio
Manager

Description

The **objective** of Copia select: blended model portfolios is to provide broadly diversified efficient portfolios comprised of active and indexed investments that maximise returns over the long term for different levels risk relative to global equities.

The **strategy** uses a strategic asset allocation model derived from long run risk return characteristics of major asset classes with a tactical asset allocation overlay driven by the Copia Risk Barometer using a combination of both active and indexed investments.

This **approach** is for clients with a long-term investment horizon where there is need for a portfolio diversified across multiple asset classes and geographies. 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 %
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	17.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	14.0
Muzinich GI Short Dur Invest Grade Hdg GBP H Acc	12.0
Fidelity Index UK Gilt Fund S Accumulation Shares	9.0
Fidelity Index UK P Acc	7.5
Royal London Short Duration Credit Fund M GBP Acc	6.0
Legal & General Global Real Est Dividend Idx C Acc	5.0
Legal & General Emer Mkts Govt Bd USD Idx C Acc	5.0
Fidelity Index US P Acc	4.5
WS Gresham House UK Multi Cap Inc C Sterling Acc	4.5

Asset Allocation breakdown:



- Alternatives - Property: 5.00%
- Bonds - EM: 5.00%
- Bonds - Global: 18.00%
- Bonds - UK Corporate: 14.00%
- Bonds - UK Government: 9.00%
- Bonds - US Government: 17.00%
- Cash & Equivalents: 2.00%
- Equities - EM: 3.00%
- Equities - Europe: 4.00%
- Equities - Japan: 4.00%
- Equities - North America: 7.00%
- Equities - UK: 12.00%

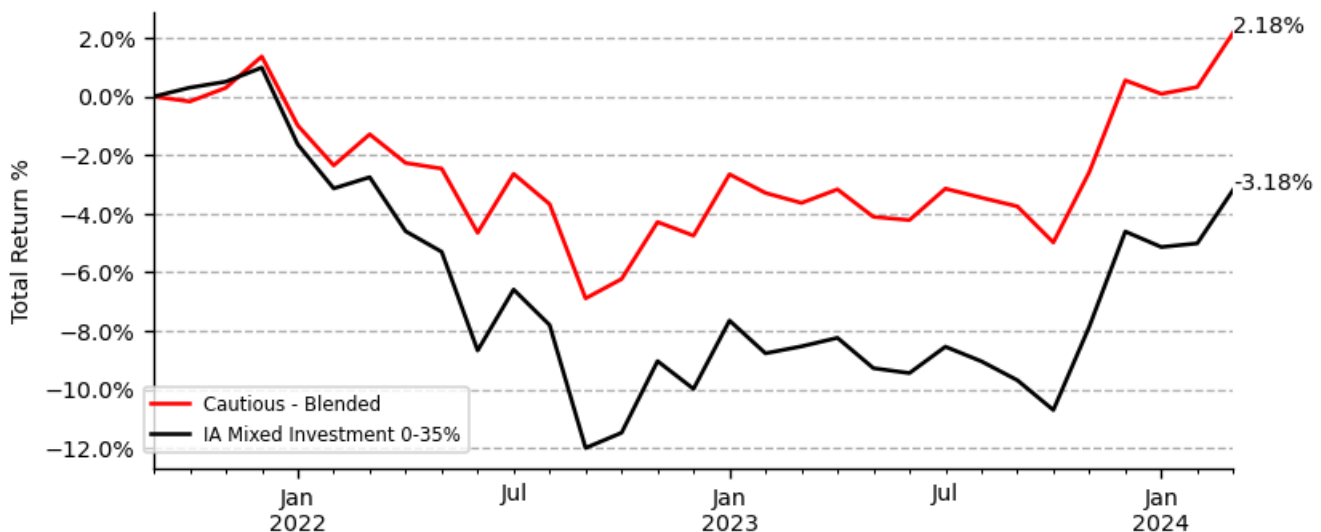
Performance as of 31 March 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
Cautious - Blended	1.85	1.62	6.17	6.04	3.52	N.A	2.18	5.2
IA Mixed Investment 0-35%	1.93	1.5	7.21	5.85	-0.44	N.A	-3.18	6.39

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.

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*Realignments may take place as per manager discretion.

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

† 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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