

MSCI ESG RATINGS



| | | | | | | |
|-----|---|----|-----|----------|----|-----|
| CCC | B | BB | BBB | A | AA | AAA |
|-----|---|----|-----|----------|----|-----|

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Factsheet date
23 April 2024

Launch date
28 February 2023

Wrappers
SIPP

Min or Max Investment
None

Realignment frequency
Every 6 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.15% p.a.

OCF of underlying funds
0.23% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Retirement Risk Profile
SLI Risk Profile 2

Gross Income Yield
2.66% p.a.

Management Team



Joanne Benson
Head of Investments



Pete Wasko
Senior Portfolio Manager

Description

The **objective** of this range is to provide a durable income portfolio for a given level of risk for an investor who requires an investment proposition tailored to their specific decumulation needs.

The **strategy** uses a strategic asset allocation model derived from long run risk return characteristics of major asset classes built to compliment the use of a guaranteed income product to further mitigate the risks faced during the decumulation phase of the investor lifecycle.

This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan which invests across multiple asset classes and geographies with the risk return characteristics tailored to the needs of the decumulation investor.

Top 10 Holdings**

| Name | % |
|--|-------|
| Legal & General Global Infrastructure Index C Inc | 14.43 |
| The SEI Liquid Alternat Hdg GBP Wealth A Dist | 14.42 |
| Vanguard FTSE Dvlpd Wld ex-UK Eq Idx Inst +GBP Inc | 14.41 |
| HSBC FTSE All Share Index Inc C | 13.94 |
| Royal London Short-Term Money Market Y Inc | 8.0 |
| Fidelity Index US P Inc | 7.5 |
| Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc | 6.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 5.0 |
| iShares S&P 500 Equal Weight UCITS ETF GBP Hgd A | 4.5 |
| Fidelity Index UK Gilt Fund S Accumulation Shares | 3.0 |

Asset Allocation breakdown:



- Alternatives - Hedge Funds: 14.42%
- Alternatives - Infrastructure: 14.43%
- Bonds - EM: 3.00%
- Bonds - Global: 3.80%
- Bonds - UK Corporate: 5.00%
- Bonds - UK Government: 3.00%
- Bonds - US Government: 6.00%
- Cash & Equivalents: 10.00%
- Equities - Global: 14.41%
- Equities - North America: 12.00%
- Equities - UK: 13.94%

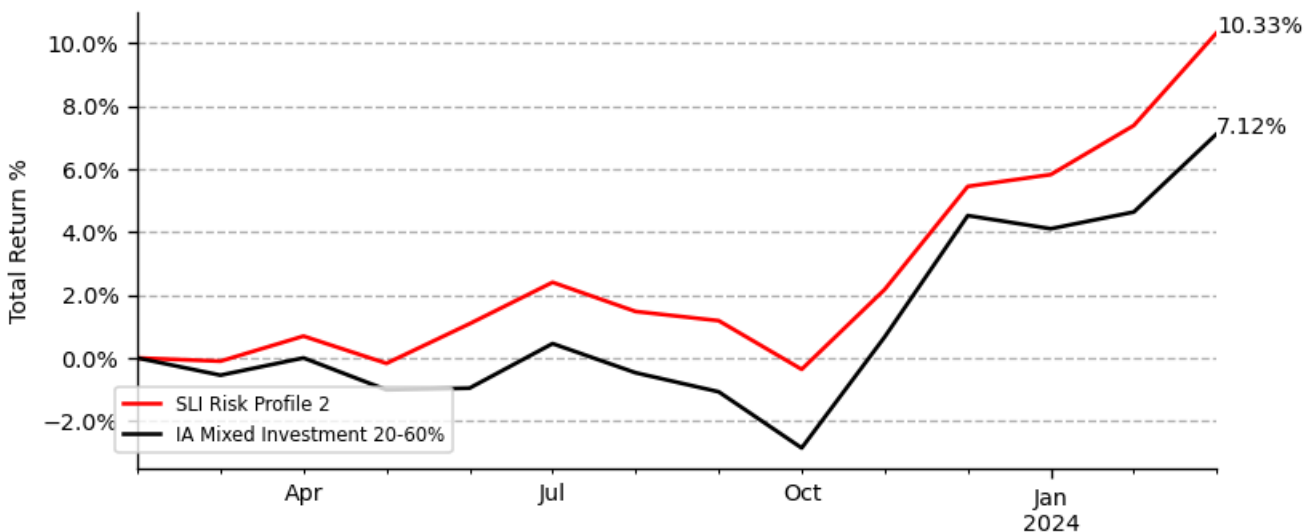
Performance as of 31 March 2024

| | 1 Month Return% | 3 Month Return% | 6 Month Return% | 12 Month Return% | 24 Month Return% | 36 Month Return% | Since Inception% | Ann. Vol.% |
|-----------------------------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|------------|
| SLI Risk Profile 2 | 2.75 | 4.63 | 9.04 | 10.44 | N.A | N.A | 10.33 | 4.97 |
| IA Mixed Investment 20-60% | 2.38 | 2.49 | 8.28 | 7.71 | N.A | N.A | 7.12 | 5.93 |

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 it’s 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.

† 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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