



## Select Money Market Value for Money Statement 2024

<b>MPS</b>	<b>Select: Money Market MPS</b>
<b>Risk Profile</b>	<b>Risk Level 1</b>
<b>VFM score</b>	<b>value for money</b>
<b>Product Outcome</b>	<b>Select: Money Market MPS offers value for money</b>
<b>Overall findings</b>	<ul style="list-style-type: none"><li>• Overall the Select Money Market MPS model offers customers value for money through a cheaper diversified access to institutional interest rates than competitors.</li><li>• The performance assessment is not conducted as the model was only launched in [+July+] 2024. Whilst the simulated performance slightly underperforms the comparator, the tolerance level is defined as performing in line with SONIA, net of the ongoing charges and MIFID transition costs on a 12-month rolling basis, which is designed to represent value for money to the retail investor.</li><li>• 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, and overall the Select Cash Money Market is significantly cheaper than the peers currently available for comparison.</li><li>• 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.</li></ul>

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