

Select Accumulation Value for Money Statement

MPS	Select: Accumulation MPS				
Risk Profile	Cautious	Moderate	Balanced	Growth	Equity
VFM score	Green	Green	Green	Green	Green
Product Outcome	offers good value for money				
Overall findings	<ul style="list-style-type: none"> Overall the Select Accumulation MPS range offers customers value for money through broadly strong performance against benchmark and a cheaper offering than most competitors Ability to access institutional share classes and use of the lowest cost funds that meet investment criteria ensures cost of this MPS is as inexpensive as possible, and overall Copia models are significantly cheaper than the average of competitors similar MPS. Select Accumulation Growth and Equity outperformed the relevant benchmark consistently across 1, 3 & 5-year performance. 3-year performance for the Cautious to Balanced risk profiles was in line with the benchmark but these models had strong 1 and 5-year performances. 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. 				

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