

## Select Blended Value for Money Statement

| MPS              | Select: Blended 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"> <li>Overall the Select Blended MPS range offers customers value for money through relative performance against comparators and a cheaper offering than peers across the board.</li> <li>For the performance assessment we only take account of performance for 1-year as the model was only launched September 2021.</li> <li>Select Blended three Cautious to Balanced risk profiles outperform the average of comparators' 1 year performance, though the two highest risk profiles performed in line with the comparators.</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, with Select Blended models significantly less expensive than the average of competitors' similar MPS.</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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