

## Select ESG Value for Money Statement

MPS	Select: ESG 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 ESG MPS range offers customers value for money through broadly comparable performance against benchmarks and a cheaper offering than competitors.</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 Copia models are significantly cheaper than the average of competitors' similar MPS.</li> <li>ESG Equity was broadly in line with benchmarks across risk profiles, the exceptions being a total of two model underperformances and three outperformances of benchmarks over the two time periods reviewed.</li> <li>For the performance assessment we only reviewed performance for 1-year and 3-years as the model was only launched on 31/03/2020.</li> <li>Copia place an emphasis on service, with each adviser firm being provided with an account manager to triage and resolve issues, providing value for money for the adviser and in turn the end customer.</li> </ul>				

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