

copia:capital Select Retirement Income Value for Money Statement

MPS	Select: Retirement Income MPS				
Risk Profile	1	2	3	4	5
VFM score	Green	Green	Green	Green	Green
Product Outcome	Offers value for money				
Overall findings	<ul style="list-style-type: none"> • Overall the Select Retirement Income MPS range offers customers value for money through a cheaper offering than competitors. • The performance assessment is not conducted as the models were only launched in February 2023. • 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, overall select Retirement Income models are significantly cheaper than the average of competitors' similar MPS. • 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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