

MSCI ESG RATINGS



CCC	B	BB	BBB	A	AA	AAA
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Factsheet date
28 August 2024

Launch date
28 February 2023

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 6 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.15% p.a.

OCF of underlying funds
0.23% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Retirement Risk Profile
Risk Profile 3

Gross Income Yield
2.86% p.a.

Management Team



Joanne Benson
Head of Investments



Pete Wasko
Senior Portfolio Manager

Description

The **objective** of this range is to provide a durable income portfolio for a given level of risk for an investor who requires an investment proposition tailored to their specific decumulation needs.

The **strategy** uses a strategic asset allocation model derived from long run risk return characteristics of major asset classes built to provide an asset allocation that addresses sequencing risk associated with decumulation investing.

This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan which invests across multiple asset classes and geographies with the risk return characteristics tailored to the needs of the decumulation investor.

Top 10 Holdings**

Name	%
Royal London Short Duration Credit Fund Z GBP Acc	12.25
HSBC FTSE All Share Index Inc C	12.25
HSBC European Index Fund Class Inc C	12.25
Legal & General Global Infrastructure Index C Inc	12.25
The SEI Liquid Alternt Hdg GBP Wealth A Dist	12.25
Vanguard FTSE Dvlpd Wld ex-UK Eq Idx Inst +GBP Inc	8.25
Fidelity Index US P Inc	7.25
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	6.25
Fidelity Index UK Gilt Fund S Accumulation Shares	6.0
iShares S&P 500 Equal Weight UCITS ETF GBP Hgd A	5.0

Asset Allocation breakdown:



- Alternatives - Absolute Return: 12.25%
- Alternatives - Infrastructure: 12.25%
- Bonds - UK Corporate: 12.25%
- Bonds - UK Government: 6.00%
- Bonds - US Government: 6.25%
- Cash & Equivalents: 2.00%
- Equities - Europe: 12.25%
- Equities - Global: 8.25%
- Equities - Japan: 4.00%
- Equities - North America: 12.25%
- Equities - UK: 12.25%



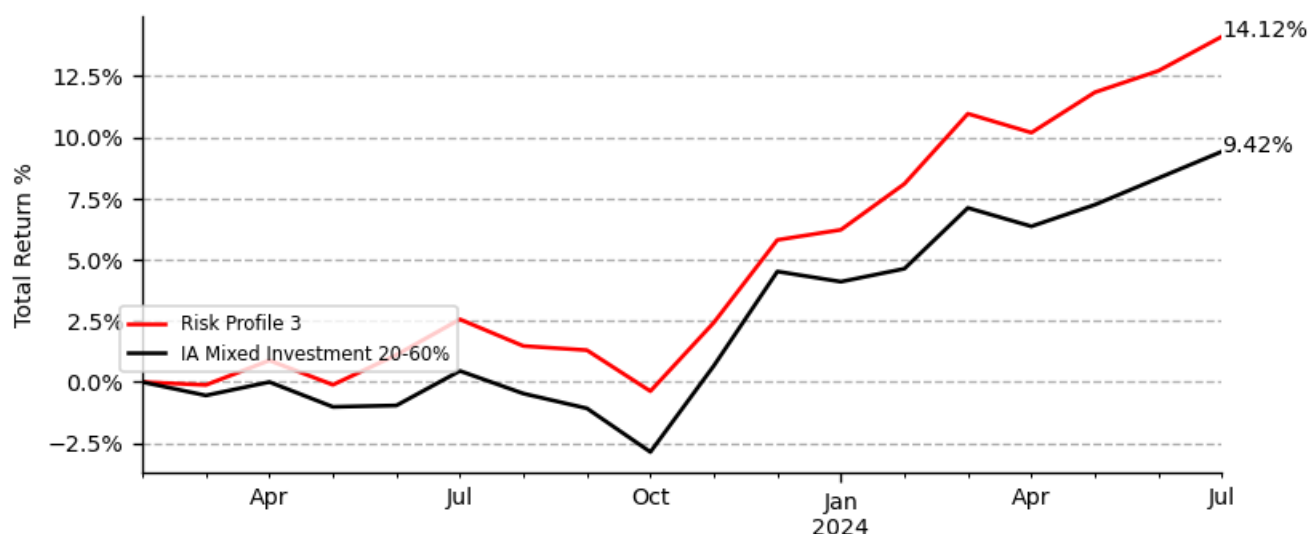
Performance as of 31 July 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
Risk Profile 3	1.24	3.56	7.44	11.27	N.A	N.A	14.12	4.82
IA Mixed Investment 20-60%	1.0	2.87	5.11	8.93	N.A	N.A	9.42	5.33

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.



Total return since inception:



Risk:

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*Realignments may take place as per manager discretion.

**Best value fund share class available to Copia to be used.

† Asset Allocation in the offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.

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