

### Factsheet date

25 March 2025

### Launch date

28 February 2023

### Wrappers

SIPP

### 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

0.25% p.a.

### Transaction Cost of underlying funds

0.05% p.a.

### Retirement Risk Profile

SLI Risk Profile 1

### Gross Income Yield

3.23% 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 compliment the use of a guaranteed income product to further mitigate the risks faced during the decumulation phase of the investor lifecycle.

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   | %     |
|--|-------|
| HSBC FTSE All Share Index Inc C                    | 12.99 |
| Royal London Short Duration Credit Fund Z GBP Acc  | 11.0  |
| Fidelity Index UK Gilt Fund S Accumulation Shares  | 11.0  |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 10.61 |
| The SEI Liquid Alternt Hdg GBP Wealth A Dist       | 9.17  |
| Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc  | 7.0   |
| MS INV F Systematic Liquid Alpha ZH (GBP)          | 7.0   |
| Fidelity Index US P Inc                            | 6.5   |
| L&G S&P 500 US Equal Weight Idx Fund C GBP Acc     | 6.5   |
| MI TwentyFour Monument Bond Gross L                | 6.0   |

## Asset Allocation breakdown:



|  |
|--|
| Alternatives - Absolute Return: 16.17% |
| Alternatives - Infrastructure: 3.23%   |
| Bonds - ABS: 6.00%                     |
| Bonds - EM: 4.00%                      |
| Bonds - Global: 3.00%                  |
| Bonds - UK Corporate: 21.61%           |
| Bonds - UK Government: 11.00%          |
| Bonds - US Government: 7.00%           |
| Cash & Equivalents: 2.00%              |
| Equities - North America: 13.00%       |
| Equities - UK: 12.99%                  |

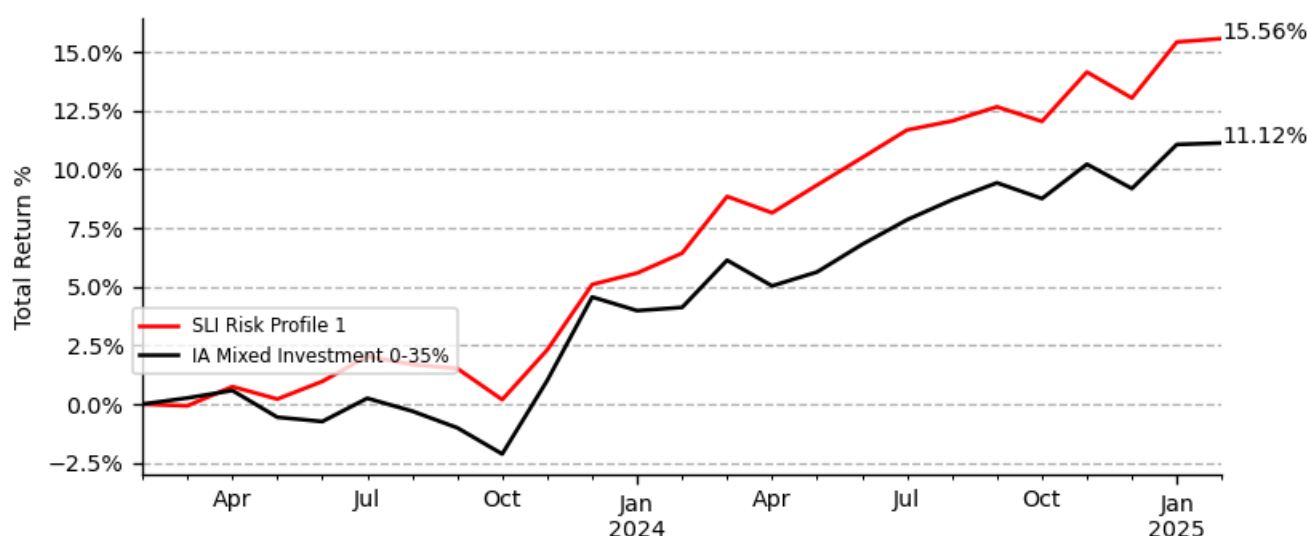
## Performance as of 28 February 2025

|                                  | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol.% |
|----------------------------------|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------|
| <b>SLI Risk Profile 1</b>        | 0.13          | 1.25          | 3.13          | 8.58           | N.A            | N.A            | 15.56               | 3.67          |
| <b>IA Mixed Investment 0-35%</b> | 0.05          | 0.82          | 2.23          | 6.72           | N.A            | N.A            | 11.12               | 4.3           |

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



## Total return since inception:



## Risk:

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager.

The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation.

Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia's Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. Models are prepared in accordance with tolerance to risk and not client circumstances. Copia only exercises discretion in terms of the model portfolio's composition and it's rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

\*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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