



## **Copia Target Market Statement, Select ESG Portfolio Range, 2025**

Copia's Select ESG range of model portfolios has been specifically designed for customers in the accumulation phase of their investment lifecycle. It features:

- The aim to grow and preserve capital over the medium-to long-term (5-10 years) and protect assets from inflation.
- Five risk graded model profiles, with risk based on the weight of global equities held , in order to provide clarity to the end client investor.
- Optimised diversification across multiple asset classes and geographies within each portfolio to reduce investment risk, constructed primarily with ESG compliant funds
- A cost-efficient implementation, via simple, transparent pricing based on Copia's value for money ethos.
- Available across a range of investment wrappers, including GIA, ISA, SIPP and OSB.
- Available across a wide range of investment platforms

### **Who our Select ESG Model Portfolios are compatible with**

The product has been designed to be most compatible with customers who:

- Are UK residents aged 18 or over,
- Are retail customers investing on their own behalf or that of a family member,
- Have an FCA-authorized financial adviser,
- Have a basic level of financial capability that would enable them to understand, and consent to, the advice being provided,
- Have an objective to grow and preserve capital in real terms (accumulation),
- Have a medium to long-term investment time horizon that would allow the use of assets where capital may be at risk,
- Are able to bear losses to capital without creating significant financial hardship,
- Have a preference for ESG compliant investment
- Have a preference for risk profile being defined relative to global equities,
- Preference for dynamic approach to risk management through tactical asset allocation,
- Have a preference for low-turnover of portfolio holdings,
- Preference for a lower cost way of accessing a traditional investment approach,
- Have a level of investable assets (independently or cumulatively with one or more family members) that would require the services of a financial adviser, typically £50,000 and more.

### **Who the product is unlikely to be compatible with**

The product has not been designed to be compatible with customers who:

- Do not wish to use the services of a financial adviser.
- Want to manage their own investment.
- Are interested in complex, non-standard investment options.
- Do not wish to take an element of financial risk with their investment and/or seek to hold a large proportion of their money in cash.
- Do not place merit in ESG principles.
- Require a guaranteed rate of return or full capital protection.
- May want same day return of the full amount invested owing to standard dealing, settlement and payment cycles (3-10 working days)
- Are aged under 18.
- Are non-UK residents.
- Need access to their investment in the short-term, for example, within the first five years.
- Are financially vulnerable.



### **Vulnerable customers**

Any customer can become vulnerable or find themselves in vulnerable circumstances at any time. At Copia, staff are trained to assist advisers supporting vulnerable customers and any appointed representatives. As a result, vulnerable customers will receive the same high level of service as other customers.

Derek McKinnell, 31 March 2025

**Copia Head of Governance**

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