

copia:capital Select Accumulation Value for Money Statement 2025

MPS	Select: Accumulation MPS				
Risk Profile	Cautious	Moderate	Balanced	Growth	Equity
VFM score	value for money	value for money	value for money	value for money	value for money
Product Outcome	Select: Accumulation MPS offers value for money				
Overall findings	<ul style="list-style-type: none"> Overall the Select Accumulation MPS range offers customers value for money through a range of quantifiable features and benefits, and broadly stronger performance against benchmark via a cheaper offering than competitors 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. Select Accumulation outperformed the peer comparator consistently across 1 and 3-year performances, with Cautious and Moderate broadly in line with, and other models outperforming the long-term CPI benchmark over 5-years. 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. 				

Statement Issued 31 March 2025

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