

Select Blended Value for Money Statement 2025

MPS	Select: Blended 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: Blended MPS offers value for money				
Overall findings	<ul style="list-style-type: none"> Overall the Select Blended MPS range offers customers value for money through a range of quantifiable features and benefits, and broadly stronger performance against comparators via a broadly 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, with Select Blended models less expensive than or in the case of Equity model, broadly in line with the average of competitors' similar MPS. Select Blended models outperformed or were broadly better than, or in line with, the average of comparators' performance over 1 and 3-years. For the performance assessment we only take account of performance for 1 and 3-years as the model was only launched September 2021. 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

This document is intended for use by professional Advisers only and is not intended for onward transmission to customers. This document has been produced solely for information purposes and does not constitute personal advice or a recommendation to buy, sell or hold any of the products mentioned. Copia does not provide advice – Advisers must seek their own compliance/legal advice before relying on the information provided in this document. Copia accepts no liability for any loss or damage whatsoever resulting from reliance on this document or its contents. Copia is a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales. Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset, BA1 1JS. Novia Financial plc. is authorised and regulated by the Financial Conduct Authority. Register Number: 481600

© Copia Capital Management All Rights Reserved