

## Select ESG Value for Money Statement 2025

MPS	Select: ESG 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: ESG MPS offers value for money				
Overall findings	<ul style="list-style-type: none"> <li>Overall the Select ESG MPS range offers customers value for money through a wide range of quantifiable features and benefits, and broadly comparable performance against benchmarks via a broadly cheaper offering than competitors.</li> <li>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 broadly cheaper than the average of competitors' similar MPS.</li> <li>Select ESG MPS outperformed or were performed broadly in-line with the relevant mainstream benchmarks over 3 and 5-years but were behind or in line with those benchmarks across 1-year. We note that mainstream benchmarks do not accurately reflect the assets in an ESG portfolio but in absence of an appropriately specific ESG benchmark remain the most appropriate comparator.</li> <li>Copia place an emphasis on service, with each adviser firm being provided with an account manager to triage and resolve issues, providing value for money for the adviser and in turn the end customer.</li> </ul>				

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