

# **copia:capital** Select Retirement Income Value for Money Statement 2025

MPS	Select: Retirement Income MPS				
Risk Profile	1	2	3	4	5
VFM score	value for money	value for money	value for money	value for money	value for money
Product Outcome	<b>Select: Retirement Income MPS offers value for money</b>				
Overall findings	<ul style="list-style-type: none"> <li>• Overall the Select Retirement Income MPS range offers customers value for money through a range of quantifiable features and benefits, and broadly strong performance against peers via a cheaper offering than those 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, overall select Retirement Income models are significantly cheaper than the average of competitors' similar MPS.</li> <li>• For the performance assessment we only take account of performance for 1-year as the model was only launched February 2023.</li> <li>• Select Retirement Income models outperformed the relevant peers across those 1-year performances, with the exception of risk profile 5, which was broadly in line with the average comparator.</li> <li>• 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.</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