

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	Select: Retirement Income MPS offers value for money				
Overall findings	<ul style="list-style-type: none"> 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. 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. For the performance assessment we only take account of performance for 1-year as the model was only launched February 2023. 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. 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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