

MPS	Select: Thematic MPS
Risk Profile	100% specialist equity
VFM score	value for money
Product Outcome	Select: Thematic MPS offers limited value for money
Overall findings	<ul style="list-style-type: none"> Overall the Select Thematic MPS model offers customers limited value for money through a range of quantifiable features and benefits, and an offering broadly in line with the cost of 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, though comparisons are difficult with such a specialised model, overall the Select Thematic model is similarly priced to the average of competitors' higher-risk MPS. Select Thematic MPS underperformed peers over 1-year, 3-year and 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

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

