

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 December 2025

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