



Select Money Market Value for Money Statement 2025

MPS	Select: Money Market MPS
Risk Profile	Risk Level 1
VFM score	value for money
Product Outcome	Select: Money Market MPS offers value for money
Overall findings	<ul style="list-style-type: none">• Overall the Select Money Market MPS model offers customers value for money through a range of quantifiable features and benefits, a cheaper diversified access to institutional interest rates 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, and overall the Select Cash Money Market is significantly cheaper than the peers currently available for comparison.• For the performance assessment we only take account of performance for 1-year as the model was only launched March 2024.• Select Money Market model outperformed the agreed comparator over 1 year.• 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

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: Royal Mead, Railway Place, Bath, Somerset, BA1 1SR. Novia Financial plc. is authorised and regulated by the Financial Conduct Authority. Register Number: 481600. © Copia Capital Management All Rights Reserved