



## Select Money Market Value for Money Statement 2025

MPS	<b>Select: Money Market MPS</b>
Risk Profile	<b>Risk Level 1</b>
VFM score	<b>value for money</b>
Product Outcome	<b>Select: Money Market MPS offers value for money</b>
Overall findings	<ul style="list-style-type: none"><li>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.</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, and overall the Select Cash Money Market is significantly cheaper than the peers currently available for comparison.</li><li>For the performance assessment we only take account of performance for 1-year as the model was only launched March 2024.</li><li>Select Money Market model outperformed the agreed comparator over 1 year.</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 December 2025**

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