

copia:capital Select Smoothed 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: Smoothed MPS offers value for money				
Overall findings	<ul style="list-style-type: none"> Overall the Select Smoothed MPS range offers customers value for money through a range of quantifiable features and benefits, and a cheaper offering than competing 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 Smoothed models are cheaper than the average of competitors' similar MPS. We were unable to take account of performance for this assessment as the models were only launched on 30/11/2025. 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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