

## The Copia Select Portfolios

The Select portfolio range has been designed to grow and preserve capital over the long-term. The portfolios have been designed for clients with long-term investment horizons where there is a need for portfolios diversified across multiple asset classes and geographies.

The portfolios are:

### Select Accumulation

Uses Copia screened low cost index tracking funds

### Select Blend

Uses a mix of low cost index tracking funds and researched actively managed assets

### Select ESG

Uses only screened MSCI ESG-compliant funds

### Copia's investment approach

All of the Select Portfolios are managed consistently using Copia's investment approach:

#### 1. Set portfolio objectives

Ensure broadly diversified and efficient portfolios are offered that maximise returns over the long-term for different levels of risk relative to Global Equities.

#### 2. Focus on asset allocation

Provide optimised strategic asset allocations, broadly diversified across asset class and geographies. Our Risk Barometer quant modelling tool drives tactical asset allocation changes based on market conditions.

#### 3. Deliver smarter portfolio construction

Build portfolios using funds screened for diversification, transparency and cost-efficiency.

### Why choose Select?

The Copia Select range provides investors with portfolios constructed and managed using the same principles as used with the largest institutional investors. Each range offers a choice of five risk rated portfolios to match each client's attitude to risk preference. Each portfolio has a strategic asset allocation which is based on the long-run risk-return expectations for each asset class (provided by the BlackRock Investment Institute). These assets are blended for maximum efficiency and potential for returns. Tactical asset allocation changes are then made using Copia's Risk Barometer quant modelling tool. Once sector exposures have been defined we populate portfolios with the very best available funds using Copia's proprietary fund screening processes.

### About the Select Range

#### What is it?

A range of portfolios designed to grow and preserve capital over the long-term.

#### How does it work?

We use long-term risk and return assumptions to create diversified portfolios, which we adapt to changing market conditions.

#### How does it help?

This gives clients a broadly diversified managed portfolio for long-term investing.

### Key Points

- Five risk profiles
- Grow and preserve capital
- Protect assets from inflation
- Optimised and diversified portfolio management
- Cost efficient

### Summary

<b>Objectives</b>	Maximising returns within risk tolerances
<b>Asset allocation</b>	Strategic (asset-based), Tactical realignments using quant model
<b>Underlying securities</b>	Copia Screened passive and active funds
<b>Optimisation constraints</b>	Min/Max Position, Turnover, Asset Range

## What makes the Copia Select range different?

### Risk Barometer

Copia's highly successful and scientific investment methodology is guided by our specially developed, proprietary Risk Barometer. The Risk Barometer is a unique proprietary risk management tool used exclusively by Copia. It takes the predictive output from our Quant Model ensuring that all tactical asset allocation decisions are driven by a sound quantitative process, reducing manager risk and behavioural biases.



**"Risk On"**  
More exposure  
to equities



**"Risk Neutral"**  
Moderate exposure  
to equities



**"Risk Off"**  
Less exposure  
to equities

Our Quant Model looks at economic indicators and current investment prices to predict the future economic outlook. The Risk Barometer adds an additional layer of protection for clients, tilting portfolios towards safer asset classes during periods of uncertainty to further reduce client exposure to riskier investments.

	Annualised Return	Annualised Volatility	Sharpe Ratio	Maximum Drawdown
60/40 Portfolio	5.66%	8.42%	0.67	-25.40%
60/40 Portfolio with Tactical Tilts	5.81%	7.29%	0.80	-19.13%
Impact	► 0.15%	▼ -13.38%	▲ -18.51%	▼ -24.68%

The 60/40 Portfolio consists of 60% allocation to MSCI World Index and 40% allocation US 10 year Bond Index rebalanced monthly. Figures are based on historic actual figures in GBP terms for the period 31-Jan-2000 and 30-Jun-2022. All return figures are before fees. The 60/40 Portfolio with Tactical Tilts consists of dynamic allocation to MSCI World Index within a range of 40% to 60% driven by the Risk Barometer. The portfolio is rebalanced monthly and remaining allocation is to US 10 year Bond Index.

### Matching your clients' life stages

The Copia Select range of portfolios has a product to suit every stage of your clients' life stages:



### Costs

Copia offers competitive value for money charges:

Select Accumulation	Select Blended/ESG
20 bps	25 bps

### Performance

To see the latest Copia monthly and quarterly performance reviews, including trends in the Risk Barometer, go to:

[www.copia-capital.co.uk/select](http://www.copia-capital.co.uk/select)

## Why choose Copia?

Copia Capital is an award winning Discretionary Fund Manager (DFM). We work exclusively with IFAs and our aim is to construct superior portfolios to meet client needs across the full risk-return spectrum. 'There's a better way to do this' is our business mantra and we pride ourselves on having a unique, market-challenging approach.

Copia offers a proven route for IFAs to reliably de-risk their investment activities with a range of industry-leading portfolio services. Working in partnership with us allows IFAs to achieve great client outcomes, because every investment decision is underpinned by Copia's data driven approach and technical know-how.

Copia are pure B2B specialists. Unlike some other discretionary fund managers, we are 100% B2B, whole of market and unfettered (no in-house funds). We will never work directly with retail investors and we have no ambitions to. Instead, we leave that to our customers, you, the IFA community.

Whatever your needs, we are here to add value to your business, to drive efficiencies and to ensure that you have access to the same cost advantages and expertise as institutional investors.

## Enhanced MPS options

If you are interested in Copia Select, then you may also be interested in:

### **copia:m**ps plus

**Build your own IFA investment brand with 'white-labelled portfolios' backed by full marketing support and Copia's expertise.**

MPS Plus is our added-value service range. Constructed around our MPS portfolios, this service helps you build your own unique IFA investment brand. Each portfolio in the MPS Plus range can be 'white-labelled' with your own identity, and the service includes ongoing marketing support, with branded content and other services including quarterly investment committee meetings with our fund management team.

### **copia:m**ps custom

**Designed in partnership with Copia to satisfy your clients' very specific personalised investment objectives.**

Copia's premium portfolio service is MPS Custom. This service offers bespoke portfolios which have been designed to satisfy the specific requirements of your firm's client base. Engaging the MPS Custom service involves us working in partnership with you to first define your clients' precise portfolio specifications and then creating and managing a personalised investment strategy to suit the client's goals. In addition to meetings with your quarterly investment committee, we support you with branded marketing materials, regular updates and highly responsive support.

**Important information:**

Copia does not provide any advice and is not required to assess the suitability of the product provided or offered to your Client.

This illustrative document is intended for investors where advice has been given by Advisers. The value of investments may go down as well as up, investors may not get back the amount invested, figures quoted relate to the past and past performance is not a reliable indicator of future. Models are prepared in accordance with tolerance to risk and not client circumstances.

Copia only exercises discretion in terms of the model portfolio's composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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