



Factsheet date

28 January 2026

Launch date

22nd January 2024

Wrappers

GIA, ISA, SIPP, Offshore Bond[†]

Min or Max Investment

None

Realignment frequency

Every 6 months*

Trading currency

GBP

Initial Charge

Nil

Management Fee

0.05% p.a.

OCF of underlying funds

0.15% p.a.

Transaction Cost of underlying funds

0.01% p.a.

Risk Profile

1⁽¹⁾

Current Portfolio Running Yield

4.42%⁽²⁾

Management Team



Pete Wasko
Senior Portfolio
Manager



Richard Warne
Senior Portfolio
Manager

Description

The **objective** of the Copia Select: Money Market portfolio is to provide a highly liquid, low risk portfolio, providing returns that closely track the Bank of England SONIA Compounded rate. Unlike its predecessor LIBOR, SONIA is based on actual average of the interest rates that banks pay to borrow sterling overnight from other financial institutions.

The **strategy** uses actively money market funds, carefully assessed and selected by Copia on an ongoing basis.

This **approach** may be compatible with the needs of retail or professional investors, or eligible counterparties, looking to preserve nominal capital, either as their sole investment strategy or an element of their investment portfolio.

Asset Mix**:

Name	Weighting %
Fidelity Cash W Acc	25.0
Royal London Short-Term Money Market Y Acc	25.0
BlackRock Cash D Acc	20.0
abrdn Sterling Money Market Fund I Acc	19.5
Premier Miton UK Money Market B Acc	8.5
Cash	2.0

Asset Allocation breakdown:



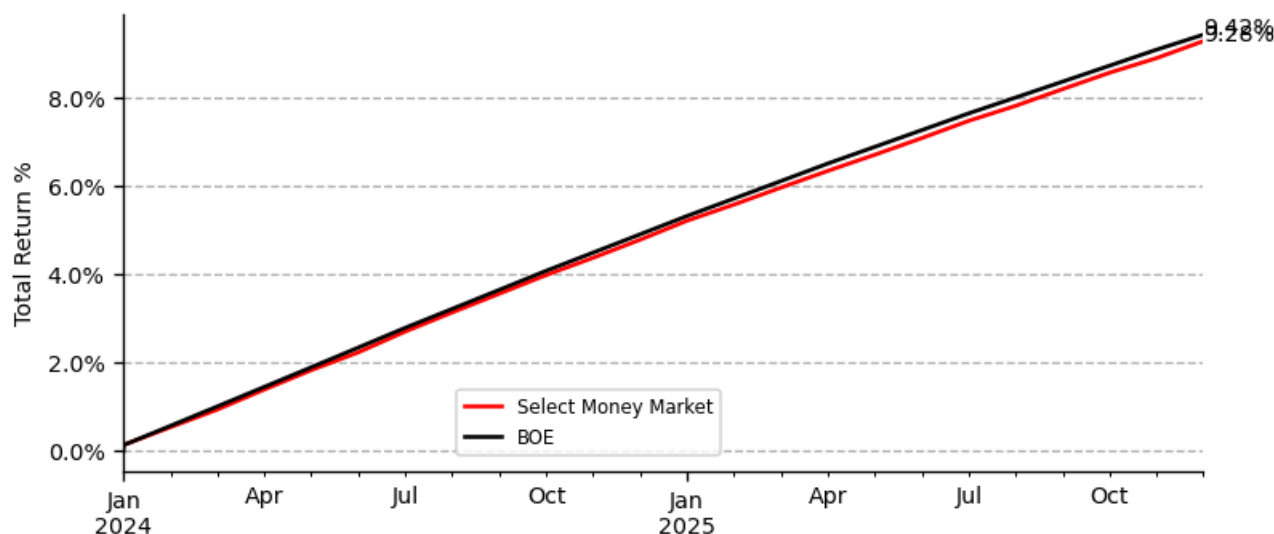
■ Cash & Equivalents: 100.00%

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
Select Money Market	0.36	1.01	2.05	4.29	N.A	N.A	9.28	0.14
BOE	0.31	0.98	2.02	4.31	N.A	N.A	9.42	0.14

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk:

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager.

The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation. Model portfolios may not be suitable for all investors.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*Realignments may take place as per manager discretion.

**Best value fund share class available to Copia to be used.

† Asset Allocation in the offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.

(1)The volatility of the portfolio is 0.60% (31st December 2023), calculated by Copia using Blackrock Capital Market Assumptions), and for Suitability purposes represents risk level 1. Volatility on the portfolio will be monitored on an ongoing basis and managed accordingly. For illustration, the equivalent volatility for a risk level 1 portfolio is 2%.

(2) The current portfolio running yield represents forward-looking annualised yield.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved