copia:capital

Building modern partnerships with advisers

How Copia helps you help your clients

copia-capital.co.uk

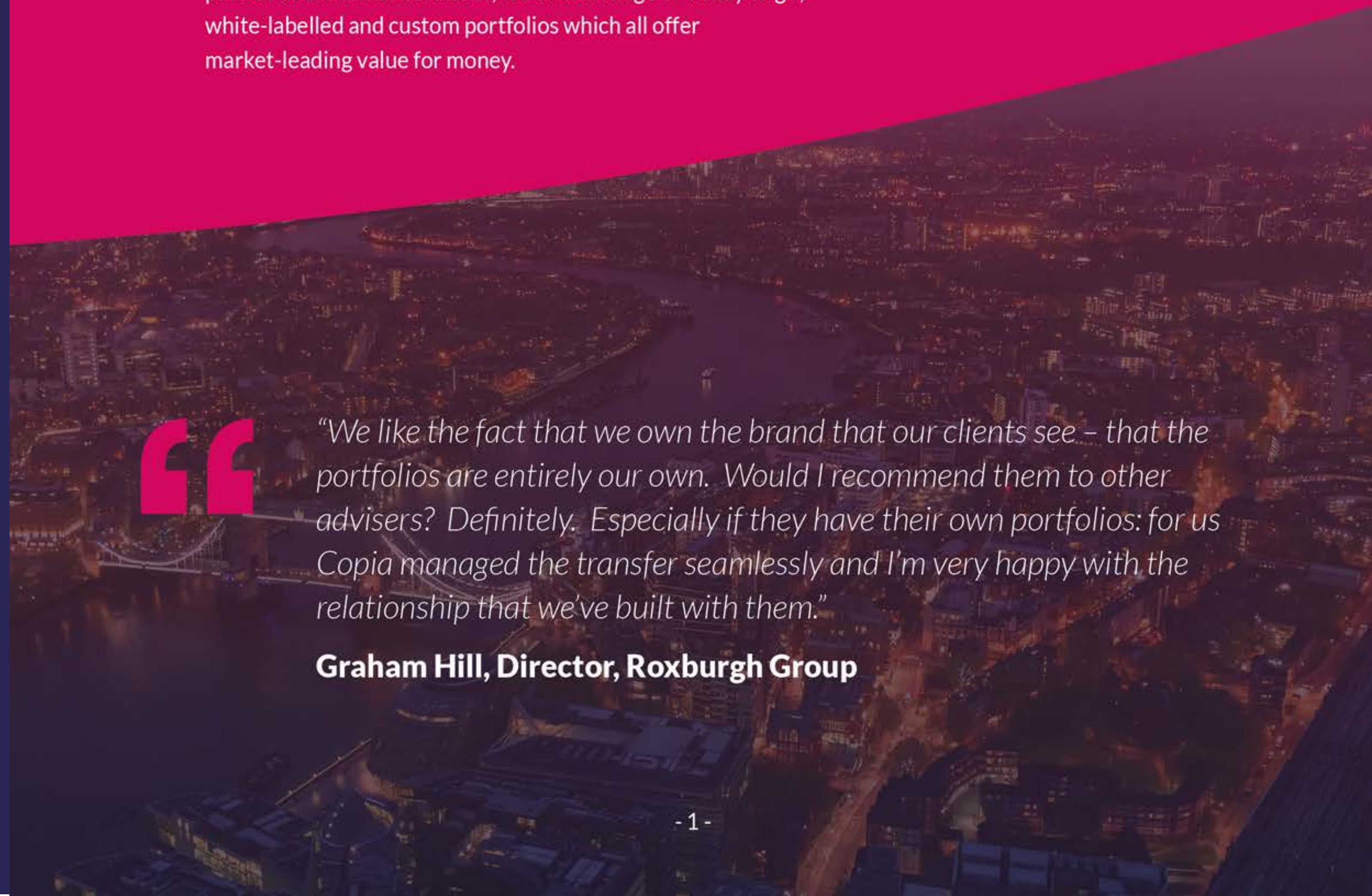
Building modern partnerships with advisers

Our experience of working with advisers tells us that, above all, you want more time to focus on your clients and their investment needs.

Copia was created to help you do that. To bring institutional-level economies of scale and expertise to your business through our unique way of working with advisers, and through our mantra that 'there's a better way to do this'.

Unlike some other DFM providers we are 100% B2B, are whole of market and unfettered (no in-house funds) and will never work directly with retail investors. 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.

Copia is an award-winning Discretionary Fund Manager (DFM). We believe that asset allocation is the key driver of return, and our aim is to construct superior portfolios to meet client needs across the full risk-return spectrum, across multiple platforms. Using a mix of active, passive and blended solutions, we offer a range of 'ready to go', white-labelled and custom portfolios which all offer market-leading value for money.



"We like the fact that we own the brand that our clients see – that the portfolios are entirely our own. Would I recommend them to other advisers? Definitely. Especially if they have their own portfolios: for us Copia managed the transfer seamlessly and I'm very happy with the relationship that we've built with them."

Graham Hill, Director, Roxburgh Group

How our investment approach works for you and your clients

At Copia, we pride ourselves on being at the forefront of modern investing. Our partnership with you is designed to give you strong returns, robust reporting and less risk, freeing you up to focus on meeting your clients' goals and objectives.

Roles and responsibilities

End-to-end integration

Copia offers a range of passive, blended and active portfolio solutions. We believe smarter portfolio construction is enabled by using cost-efficient Index Funds and ETFs (Exchange Traded Funds) for transparency, diversification and risk control, alongside active funds only where they can demonstrate added value.

Reflecting demand from you and your clients, we have also made responsible investing a core part of our philosophy. Sustainability is built into all our products from the ground up. We use world-class data sourced from MSCI, the leader in ESG investment research, and our goal is to enable our IFA clients to drive a new generation of ESG investing, underpinned by our expert DFM services.

Robust 3-stage investment process

Copia's investment process is highly robust. Consistent across all our portfolios and yet personalised, it is designed to meet your clients' needs. Our process involves three key elements:

Stage 1
Establish portfolio objectives to achieve client needs

Stage 2
Focus on asset allocation to meet and maintain client objectives

Stage 3
Delivery of smarter portfolio construction with screened funds

"Copia also offered very good value – when we looked at the cost of their service against the historic performance outcomes we could see that it would be hard for us to do better. On top of this, we liked the fact that the portfolios that they created for us would be using Prosperity's branding."

Owen Hadden, Chartered Financial Planner
Prosperity Financial

Portfolio Services

Choose the level of service that works for your business

Whether you are interested in the 'ready to go' Copia MPS portfolios, our IFA-branded MPS Plus service to support your client marketing, or in our MPS Custom service designed bespoke to your client base, we have a service to suit your business strategy.

copia:mps custom

Designed in partnership with Copia to satisfy your clients' very specific personalised investment objectives, Copia's premium portfolio service is MPS Custom.

- Bespoke portfolios, designed to satisfy the specific requirements of your firm's client base
- Regulatory risk outsourced to Copia
- Less administrative burden for your firm
- Meetings with your quarterly investment committee
- Branded marketing materials
- Regular updates
- Highly responsive support

copia:mps plus

MPS Plus is our added-value service range that enables you to build your own IFA investment brand with 'white-labelled portfolios' backed by full marketing support and Copia's expertise.

- Build your own unique IFA investment brand
- Each portfolio in the MPS Plus range can be 'white-labelled' with your own brand identity
- Ongoing marketing support, with branded content
- Quarterly investment committee meetings with our fund management team

copia:mps

Institutional-quality investment portfolios. Copia MPS may be our 'entry level' service but it's by no means entry level in features.

- Finely-tuned portfolios, each designed to fulfil the full range of investment needs across your individual client's entire investment lifecycle
- Portfolios are typically constructed using a combination of passive and active funds, to ensure transparency, diversification and risk control
- Available to all sizes of adviser

All our services are created with one primary goal in mind – to work in partnership and allow you, the adviser, to shine. Whatever your needs, we are here to add value to your proposition, to take the risk and administrative burdens away from your business, and to ensure that you have access to the same cost advantages as leading institutional investors.

Copia Lifecycle

Our investment strategies

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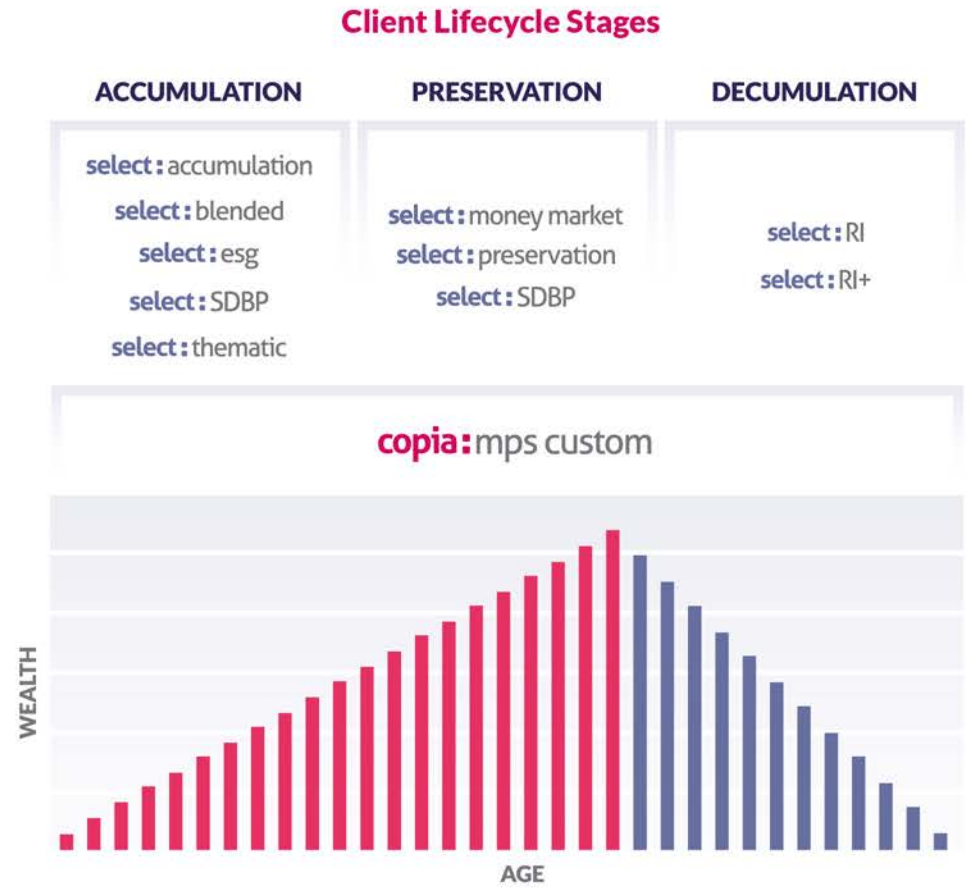

How we work with you to deliver results and value

Copia has created a scientific toolkit with four key elements. This, together with our research capabilities, enables us to manage investment portfolios with impressive results.

All our processes have been developed by using the very best practices observed and in use across the global institutional investment community. Through Copia, world-class investment methodologies are freely available to advisers of all sizes.

Quant model

Two common risks when it comes to investing are emotion and unconscious bias. Our Quant Model strips away any preconceptions and bias, to ensure the decision to invest in a particular asset class is driven only by past performance and predicted returns given the current economic outlook.

Fund Screener

There are thousands of potential fund options and just a handful will satisfy your investment goals. Copia's Fund Screener filters out the best options according to cost efficiency, liquidity, consistency of performance and currency.

Optimisation Tool

Different asset classes deliver different risk-return metrics and Copia's Optimisation Tool ensures each client's fund portfolio is continually being fine-tuned to meet their target outcomes.

Risk Barometer

Gives clients the reassurance of an extra layer of financial protection. Our Risk Barometer steers investment portfolios towards safer asset classes during periods of uncertainty and diminishes exposure to riskier investments.

Timely updates and commentary

We help you deliver superb levels of care to your clients with a range of intelligence materials and reports including:

Weekly Espresso
Weekly update on key economic and market events

Portfolio Factsheets
Monthly review of portfolio performance

Quarterly Investment Reviews
Quarterly review and analysis of client portfolios

Quarterly IC Performance Reporting & Risk Analytics
Deep dive analysis of portfolios prior to discussion on outcomes and changes at joint investment committee meeting

Your team

Tony Hicks
Head of Sales

Tony has more than 30 years' experience in Financial Services, starting his career with United Friendly as a tied agent. He then progressed to senior financial adviser facing roles within the sales and marketing teams at Gartmore, Scottish Life, Aberdeen Asset Management and The Beaufort Group.

Throughout his career Tony has worked closely with clients and partners at life companies, nationals & networks and platforms both nationally and internationally, across all asset and product types.

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Derek McKinnell
Head of Governance

Derek provides independent risk oversight and analysis of Copia's discretionary investment management activities to ensure the continued delivery of satisfactory outcomes for investors, informed by over 30 years' experience in Financial Services.

Prior to joining Copia in 2021, Derek ran his own investment research business, oversaw an OEIC range in Cardiff, and held CIO and Portfolio Manager roles. Previously he had 17 years' private client experience, managing discretionary funds for private clients, pensions and charities across Scotland. He has worked for Tilney, Deutsche Bank and National Australia Bank as an investment manager, investment analyst, tax specialist and banker. Derek is a Chartered Wealth Manager, Qualified Fellow of the Chartered Institute for Securities & Investment (CISI) and Member of the Chartered Institute of Bankers in Scotland (CIBS) and held CF30 accreditation.

Peter Wasko
Senior Portfolio Manager

Pete comes to Copia with over 20 years' experience, mostly recently at Abrdn. He brings extensive capital markets knowledge across asset classes, investment strategies and client types and has significant experience of manager selection, discretionary portfolio construction and asset allocation, covering Alternative (Hedge Funds) as well as Long-Only Multi-Manager investment funds. With Investment Committee expertise across several roles, he has a strong background of leading investment teams and a robust ability to deliver impressiveinvestment performance.

Richard Warne
Senior Portfolio Manager

Richard has worked in investment management roles for more than two decades. He joins Copia from YOU Asset Management, where he was responsible for running model portfolios and funds, with a core focus on UK equities, global equities, property and real assets. Prior to that, he worked for Credit Suisse and Citibank Global Asset Management, managing institutional equity pension funds and discretionary portfolios.

Marina Contato
Head of Operations

Marina has thirteen years of experience working in financial services. She started her career as an Operations Analyst in the banking sector and prior to joining Copia, she was responsible for trade settlement and reconciliations at Mirae Asset Management. Marina holds a degree in Business Administration from PUC-SP (Pontifícia Universidade Católica de São Paulo) and is IMC Level 1 certified.

Our partners

We work with a number of industry-leading partners to inform and benchmark our investment strategies.

Available across the following platforms

Copia's range of portfolios is currently available across these fund management platforms so you and your clients can quickly and conveniently view their holdings. We are continuously building on this list of platforms and are always open to conversations about extending it, so please contact us to discuss your requirements.

Want to learn more?

We recommend you start with a conversation: contact one of our investment team.

020 4599 6475

info@copia-capital.co.uk

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London, EC4Y 0HA

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Understanding the risks

- Investment model portfolios may not be suitable for everyone
- The value of funds can increase and decrease, past performance and historical data cannot guarantee future success
- Investors may get back less than they originally invested

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.