

Asset class overview: performance table

	%mm Performance												Return Characteristics										Risk Characteristics			
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
Equities - UK	0.5%	1.3%	4.4%	0.0%	2.3%	3.1%	6.4%	-6.4%	2.1%	2.1%	1.2%	3.3%	6.7%	8.4%	21.6%	55.1%	17.7%	0.8%	7.6%	9.3%	23.7%	11.8%	10.7%	9.4%	-8.9%	-12.7%
Equities - Europe Ex UK	0.7%	2.0%	3.9%	-0.2%	2.5%	2.4%	4.5%	-9.2%	4.6%	5.9%	2.2%	0.1%	8.4%	7.6%	20.4%	47.1%	16.3%	-6.7%	14.9%	2.0%	26.2%	10.1%	13.4%	11.3%	-10.6%	-13.5%
Equities - US	-1.2%	2.7%	6.1%	-1.8%	-0.6%	-1.3%	1.5%	-5.5%	9.3%	6.7%	-0.2%	-1.6%	4.7%	9.8%	14.0%	60.1%	31.2%	-8.6%	19.0%	27.2%	9.6%	8.4%	14.8%	14.0%	-8.1%	-21.6%
Equities - Global	-0.4%	2.6%	5.5%	-1.4%	0.0%	-0.2%	2.8%	-6.3%	7.8%	6.2%	0.2%	-0.9%	5.5%	9.5%	16.2%	57.7%	23.8%	-8.0%	17.0%	21.0%	13.0%	9.3%	13.4%	12.2%	-6.9%	-19.0%
Equities - Japan	3.8%	2.7%	6.7%	-1.4%	-1.1%	4.7%	10.4%	-10.4%	4.8%	7.2%	1.1%	-0.5%	7.9%	11.9%	30.1%	57.0%	2.4%	-6.8%	13.6%	9.7%	17.5%	17.2%	18.6%	13.0%	-10.4%	-15.0%
Equities - Asia ex-Japan	1.8%	0.3%	1.8%	-2.6%	1.0%	4.8%	7.2%	-6.9%	3.4%	1.4%	-1.7%	5.4%	5.1%	8.4%	16.2%	39.7%	5.5%	5.5%	-0.3%	6.8%	12.1%	13.6%	13.2%	12.3%	-7.3%	-17.1%
Equities - EM	-0.4%	7.3%	6.6%	-3.1%	1.1%	6.8%	7.1%	-11.1%	12.3%	10.5%	0.0%	-4.7%	5.2%	12.6%	34.3%	61.8%	-1.7%	-10.5%	3.0%	9.2%	24.3%	20.2%	23.9%	16.2%	-14.1%	-14.4%
Alternatives - Property	0.4%	1.1%	1.0%	1.2%	-2.3%	0.5%	9.3%	-7.9%	5.3%	1.8%	3.1%	0.4%	5.3%	11.7%	13.8%	23.1%	28.3%	-15.3%	4.1%	0.4%	2.1%	12.3%	14.1%	13.9%	-8.7%	-16.4%
Alternatives - Private Equity	-2.1%	-3.4%	-0.7%	-1.9%	1.9%	-3.1%	-9.0%	-4.1%	5.8%	-0.1%	-4.0%	3.3%	-0.9%	-8.6%	-16.9%	23.8%	43.6%	-19.9%	31.6%	25.9%	-5.5%	-11.5%	13.5%	18.4%	-23.3%	-28.5%
Alternatives - Infrastructure	-0.6%	2.3%	2.4%	2.0%	-2.3%	-0.3%	7.3%	-2.4%	-0.1%	-0.1%	2.6%	-2.3%	0.1%	4.7%	8.4%	20.1%	7.2%	-3.3%	1.5%	5.0%	6.7%	4.4%	9.6%	7.4%	-4.2%	-6.3%
Alternatives - Commodities	-0.6%	3.1%	4.7%	1.9%	-0.7%	7.3%	2.2%	7.9%	0.4%	0.1%	-6.3%	3.9%	-2.6%	7.9%	25.7%	29.1%	34.6%	32.8%	-11.4%	6.9%	8.5%	15.7%	13.4%	12.1%	-10.5%	-13.0%
Alternatives - Gold	2.3%	11.9%	6.1%	5.0%	0.6%	13.5%	7.0%	-10.0%	-2.7%	-0.2%	-10.6%	-1.3%	-11.9%	-17.5%	20.2%	95.2%	-2.9%	11.8%	7.3%	28.1%	53.6%	-6.3%	26.0%	17.7%	-24.9%	-24.9%
Bonds - UK Government	-0.8%	0.6%	2.7%	0.3%	0.1%	0.0%	2.1%	-3.8%	-0.5%	1.9%	1.0%	-1.7%	1.1%	-1.2%	1.6%	7.2%	-5.2%	-24.0%	3.6%	-3.6%	5.4%	-1.2%	6.2%	6.5%	-5.0%	-6.9%
Bonds - UK Corporate	-0.4%	0.7%	2.1%	0.1%	0.4%	0.2%	1.3%	-3.1%	0.1%	1.9%	0.8%	-1.2%	1.5%	-0.3%	2.9%	17.0%	-3.1%	-17.5%	8.7%	1.7%	6.7%	-0.1%	4.9%	4.7%	-3.9%	-3.9%
Bonds - Global Corporate	1.0%	1.4%	-0.2%	0.6%	0.4%	0.7%	0.9%	-3.1%	1.4%	0.6%	-0.4%	-1.4%	-1.2%	-2.0%	1.9%	15.2%	-3.3%	-16.0%	8.7%	1.4%	9.8%	-1.3%	4.5%	6.3%	-3.6%	-5.7%
Bonds - Global Government	-0.6%	0.9%	2.0%	-0.4%	-1.6%	-1.5%	3.1%	-1.4%	-1.8%	0.6%	1.0%	-2.2%	-0.7%	-0.8%	-2.1%	-1.1%	-5.6%	-7.9%	-1.7%	-2.0%	-0.5%	-2.3%	5.8%	4.9%	-4.9%	-5.7%
Bonds - EM	-0.7%	2.3%	4.2%	-0.5%	-0.8%	-1.8%	3.5%	-2.0%	-0.1%	2.2%	2.1%	-3.2%	1.0%	2.3%	5.0%	20.3%	-1.1%	-8.6%	4.5%	7.4%	6.0%	0.4%	8.1%	7.1%	-4.1%	-9.0%
GBPUSD	2.1%	-0.4%	-2.4%	0.8%	1.5%	2.0%	-2.0%	-1.9%	3.0%	-0.8%	-1.5%	1.4%	-1.0%	-1.9%	1.7%	4.6%	-0.9%	-11.2%	6.0%	-1.8%	7.4%	0.1%	6.5%	7.1%	-4.7%	-9.4%
GBPEUR	-0.2%	-0.7%	-0.7%	0.3%	0.3%	0.7%	-1.3%	0.5%	1.2%	-0.3%	0.5%	0.8%	1.0%	1.4%	1.2%	0.2%	6.6%	-5.4%	2.4%	4.8%	-5.3%	2.1%	2.5%	3.3%	-2.7%	-6.9%
GBPJPY	-0.4%	0.2%	1.8%	2.2%	2.0%	0.4%	-0.8%	-0.1%	1.5%	0.8%	0.5%	-0.7%	0.6%	1.2%	7.6%	17.2%	10.5%	1.8%	13.2%	9.5%	7.1%	1.6%	3.6%	6.6%	-3.2%	-12.3%
Dollar Index	-2.2%	0.0%	1.9%	-0.2%	-1.2%	-1.2%	0.5%	2.3%	-1.7%	0.8%	2.3%	-1.4%	1.7%	2.7%	-0.2%	-2.0%	6.3%	8.2%	-2.0%	7.0%	-9.4%	1.6%	5.5%	6.9%	-4.3%	-12.5%

Source: Refinitiv Datastream, Copia Capital Management.

Notes:

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

The performance of each asset class is represented by relevant indices and expressed in GBP terms, which are selected by Copia Capital Management. Reference to a particular asset class does not represent a recommendation to seek exposure to that asset class. *Maximum Return Drawdown is defined as the largest single drop from peak to trough of the value of an asset class or portfolio over any timeframe within the stated period. This information is included for comparison purposes for the period stated but is not an indicator of potential maximum loss for other periods or in the future. Past performance is not indicative of future performance.

Select Accumulation
Previously known as ‘Select’

		%mm Performance												Return Characteristics											Risk Characteristics			
		Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (31 Oct 16)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
	Cautious	0.1%	1.0%	2.3%	0.0%	0.2%	0.9%	3.1%	-4.0%	1.9%	2.5%	0.9%	-0.5%	2.8%	3.7%	8.5%	24.4%	2.0%	-5.2%	6.1%	5.5%	8.7%	4.6%	45.6%	6.5%	5.1%	-4.5%	-5.1%
	Moderate	0.1%	1.5%	2.8%	-0.1%	0.2%	1.3%	3.9%	-4.7%	2.7%	3.0%	1.0%	-0.6%	3.4%	5.1%	11.2%	29.5%	6.0%	-5.9%	5.4%	6.9%	10.5%	6.5%	67.1%	7.9%	5.9%	-5.1%	-6.6%
	Balanced	0.1%	2.0%	3.7%	-0.5%	0.3%	2.0%	4.9%	-6.2%	4.2%	4.4%	1.0%	-0.8%	4.5%	7.2%	15.5%	38.3%	10.2%	-5.8%	7.1%	8.7%	12.8%	9.3%	95.8%	10.6%	7.8%	-6.4%	-9.3%
	Growth	0.1%	2.7%	4.5%	-1.0%	0.5%	2.8%	5.8%	-7.5%	5.8%	5.8%	1.0%	-1.1%	5.7%	9.5%	20.4%	48.7%	13.7%	-6.7%	8.7%	11.2%	15.1%	12.6%	123.3%	13.4%	9.9%	-7.6%	-12.3%
	Equity	0.2%	2.9%	4.9%	-1.3%	0.8%	3.5%	6.3%	-8.4%	6.8%	6.6%	0.9%	-1.1%	6.3%	10.6%	23.1%	52.1%	15.8%	-6.3%	8.5%	11.5%	16.2%	14.5%	139.7%	15.0%	10.7%	-8.4%	-13.1%

Source: Copia Capital Management

Select ESG

		%mm Performance												Return Characteristics											Risk Characteristics			
		Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (31 Mar 20)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
Investment Strategy	Cautious	0.0%	1.0%	1.6%	-0.1%	0.3%	1.0%	2.1%	-4.3%	2.0%	2.6%	1.0%	-0.2%	3.4%	3.1%	7.0%	20.7%	1.9%	-7.3%	6.8%	3.0%	8.0%	4.1%	27.4%	6.2%	5.2%	-4.9%	-4.9%
	Moderate	-0.3%	1.2%	1.9%	-0.3%	0.2%	1.5%	2.5%	-5.3%	2.7%	3.0%	1.0%	0.1%	4.1%	3.9%	8.2%	20.9%	6.4%	-9.0%	6.1%	2.5%	8.4%	5.4%	38.5%	7.6%	6.3%	-5.9%	-5.9%
	Balanced	-0.3%	1.5%	2.2%	-0.6%	0.1%	1.7%	3.2%	-6.2%	3.9%	4.1%	1.0%	0.1%	5.2%	5.9%	10.8%	24.9%	10.4%	-9.7%	7.1%	3.3%	9.1%	7.7%	58.5%	9.5%	7.7%	-7.0%	-7.8%
	Growth	-0.4%	1.9%	2.6%	-1.0%	0.1%	2.2%	3.8%	-7.3%	5.3%	5.3%	0.9%	0.1%	6.3%	7.8%	13.7%	29.0%	14.0%	-10.9%	8.7%	4.0%	9.8%	10.2%	75.0%	11.7%	9.5%	-8.3%	-10.9%
	Equity	-0.4%	2.1%	2.8%	-1.3%	0.0%	2.3%	3.9%	-7.6%	6.2%	6.0%	0.8%	0.0%	6.8%	8.8%	14.9%	30.1%	16.3%	-11.1%	8.3%	4.2%	9.9%	11.3%	83.1%	12.8%	10.2%	-8.6%	-12.0%

Source: Copia Capital Management

Notes: Returns based on Total return, assuming income is re-invested immediately and rebalanced on due dates. Past performance is not indicative of future performance.



Select Accumulation USD
Previously known as ‘Select USD’

		%mm Performance												Return Characteristics											Risk Characteristics			
		Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (31 Jan 17)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
	Cautious	1.2%	1.3%	1.8%	0.4%	0.5%	1.1%	2.5%	-4.0%	2.7%	1.6%	0.2%	-0.2%	1.6%	2.6%	9.1%	24.0%	3.1%	-5.7%	7.1%	5.7%	11.7%	3.7%	65.5%	6.0%	5.6%	-4.6%	-5.6%
	Moderate	1.5%	1.6%	1.8%	0.4%	0.7%	1.7%	2.8%	-5.0%	3.7%	2.0%	0.1%	-0.3%	1.9%	3.3%	11.5%	29.2%	4.9%	-7.7%	7.5%	6.6%	14.4%	5.0%	81.4%	7.5%	6.7%	-5.6%	-6.7%
	Balanced	1.9%	2.0%	1.9%	0.4%	1.2%	2.7%	3.4%	-6.5%	5.6%	2.8%	-0.2%	0.0%	2.5%	4.6%	15.7%	39.0%	8.3%	-11.1%	10.7%	7.6%	18.3%	7.4%	106.1%	10.2%	8.6%	-7.1%	-9.1%
	Growth	2.4%	2.4%	2.0%	0.3%	1.6%	3.7%	3.8%	-8.1%	7.7%	3.5%	-0.5%	0.0%	3.0%	5.9%	19.7%	50.0%	10.9%	-14.4%	14.2%	9.4%	22.0%	9.8%	129.4%	13.0%	10.7%	-8.6%	-12.0%
	Equity	2.7%	2.7%	2.0%	0.2%	1.8%	4.4%	4.1%	-8.9%	8.7%	4.0%	-0.6%	0.0%	3.3%	6.5%	22.2%	54.6%	13.5%	-16.5%	14.4%	9.6%	24.2%	11.2%	143.6%	14.5%	11.4%	-9.5%	-13.2%

Source: Copia Capital Management

Select Accumulation EUR
Previously known as ‘Select EUR’

		%mm Performance												Return Characteristics												Risk Characteristics			
		Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (31 Jan 17)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y	
Investment Strategy	Cautious	0.3%	1.0%	2.0%	0.1%	0.1%	1.0%	2.4%	-3.4%	2.3%	1.7%	1.0%	-0.5%	2.2%	3.5%	8.3%	20.7%	7.6%	-8.3%	5.8%	6.3%	6.4%	4.5%	43.5%	5.5%	5.0%	-3.9%	-7.2%	
	Moderate	0.3%	1.4%	2.3%	0.1%	0.2%	1.4%	3.0%	-3.9%	3.1%	2.1%	1.3%	-0.6%	2.8%	4.9%	11.0%	26.2%	12.8%	-12.6%	5.2%	9.1%	7.2%	6.4%	59.7%	6.7%	5.9%	-4.4%	-9.1%	
	Balanced	0.4%	1.8%	3.0%	-0.1%	0.4%	2.1%	3.7%	-4.9%	4.6%	2.9%	1.5%	-0.6%	3.8%	7.1%	15.4%	34.7%	17.8%	-12.0%	7.9%	11.6%	8.5%	9.3%	89.8%	8.6%	7.5%	-5.5%	-12.8%	
	Growth	0.4%	2.2%	3.5%	-0.3%	0.6%	2.8%	4.3%	-5.9%	6.2%	3.8%	1.7%	-0.8%	4.7%	9.1%	19.4%	43.7%	20.2%	-11.3%	10.4%	14.9%	9.6%	12.2%	118.8%	10.7%	9.3%	-6.7%	-16.5%	
	Equity	0.6%	2.6%	3.8%	-0.5%	0.7%	3.3%	4.7%	-6.4%	6.9%	4.2%	1.7%	-0.9%	5.1%	10.1%	22.0%	48.1%	22.6%	-11.4%	10.4%	15.9%	10.7%	13.7%	134.6%	11.9%	10.0%	-7.3%	-17.9%	

Source: Copia Capital Management

Notes: Returns based on Total return, assuming income is re-invested immediately and rebalanced on due dates.
Copia Select USD and EUR models are available only on the Novia Global platform. Past performance is not indicative of future performance.



Select Short Duration Bond Portfolio

	%mm Performance												Return Characteristics											Risk Characteristics				
																								Since Inception (31 Oct 22)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD						
Copia Short Duarion Bond Portfolio	0.4%	0.5%	0.7%	0.4%	0.5%	0.6%	0.5%	-1.3%	0.6%	0.9%	0.6%	-0.1%	1.4%	1.2%	4.4%	19.9%	#N/A	#N/A	7.3%	5.6%	6.5%	1.8%	24.8%	2.0%	1.8%	-1.6%	-1.6%	

Select Money Market

	%mm Performance												Return Characteristics										Risk Characteristics				
																							Since Inception (22 Jan 24)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD					
Select Money Market	0.3%	0.4%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	1.0%	1.8%	3.9%	#N/A	#N/A	#N/A	#N/A	#N/A	4.3%	2.2%	11.6%	0.1%	#N/A	0.0%	#N/A

Source: Copia Capital Management

Select Blended

%mm Performance													Return Characteristics											Risk Characteristics			
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (30 Sep 21)	Annualised Volatility 1Y	Annualised Volatility 3Y	Maximum Return Drawdown* 1Y	Maximum Return Drawdown* 3Y
Cautious - Blended	0.1%	1.2%	2.1%	0.0%	0.2%	1.4%	2.9%	-4.5%	2.2%	2.4%	0.9%	-0.4%	2.9%	3.3%	8.5%	24.2%	#N/A	-6.0%	5.6%	5.2%	8.6%	4.7%	20.3%	6.7%	5.2%	-4.9%	-5.1%
Moderate - Blended	0.2%	1.7%	2.4%	-0.1%	0.1%	1.8%	3.8%	-5.2%	2.9%	2.9%	0.9%	-0.5%	3.3%	4.7%	11.3%	28.9%	#N/A	-7.7%	4.9%	6.5%	10.1%	6.6%	22.7%	8.2%	6.0%	-5.6%	-6.4%
Balanced - Blended	0.2%	2.2%	3.1%	-0.3%	0.3%	2.6%	4.9%	-6.4%	4.2%	4.1%	0.9%	-0.6%	4.3%	6.8%	15.6%	36.6%	#N/A	-8.6%	5.9%	7.7%	12.2%	9.5%	31.3%	10.6%	7.8%	-6.9%	-9.1%
Growth - Blended	0.3%	2.8%	3.6%	-0.7%	0.3%	3.2%	6.0%	-7.7%	5.5%	5.4%	0.9%	-0.8%	5.4%	8.8%	19.5%	44.7%	#N/A	-10.1%	6.5%	9.6%	14.0%	12.3%	39.2%	13.1%	9.8%	-8.2%	-12.0%
Equity - Blended	0.4%	3.0%	3.9%	-0.8%	0.4%	3.5%	6.5%	-8.2%	6.2%	6.0%	0.8%	-0.9%	5.9%	9.9%	21.6%	47.7%	#N/A	-10.1%	6.6%	10.0%	15.0%	13.7%	42.9%	14.3%	10.4%	-8.7%	-13.0%

Source: Copia Capital Management

Notes: Returns based on Total return, assuming income is re-invested immediately and rebalanced on due dates. Past performance is not indicative of future performance.



Select Retirement Income

%mm Performance													Return Characteristics											Risk Characteristics			
																								Annualised		Maximum	Maximum
													3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (28 Feb 23)	Volatility 1Y	Volatility 3Y	Return Drawdown* 1Y	Return Drawdown* 3Y
Risk Profile 1	0.1%	0.8%	1.7%	0.2%	0.4%	0.9%	2.5%	-3.6%	1.1%	1.8%	1.1%	-0.2%	2.7%	2.7%	6.9%	21.9%	#N/A	#N/A	#N/A	6.7%	6.8%	3.6%	24.3%	5.3%	4.3%	-4.1%	-4.3%
Risk Profile 2	0.2%	1.1%	2.4%	0.1%	0.3%	1.2%	3.7%	-4.5%	2.0%	2.4%	1.4%	0.0%	3.8%	4.9%	10.6%	29.1%	#N/A	#N/A	#N/A	9.4%	8.0%	6.2%	32.0%	7.0%	5.7%	-5.0%	-6.8%
Risk Profile 3	0.4%	1.4%	2.9%	0.0%	0.4%	1.4%	4.3%	-5.2%	2.7%	3.1%	1.5%	0.0%	4.7%	6.2%	13.2%	34.2%	#N/A	#N/A	#N/A	9.5%	10.5%	7.8%	37.6%	8.3%	6.6%	-5.9%	-8.3%
Risk Profile 4	0.4%	2.1%	3.9%	-0.6%	0.6%	2.4%	5.4%	-6.3%	4.0%	4.4%	1.4%	-0.4%	5.4%	8.2%	18.1%	42.7%	#N/A	#N/A	#N/A	10.5%	12.8%	10.9%	46.9%	10.9%	8.3%	-6.9%	-10.8%
Risk Profile 5	0.5%	2.6%	4.8%	-1.0%	0.8%	3.1%	6.2%	-7.1%	5.2%	5.5%	1.2%	-0.8%	6.0%	10.0%	22.4%	49.7%	#N/A	#N/A	#N/A	10.5%	15.3%	13.4%	54.2%	12.9%	9.9%	-7.6%	-12.8%

Source: Copia Capital Management

Select Retirement Income Plus

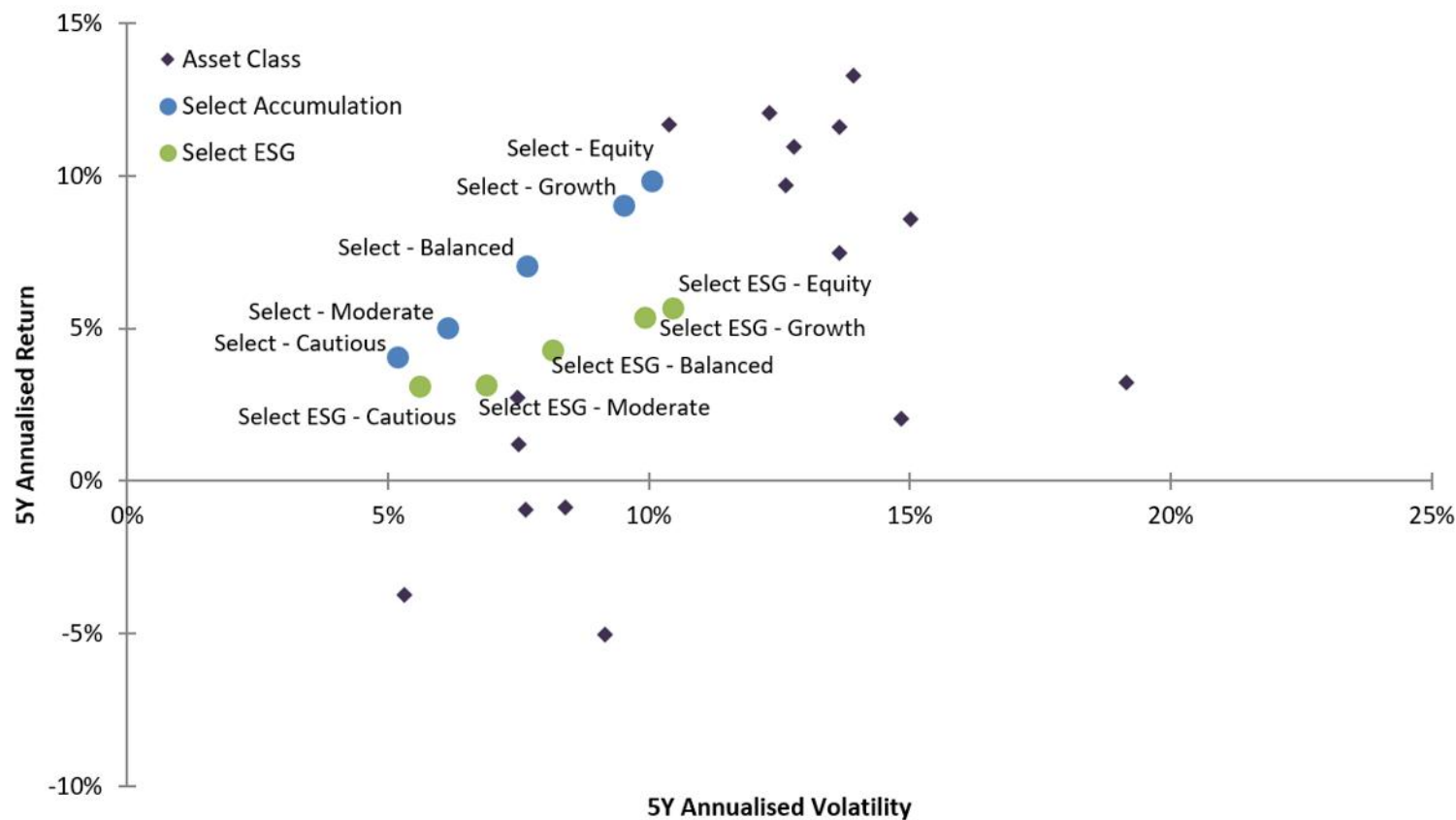
%mm Performance													Return Characteristics											Risk Characteristics			
																								Annualised		Maximum	Maximum
													3M	6M	12M	36M	2021	2022	2023	2024	2025	YTD	Since Inception (28 Feb 23)	Volatility 1Y	Volatility 3Y	Return Drawdown* 1Y	Return Drawdown* 3Y
SLI Risk Profile 1	0.0%	0.8%	1.9%	0.1%	0.4%	1.0%	3.0%	-4.0%	1.4%	2.1%	1.3%	-0.1%	3.3%	3.6%	8.2%	24.5%	#N/A	#N/A	#N/A	7.6%	7.0%	4.7%	27.0%	6.1%	4.8%	-4.6%	-5.5%
SLI Risk Profile 2	0.3%	1.2%	2.5%	0.0%	0.3%	1.3%	4.2%	-4.8%	2.2%	2.6%	1.5%	0.1%	4.2%	5.7%	11.8%	31.9%	#N/A	#N/A	#N/A	10.5%	8.2%	7.1%	35.1%	7.7%	6.3%	-5.4%	-8.0%
SLI Risk Profile 3	0.4%	1.4%	3.0%	-0.1%	0.4%	1.5%	4.6%	-5.5%	2.9%	3.3%	1.6%	0.1%	5.0%	6.8%	14.2%	36.5%	#N/A	#N/A	#N/A	10.1%	11.0%	8.4%	40.2%	8.9%	7.1%	-6.3%	-9.2%
SLI Risk Profile 4	0.4%	2.1%	3.9%	-0.5%	0.5%	2.4%	5.6%	-6.5%	4.1%	4.4%	1.4%	-0.3%	5.6%	8.5%	18.4%	43.4%	#N/A	#N/A	#N/A	10.8%	12.8%	11.1%	47.8%	11.0%	8.6%	-7.1%	-11.3%
SLI Risk Profile 5	0.5%	2.6%	4.9%	-1.0%	0.8%	3.2%	6.2%	-7.2%	5.3%	5.6%	1.2%	-0.7%	6.1%	10.1%	22.6%	51.1%	#N/A	#N/A	#N/A	10.8%	15.8%	13.7%	55.6%	13.1%	10.1%	-7.6%	-13.4%

Source: Copia Capital Management

Notes: Returns based on Total return, assuming income is re-invested immediately and rebalanced on due dates. Past performance is not indicative of future performance. Select Retirement Income Plus performance shown is purely that of the Copia models, which are designed to be used in conjunction with the Just holding.



Outcome (risk-return) analysis as of 31 July 2026



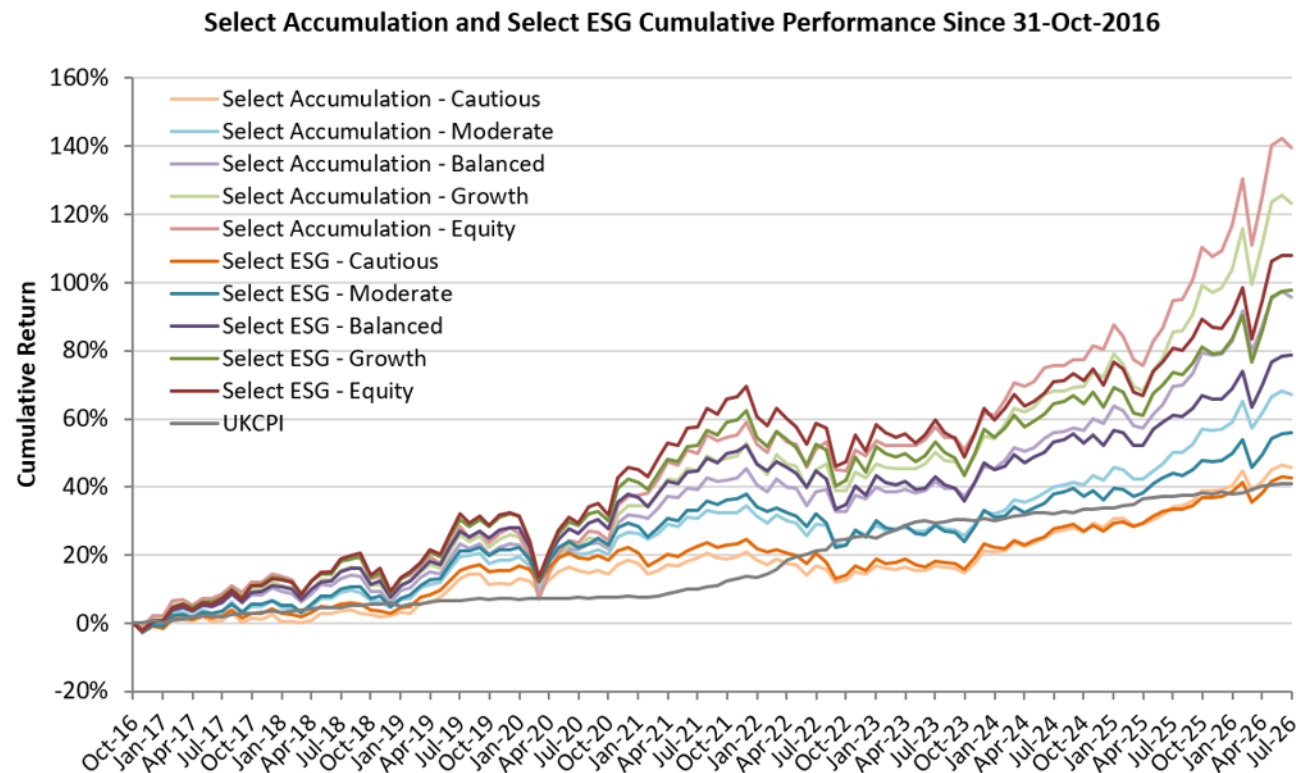
Our 'Select Accumulation' portfolio was previously known as 'Select'.

For illustration only.

Returns based on Total return, assuming income is re-invested immediately and rebalanced on due dates. Past performance is not indicative of future performance.

The annualised risk and return figures are calculated based on a historic 5-year period as of 31-July-2026.

Outcome (cumulative return) analysis as of 31 July 2026



Our 'Select Accumulation' portfolio was previously known as 'Select'.

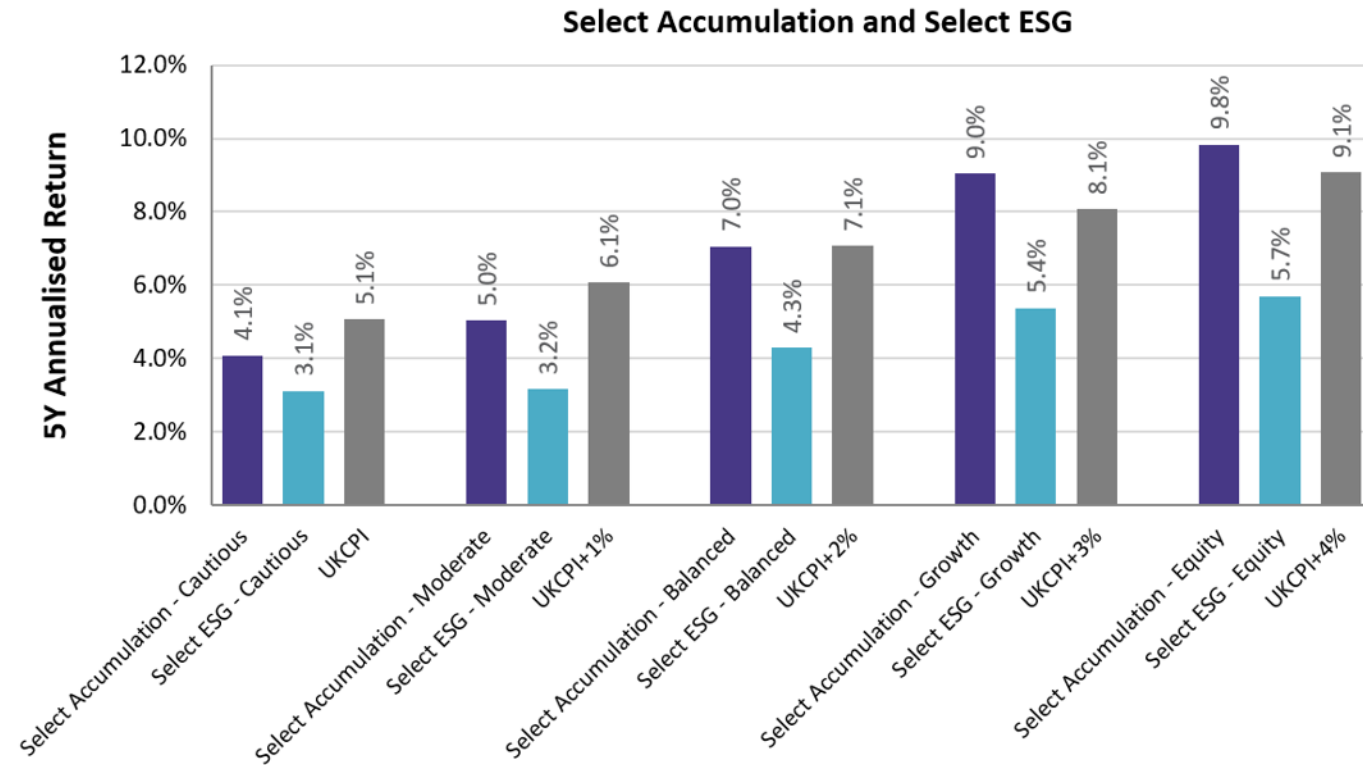
For illustration only.

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

Available CPI data has been used as a comparator for real returns. CPI data for July-2026 is currently unavailable and not shown. Past performance is not indicative of future performance.

The cumulative returns are calculated based on the period from the inception date of the Select Accumulation portfolios (31-Oct-2016). The performance figures for Select ESG portfolios include simulated data before the inception date of the Select ESG portfolios (31-Mar-2020).

Outcome (annualised return) analysis as of 31 July 2026



Our 'Select Accumulation' portfolio was previously known as 'Select'.

For illustration only.

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

Available CPI data has been used as a comparator for real returns. CPI data for July 2026 is currently unavailable and not shown. Past performance is not indicative of future performance.

The annualised returns are calculated based on a historic 5-year period as of 31-July-2026.



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

Disclaimer

Some figures and numbers in this document are based on Copia's simulation data. Figures relating to simulated performance is not a reliable indicator of the future. Models are prepared in accordance with tolerance to risk and not client circumstances and information is from given sources and taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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