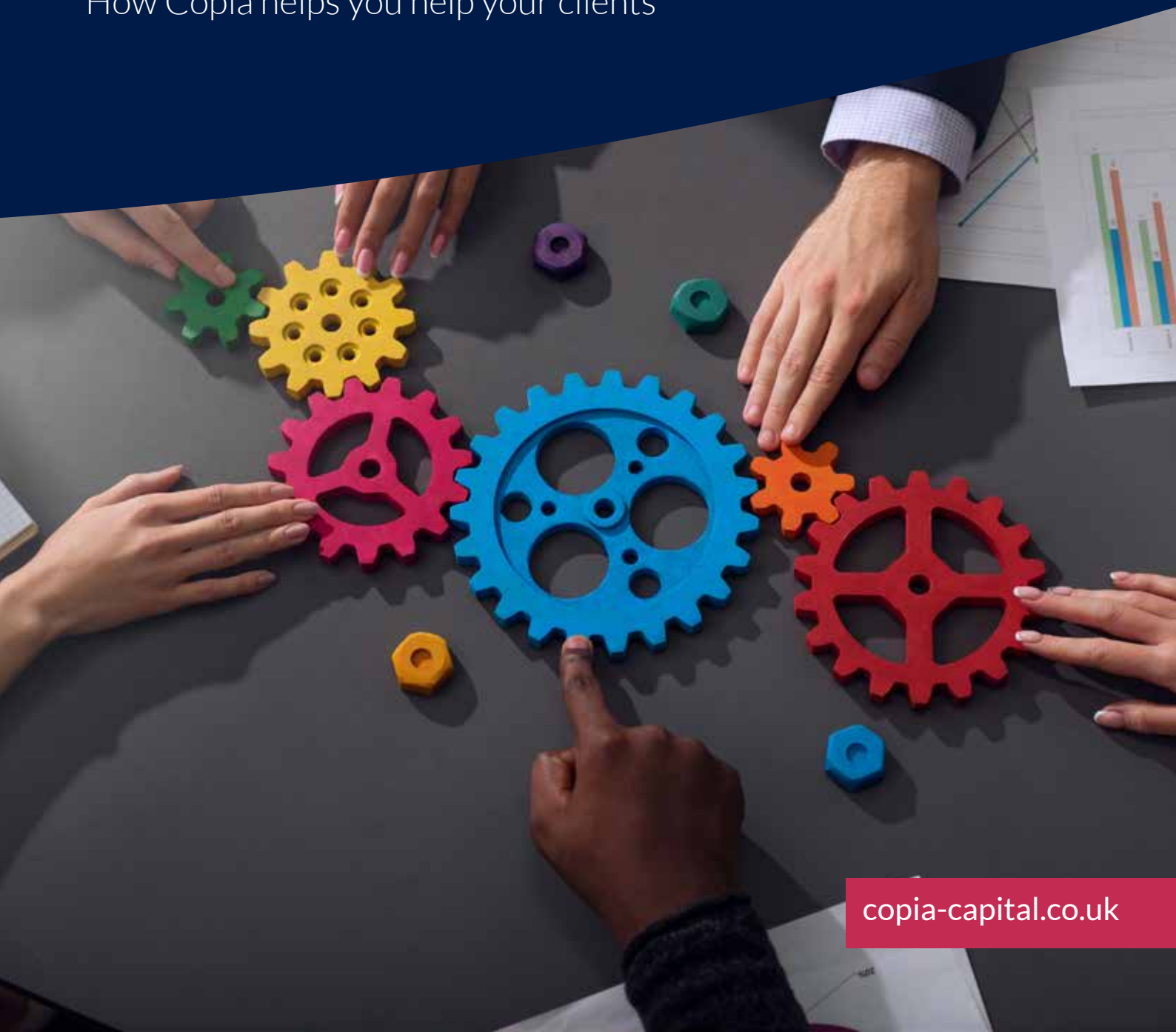
copia:capital

PART OF THE QUANTA GROUP

Building modern partnerships with financial planners

How Copia helps you help your clients



copia-capital.co.uk

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Building modern partnerships with financial planners

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

Here at Copia, we help planners deliver better client outcomes through evidence-led and actively managed investment solutions.

We pride ourselves on providing DFM services that are always transparent, good value for money and built with long-term financial planning needs in mind.

We're 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.



Copia provide a personal touch and genuinely take into account your objectives as a business and the clients you serve. They've done exactly what was expected and provide us with a great set of well performing portfolios.

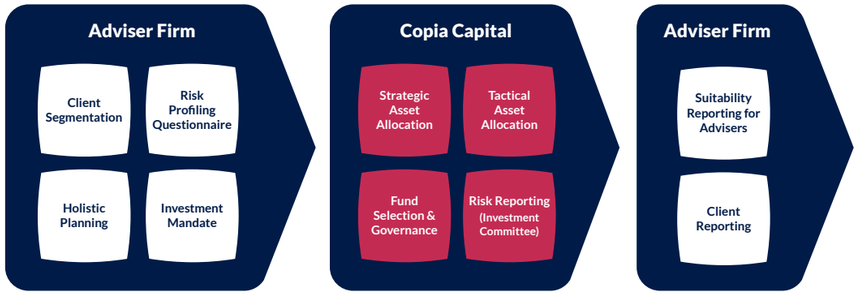
Killan Kirkpatrick, Director, First Service Financial.

How our investment approach works for you and your clients

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



We offer 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 planners and their 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 financial planning clients to drive a new generation of ESG investing, underpinned by our expert DFM services.





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're interested in our off-the-shelf Select portfolios, our white-labelled MPS Plus service or a truly-tailored Custom partnership, we've got a solution to suit your firm.

Copia:MPS

Award-winning portfolios that can be used throughout your clients investment lifecycle.

- Finely-tuned portfolios, designed to support clients when growing or preserving their wealth, and when taking an income in retirement.
- Portfolios are typically constructed using a combination of passive and active funds, to ensure transparency, diversification and risk control.
- Available to all adviser firms regardless of size.

Copia:MPS Plus

MPS Plus enables you to build your own IFA investment brand with 'white-labelled portfolios' backed by full marketing support and our investment 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 Custom

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

- 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.

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

We've been able to reduce portfolio fees and start conforming many of our portfolios to a superior standard. Most importantly, our arrangement is delivering better value for clients while still providing good returns. I wish we'd done this five years ago!

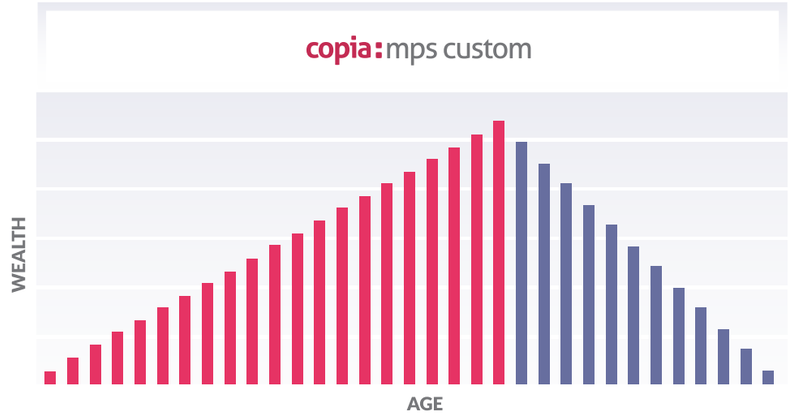
Howard Tingley, Founder and Director, Tingley & Cooper.

Copia Lifecycle

Our investment strategies

DFM investment solutions should be there to support your financial planning aims. All our MPS solutions are designed to align with different risk profiles, client life stages and long-term aspirations, helping planners like yourself marry investment decisions to actual client outcomes.

ACCUMULATION	PRESERVATION	DECUMULATION
select: accumulation	select: money market	select: RI
select: blended	select: smoothed	select: RI+
select: esg		
select: SDBP		





Copia Risk Barometer

Our approach is always backed up by our Risk Barometer. Successful investment partnerships and methodologies are grounded in data, and an appreciation of risk.

The Risk Barometer helps ensure all asset allocation decisions are driven by a sound quantitative process to reduce manager risk and behavioural biases. It adds an extra layer of protection by tilting our portfolios towards safer assets during periods of uncertainty.



'Risk Off' Less exposure to equities

A score of **-0.33% to -1.00%** indicates an extremely poor economic outlook, which is accompanied by a high probability of negative returns in risky asset classes like equities. The Risk Barometer tilts our portfolios away from equities during such periods.

'Risk Neutral' Moderate exposure to equities

A score of **-0.32% to +0.32%** indicates a neutral economic outlook with almost equal probability of positive and negative returns in risky asset classes like equities. The Risk Barometer maintains a balance between equities and other asset classes during such periods.

'Risk On' More exposure to equities

A score of **+0.33% to +1.00%** indicates an extremely positive economic outlook, which is accompanied by a high probability of positive returns in risky asset classes like equities. The Risk Barometer tilts our portfolios towards equities during such periods.

Timely updates and commentary

We help you deliver outstanding investment advice 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

Our partners

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

BlackRock. MSCI MORNINGSTAR FE fundinfo REFINITIV An LSEG Business

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're continuously building on this list of platforms and always open to conversations about extending it, so please contact us to discuss your requirements.

7IM · abrdn · AEGON · AEGON ARC

AJBell · AVIVA · embark platform · Fidelity International

Fundment · Hubwise · novia global · nucleus

PLATFORM · Platform One · Quilter · transact

wealthtime · wealthtime classic

Our senior leadership team

The Copia team is led by Ian Hooper and combines its expertise with the oversight of the Investment Committee who bring years of investment experience to our decision-making process.



Ian Hooper

Managing Director

Ian joined Copia after ten incredibly successful years at Progeny Asset Management and the Progeny Group. In his roles of Managing Director and Group Chief Investment Officer, Ian helped build the investment proposition at Progeny from inception and developed several high-performing investment teams across multiple strategies.

With nearly 30 years' experience in financial markets, Ian is a skilled C-Suite executive with a strong track record of driving investment product growth at PE backed entities. His time in high-growth DFM environments has added a huge range of front and back-office knowledge to our team at Copia. He holds the CISI diploma and has Chartered Wealth Manager status.



Gary Stirrup

Director of Sales

Gary has spent the last 30 years working in financial services. His career has spanned life assurance, platforms, asset management, discretionary sales and advisory. Prior to joining us here at Copia, he was Chief Commercial Officer at Ascot Lloyd, and before that Head of UK Distribution at Brooks Macdonald.He's held senior sales roles across the industry and has a proven track record of building and leading successful teams. He excels at kick-starting, and maintaining, strategic partnerships between advisory firms and DFMs like Copia.



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.



Peter Wasko

Senior Portfolio Manager

Having spent more than two decades in the industry, Pete has extensive capital markets knowledge across asset classes, investment strategies and client types and 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 impressive investment performance.



Richard Warne

Senior Portfolio Manager

Richard has worked in investment management roles for more than two decades. He joined 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.



Bev Aubrey

Acting Head of Operations

Bev's early career was spent in the IT Distribution Industry as a Sales Manager where she gained a strong track record in building trusted client relations and stakeholder management. Before joining Copia as an investment analyst, she spend some time managing UK equities for a SSAS consultancy.

A CISI Associate Member with a Level 4 qualification in Investment Management, Bev is currently our acting Head of Operations while Marina is on maternity leave.

Want to learn more?

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

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W: copia-capital.co.uk

copia:capital

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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 Capital Management is a trading name of Novia Financial Plc. Novia Financial Plc is a limited company registered in England and Wales. Register Number: 06467886. Registered office: Royal Mead, Railway Place, Bath, BA1 1SR. Novia Financial Plc is authorised and regulated by the Financial Conduct Authority. Register Number: 481600.

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