copia:capital

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PART OF THE QUANTA GROUP

The Copia Select Portfolios

The Select portfolio range are designed to grow and preserve capital. Our team ignore unnecessary short-term noise to focus on delivering long-term returns through our well diversified portfolios.

Copia's investment approach

All of the Select Portfolios are managed consistently using our 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 different classes 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. The 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 our Risk Barometer quant modelling tool. Once sector exposures have been defined we populate portfolios with the very best available funds.

Why choose Copia?

A fundamental part of the Copia philosophy is the belief that the main driver of portfolio outcomes is allocation across a broad range of asset classes. Industry-based research has shown that asset allocation, rather than stock selection, is the main driver of portfolio returns. Copia focuses on developing asset allocation strategies to achieve specific portfolio objectives which ultimately connect to client needs.

What makes the Copia Select range different?

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 assess the marco environment and make long-term risk and return assumptions that are informed by our inhouse **Risk Barometer.**

How does it help?
All our portfolios are designed to align with different risk profiles, life stages and aspirations to help planners match our investment solutions to desired client outcomes.

Key Points

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

Summary

Objectives	Maximising returns within risk tolerances
Asset allocation	Strategic (asset-based), tactical realignments using quant model
Underlying securities	Passive and active funds
Optimisation constraints	Min/Max Position, turnover and asset range

What makes the Copia Select range different?

Risk Barometer

Our 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 us. 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 Off"
Less exposure to equities

"Risk Neutral"
Moderate exposure to equities

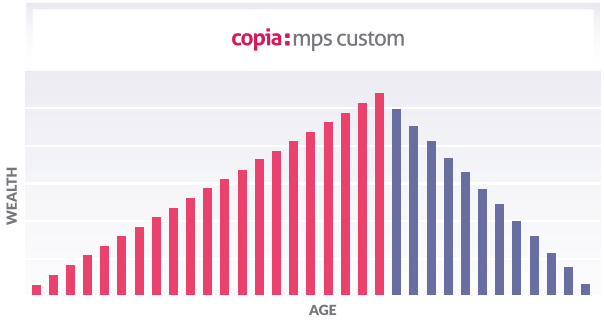
"Risk On"
More exposure to equities

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

Matching your clients' life stages

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

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



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

Copia fee

Costs matter to your clients and they matter to us. All our portfolios represent good value for money, and we only select investments that we believe can justify their cost.

Select Accumulation	Select Blended	Select ESG	Select SDBP	Select Money Market	Select Smoothed	Select RI	Select RI+
20 bps	25 bps	20 bps	20 bps	20 bps	20 bps	15 bps	15 bps

Why choose Copia?

Here at Copia, we help financial 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 pure B2B specialists. Unlike some other discretionary fund managers, we are 100% B2B and whole of market. 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're 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're interested in Copia Select, then you may also be interested in:

copia:mps plus

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

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:mps custom

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

Custom MPS 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.

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.

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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