copia:capital

PART OF THE QUANTA GROUP

Working with your **financial planner** to deliver your investment goals



copia-capital.co.uk

Thanks to your financial planners partnership with ourselves, you can be confident you'll get the right investment solutions to match your goals and aspirations.

We help planners across the country deliver better client outcomes through evidence-led and actively managed investment solutions. We pride ourselves on providing Discretionary Fund Management (DFM) services that are always transparent, good value for money and built with long-term financial planning needs in mind.

"We value Copia's analysis and market perspective which then enables us to advise our clients better – this is particularly important at times when the markets are very unstable."

Our investment principles

1 **We ignore unnecessary short-term noise to focus on delivering long-term investment returns**

In order for our forward-looking approach to work, we must block out short-term market noise. We believe successful investing comes from focussing on long-term objectives and prioritising time in the market over trying to time the market.

2 **We embrace diversification to improve resilience**

Diversifcation is central to how we build all our portfolios. By blending asset classes, investment styles, sectors and regions we're able to reduce concentration risk and create resilient solutions for your money.

3 **We start by assessing the macro environment before making decisions backed by inhouse quantitative tools**

Our top-down approach is informed and supported by our inhouse Risk Barometer. A combination of macro analysis, market data, research and years of investment expertise guides our decisions and keeps your portfolios aligned with your objectives.

4 **We care about cost and only select investments that we believe add value**

Cost rightly matters to you, and it matters to us. We select investments if we believe the expected returns can justify the cost. We're always on the lookout for opportunities that have the potential to deliver meaningful alpha at a fair price to you.

5 **We build investment solutions around financial planning needs and client goals**

All our MPS solutions are designed to align with different risk profiles, life stages and long-term ambitions, helping your financial planner marry investment decisions with your aspirations.

6 **We diligently review risk**

Risk is not a single measure or one-off assessment. It must be considered throughout portfolio construction, fund selection and asset allocation, and ongoing reviews ensure our investment solutions remain appropriate for you.

7 **We work transparently and collaboratively with your financial planner**

Your financial planner sets the terms for our partnership. Our collaborative approach is always transparent and flexible, and designed to help provide better outcomes for clients like yourself.

8 **We're always just a call away**

Our investment experts are always happy to answer emails or take a call about anything markets related. We have a dedicated Sales and Operations team on hand whenever your planner needs support from us.

How we with work with your financial planner

We collaborate with your regulated financial planner to help them achieve your investing objectives. Once your planner has taken the time understand your goals, we work with them to select and manage the best possible investment portfolios for your circumstances.

How we work

Monitoring, aligning and regularly balancing risk



We use a mix of active and passive funds to construct portfolios. Passive funds give access to the markets at low cost. Active funds are added to portfolios when we believe they can add value and help secure better investment returns.

The funds we use are all transparent, liquid and cost efficient, which allows for more targeted risk management at portfolio level.

Our portfolios are regularly monitored by our quantitative modelling tools like our **Risk Barometer,** to check whether any re-alignment is needed.

We don't take part in the advice process, but once your planner has conducted your suitability assessment and decided the best path forward for you, they'll work with us to ensure your money is allocated to the most-suited Copia portfolios.



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.

Only available to Copia clients, 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 your portfolios towards safer assets during periods of uncertainty.

INPUTS

Bond Yields
Equity Prices
Inflation Rate
Volatility Index
Slope of Yield Curve
Valuation Data
ETF Fund Flow Data
Other relevant factors

COPIA'S ALGORITHM

OUTPUTS


-0.33% to - 1.00%


-0.32% to +0.32%


+0.33% to +1.00%



'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.

Understanding the risks

Your financial planner will work with you to select the portfolio services that best match your investment goals and individual risk profile. We take this a step further by managing your portfolio to give you the best of opportunities to achieve those targets. However as with all investments, there are some considerations and risk factors to be aware of:

- 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 does not provide financial advice, and this document is for information purposes only and should not be seen as advice.

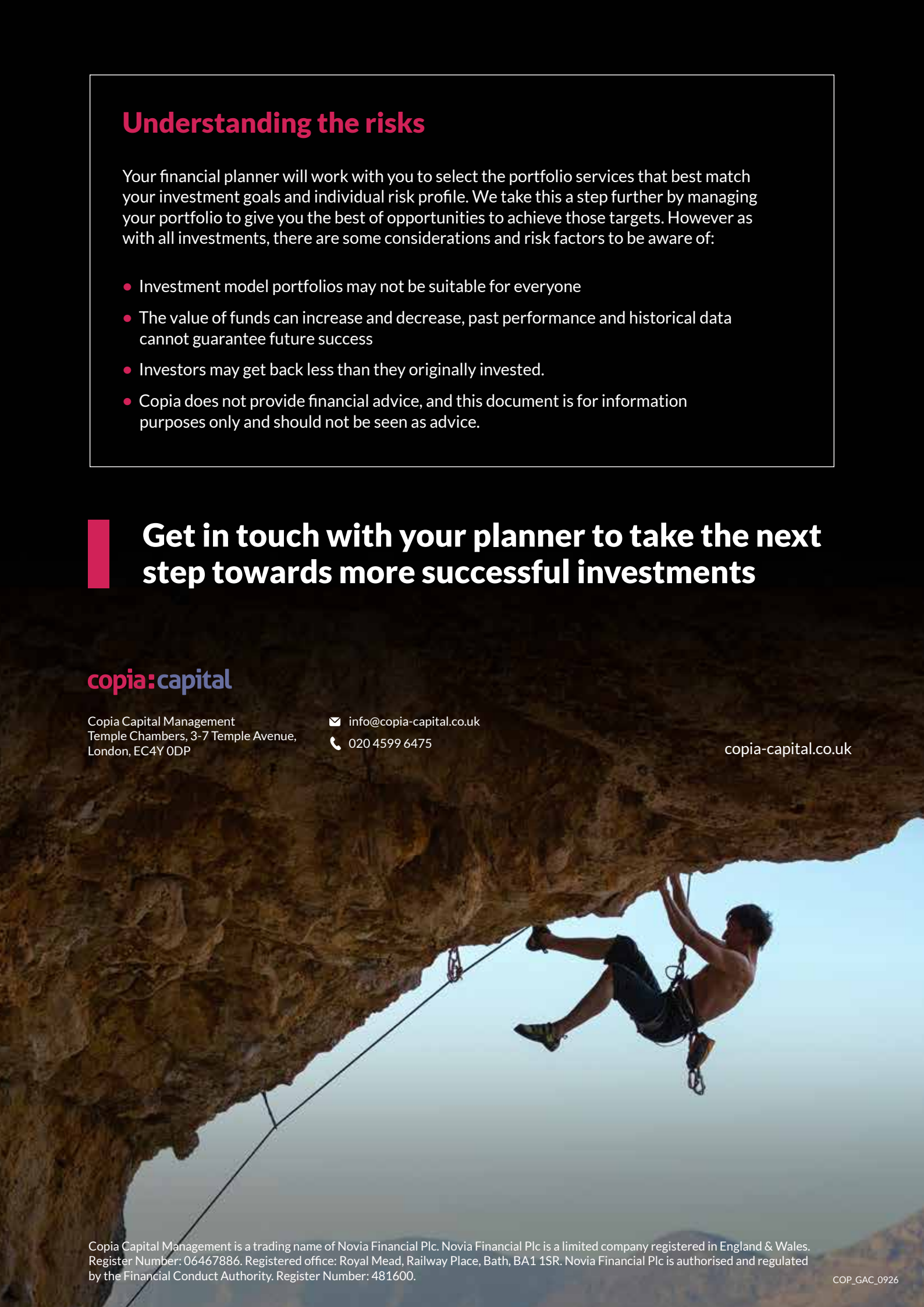
Get in touch with your planner to take the next step towards more successful investments

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Copia Capital Management 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, BA1 1SR. Novia Financial Plc is authorised and regulated by the Financial Conduct Authority. Register Number: 481600.