copia:capital
copia-capital.co.uk
020 4599 6475

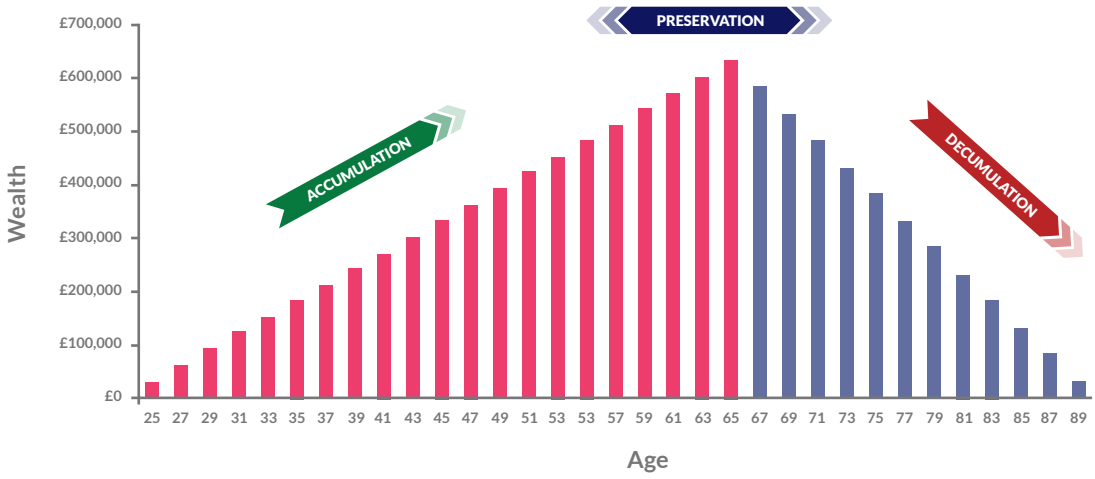
PART OF THE QUANTA GROUP

The Copia Lifecycle

At Copia we build investment solutions to meet financial planning needs and goals. All our portfolios are designed to align with different risk profiles, lifestages and long-term aspirations, helping you marry investment decisions to actual client outcomes.

Clients Lifecycle Stages

	ACCUMULATION	PRESERVATION	DECUMULATION
Objective	Grow the pot	Protect the pot	Make the pot last
Key Risk	Inadequate returns	Unexpected loss	Shortfall Risk
Investment Approach	Asset Focus	Risk Focus	Term Focus
Theoretical Basis	Asset -optimised portfolios: aiming to maximise returns for a given level of risk preference.	Max drawdown targeting: to mitigate downside risk, as an "Insurance" against tough market conditions.	Liability-Relative Investing: to directionally match the market value of the portfolio with the present value of expected withdrawals over time.
Key Characteristics	Growth, Long-Term, Diversification	Protect Capital, Medium- to Long-Term, Downside Protection	Drawdown, Retirement Income Rate, Time Horizon, Duration Targeting



Copia Solutions for each Lifecycle Stage

	ACCUMULATION	PRESERVATION	DECUMULATION
Select Range Solution	select: accumulation select: blended select: esg select: SDBP	select: money market select: smoothed	select: RI select: RI+
	copia: mps custom		
Objective	Provide broadly diversified and efficient portfolios that maximise returns over the long-term. Different risk levels dictate overall equity exposure.	Provide diversified portfolios that provide real returns above cash and inflation while limiting medium to long term downside risks and market volatility.	This range of portfolios aims to provide a durable returns and income during a client's retirement.
Strategy	Uses strategic asset allocation of equities in line with the chosen risk profile. This is backed up by a tactical overlay that is driven by our Risk Barometer.	Assets are dynamically allocated based on investment approaches and market conditions with the overall allocation informed by our Risk Barometer.	Uses a highly diversified multi-asset approach with a low cost bias.
Target market	For clients with a long term investment horizon and the need for a well diversified portfolio of equities assets that covers multiple sectors and regions.	For clients with a meduim to long term investment horizon who need to guard against volatility and strive for capital preservation.	For clients who need a purpose built income portfolio as part of their retirement plan.
Portfolio Range	5 portfolios with differing levels of risk relative to global equities.	A multi-asset portfolio targeting inflation-plus returns but with a maximum 10% drawdown in any rolling 1 year period.	5 risk profiles over 4 time horizons spanning up to 25+ years.

Important information:

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.

For Adviser Use Only.

copia:capital

Copia Capital Management
Temple Chambers, 3-7 Temple Avenue,
London, EC4Y 0DP

info@copia-capital.co.uk
020 4599 6475

copia-capital.co.uk

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.

© Copia Capital Management - a division of Novia Financial plc. All Rights Reserved