copia:capital

select:SDBP

Copia Short Duration Credit

FACTSHEET

020 4599 6475
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Factsheet date
28 October 2026

Launch date
31 October 2022

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 3 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.20% p.a.

OCF of underlying funds
0.29% p.a.

Transaction Cost of underlying funds
0.05% p.a.

Risk Profile
3(1)

Yield to Worst
6.0%(2)

Expected Minimum Investment Term
1 year

Management Team



Pete Wasko
Senior Portfolio Manager



Richard Warne
Senior Portfolio Manager

Description

The **objective** of the Copia select: Short Duration Bond portfolio is to provide a yield pickup over and above cash. The strategy invests predominantly into investment grade corporate bonds funds, with limited exposure to high yield & emerging market short duration investments.

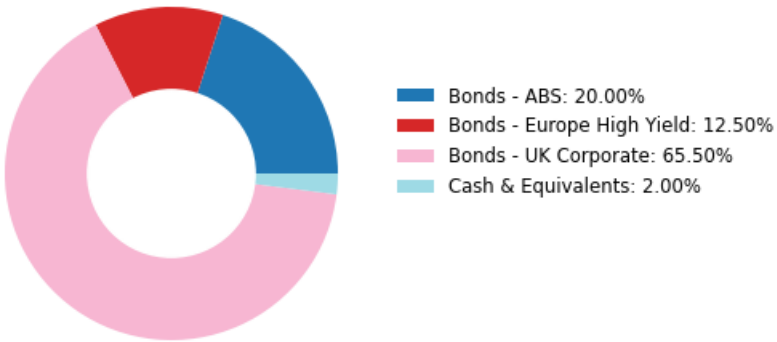
The **strategy** uses a blend of actively managed and passive index funds, selected by Copia, with a tactical asset allocation overlay driven by the Copia Risk Barometer.

This **approach** is for clients with a short-term investment horizon. The short duration bond portfolio is diversified across a global basket of investment grade, government, high yield and emerging market bonds. Risk management is conducted through tactical asset allocation which is directed by the in-house Copia Risk Barometer tool.

Top 10 Holdings**:

Name	Weighting %
Legal & General Sh Dated GBP Corp Bond Index C Acc	20.0
Royal London Short Duration Credit Fund Z Acc	20.0
TwentyFour Monument Bond L Gr Acc GBP	20.0
Fidelity Short Dated Corporate Bond Fund W Acc	13.0
Lazard Nordic High Yield S Acc GBP	12.5
Jupiter Monthly Income Bond Fund U1 Acc	12.5
Royal London Short-Term Money Market Y Acc	2.0

Asset Allocation breakdown:



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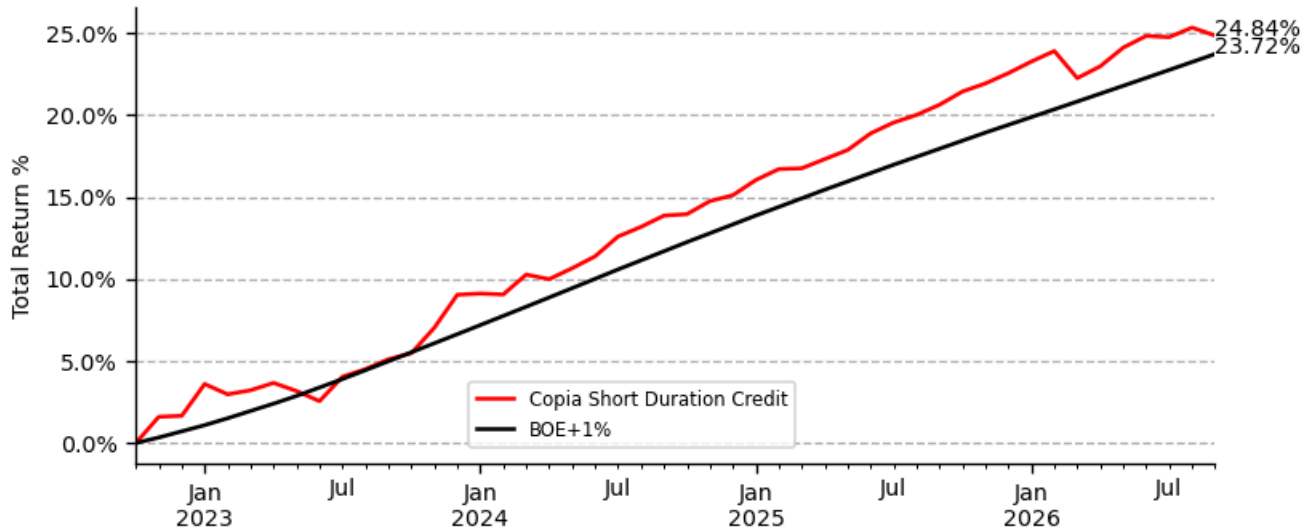
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Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
Copia Short Duration Credit	-0.39	0.02	2.12	3.5	18.78	N.A	24.84	2.13
BOE+1%	0.4	1.19	2.4	4.9	17.85	N.A	23.72	0.19

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

Total return since inception:



Risk:

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager.The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation.

Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia's Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. 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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*Realignments may take place as per manager discretion.
**Best value fund share class available to Copia to be used.
† Asset Allocation in the offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.
(1)The volatility of the portfolio is 3.5% (31st October 2022], calculated by Copia using Blackrock Capital Market Assumptions), and for Suitability purposes represents risk level 3. Volatility on the portfolio will be monitored on an ongoing basis and managed accordingly. For illustration, the equivalent volatility for a Cautious [level 4] portfolio is 5.2%.
(2) The portfolio yield to worst is monitored on a daily basis. If there is a material reduction in yield, then IFA's will be notified. Copia aim to take all reasonable steps to avoid causing any foreseeable harm to customers. If the yield on the portfolio compresses to 5% and then again 3%, notifications will be sent out at both points to assist Advisers assessing ongoing Suitability and equip customers to make informed good decisions based on price and value. Ultimately, at a lower yield (c2%) this portfolio may no longer represent an attractive investment proposition delivering the required value for money to those retail customers and Copia will again in that scenario prompt those invested to assist Advisers in fulfilling their Customer Duty to deliver a good outcome for retail customers.
(3) The following explains the different sources of yield generation within the portfolio:
Coupon – the annual interest that is paid on the bond
Pull to Par – on average the underlying bonds are trading below their par value (100), typical average price around 93 [31st October 2022]. As these bonds get closer to their maturity date then the price will see the uplift to redemption, issue price of 100 (hence the pull to par)
Yield to Redemption – this is the yield on the bond an investor will earn in the form of both coupon and uplift in value if they own the bonds until maturity.

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