copia:capital

select: Smoothed

Copia Smoothed 3

FACTSHEET

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Factsheet date
28 October 2026

Launch date
31 December 2025

Wrappers
SIPP, ISA

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
0.33% p.a.

Transaction Cost of underlying funds
0.04% p.a.

Risk Profile
Copia Smoothed 3

Gross Income Yield
1.79% p.a.

Management Team

Richard Warne
Senior Portfolio Manager

Pete Wasko
Senior Portfolio Manager

Description

The **objective** of the Copia Select: Smoothed portfolios is to protect against the impacts of short-term downside market volatility while offering the potential for long-term returns that significantly outperform cash.

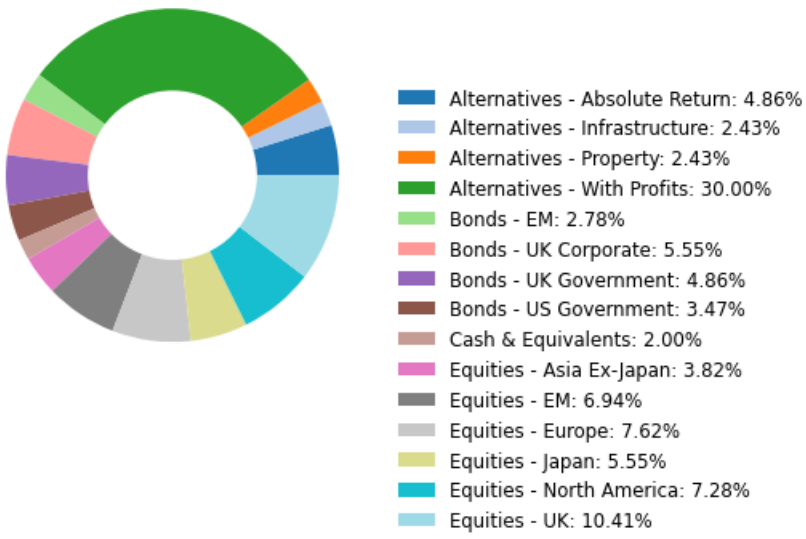
The **strategy** involves combining Wesleyan's With-Profits Fund with an array of active and passive index funds chosen by Copia's investment team. Each portfolio contains a 30% allocation to the With-Profits Fund to limit the impact of volatility through the fund's smoothing mechanism.

The reduced exposure to sequencing risk and the lower max drawdown level makes the **approach** well-suited to clients who need market exposure to fulfil their investment objectives but are worried about short term market volatility. The portfolios may also be an option for clients who are drawing an income from their assets or planning to do so in the near future.

Top 10 Holdings**

Name	%
Wesleyan With Profits Fund	30.0
Fidelity Index UK P Acc	7.63
HSBC European Index Fund Class Acc C	7.62
Fidelity Index Emerging Markets P Acc	6.94
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.55
Fidelity Index Japan P Acc	5.55
Fidelity Index UK Gilt Fund S Accumulation Shares	4.86
Fidelity Index US P Acc	4.16
abrdn Asia Pacific Equity Enhanced Index B Acc	3.82
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	3.47

Asset Allocation breakdown:



MABEL INSIGHTS

CLIMATE POSITIVE TEAM EARTHLY

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 their 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 regulated Financial 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 it's 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.

*Realignments may take place as per manager discretion.

**Best value fund share class available to Copia to be used.

† Asset Allocation in an offshore bond wrapper may be significantly different to that of other wrappers as certain securities may not be available for investment.

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