copia:capital

select:accumulation

Equity - EUR

FACTSHEET

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Factsheet date
29 October 2026

Launch date
31 January 2017

Name change
From Select to select: accumulation effective 23 September 2021

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Annual*

Trading currency
EUR

Initial Charge
Nil

Management Fee
0.20% p.a.

OCF of underlying funds
0.25% p.a.

Transaction Cost of underlying funds
0.02% p.a.

Risk Profile
Equity - EUR

Gross Income Yield
1.24% p.a.

Expected Minimum Investment Term
5+ years

Management Team



Richard Warne
Senior Portfolio Manager



Pete Wasko
Senior Portfolio Manager

Description

The **objective** of Copia select: accumulation model portfolios is to provide broadly diversified efficient portfolios that maximise returns over the long term for different levels risk relative to global equities.

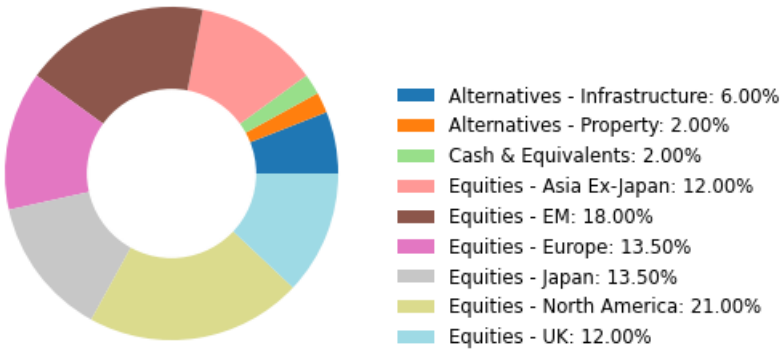
The **strategy** uses a strategic asset allocation model derived from long run risk return characteristics of major asset classes with a tactical asset allocation overlay driven by the Copia Risk Barometer.

This **approach** is for clients with a long-term investment horizon where there is need for a portfolio diversified across multiple asset classes and geographies. The portfolio risk-return characteristics assume a minimum investment term of 5 years or longer. To invest for a shorter period, advice should be sought to understand the potential impact.

Top 10 Holdings**

Name	Weighting %
iShares Core MSCI EM IMI UCITS ETF USD Acc	18.0
iShares MSCI Europe ex-UK UCITS ETF EUR (Dist)	13.5
iShares MSCI Japan UCITS ETF USD (Dist)	13.5
iShares Core S&P 500 UCITS ETF USD (Acc)	12.0
iShares MSCI Pacific ex-Japan UCITS ETF USD (Dist)	12.0
iShares S&P 500 Equal Weight UCITS ETF Acc EUR	9.0
SPDR FTSE All Share UCITS ETF EUR	7.0
iShares Global Infrastructure UCITS ETF USD (Dist)	6.0
Vanguard FTSE 250 UCITS ETF EUR	5.0
iShares Dvlp Mrkts Prop Yld UCITS ETF USD Dist	2.0

Asset Allocation breakdown:



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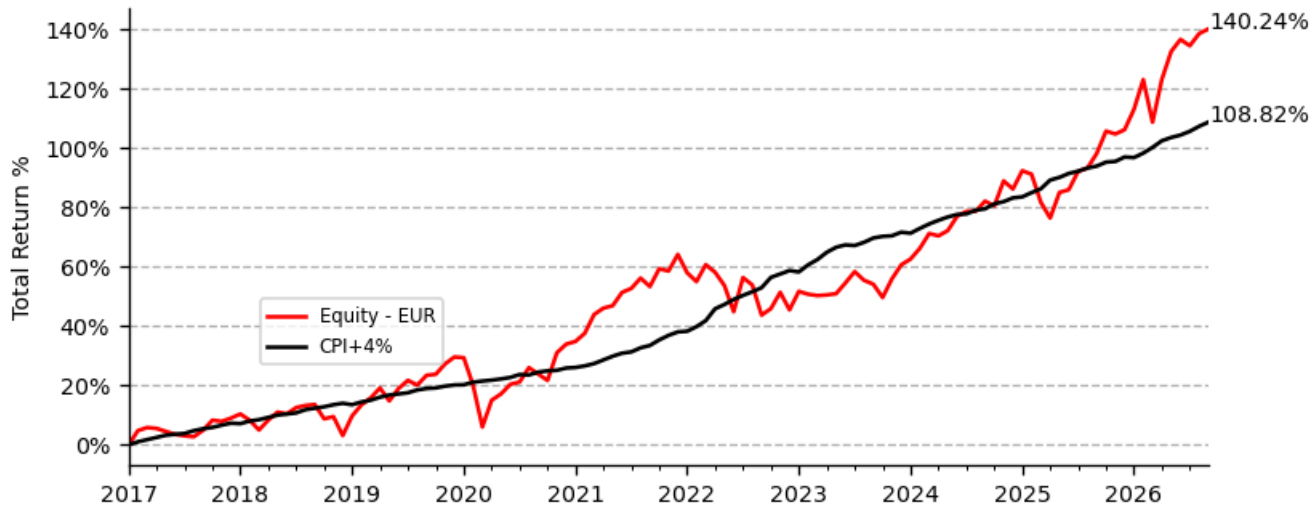
select:accumulation

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
Equity - EUR	0.67	1.5	15.06	21.19	55.84	56.63	140.24	11.11
CPI+4%	0.68	2.13	4.25	7.65	23.02	56.41	108.82	1.57

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.

*Realignments may take place as per manager discretion.

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

***The model performance is compared to inflation (EU CPI) as a measure for real returns.

† 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.

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