copia : capital

select : RI

Risk Profile 5

FACTSHEET

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

Factsheet date
28 October 2026

Launch date
28 February 2023

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 6 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.15% p.a.

OCF of underlying funds
0.18% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Retirement Risk Profile
Risk Profile 5

Gross Income Yield
2.15% p.a.

Management Team



Richard Warne
Senior Portfolio Manager



Pete Wasko
Senior Portfolio Manager

Description

The **objective** of this range is to provide a durable income portfolio for a given level of risk for an investor who requires an investment proposition tailored to their specific decumulation needs.

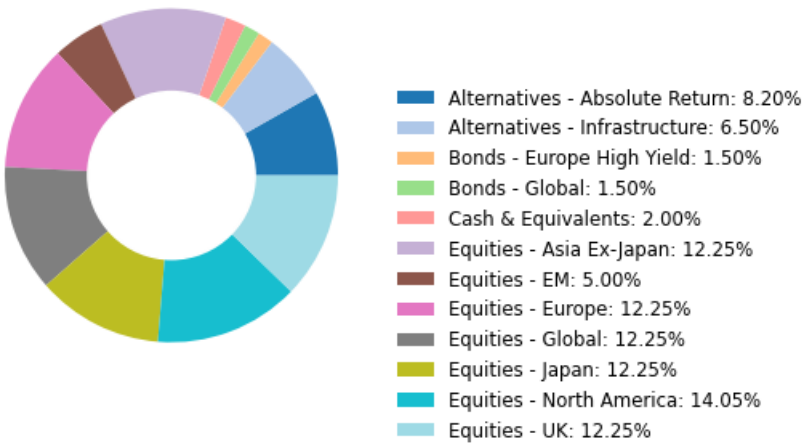
The **strategy** uses a strategic asset allocation model derived from long run risk return characteristics of major asset classes built to provide an asset allocation that addresses sequencing risk associated with decumulation investing.

This **approach** is designed for clients wanting a purpose-built income portfolio as part of their broader retirement plan which invests across multiple asset classes and geographies with the risk return characteristics tailored to the needs of the decumulation investor.

Top 10 Holdings**

Name	%
HSBC FTSE All Share Index Inc C	12.25
HSBC European Index Fund Class Inc C	12.25
Vanguard FTSE Dvlpd Wld ex-UK Eq Idx Inst +GBP Inc	12.25
Fidelity Index Japan P Inc	12.25
abrdn Asia Pacific Equity Enhanced Index B Acc	12.25
L&G S&P 500 US Equal Weight Idx Fund C GBP Acc	7.15
Fidelity Index US P Inc	6.9
Fidelity Index Emerging Markets P Acc	5.0
Legal & General Global Infrastructure Index C Inc	4.0
MS INVF Systematic Liquid Alpha ZH (GBP)	3.0

Asset Allocation breakdown:



MABEL INSIGHTS

CLIMATE POSITIVE TEAM

EARTHLY

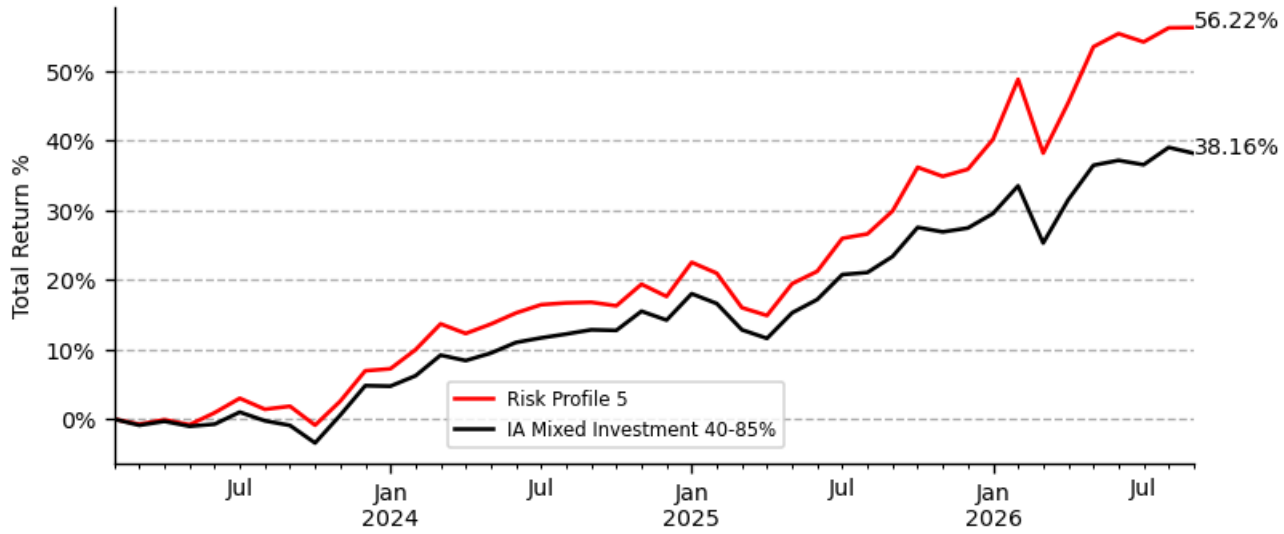
Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
Risk Profile 5	0.03	0.56	13.04	20.28	53.38	N.A	56.22	9.06
IA Mixed Investment 40-85%	-0.61	0.74	10.28	12.01	39.42	N.A	38.16	7.45

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

FE fundinfo

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.

† 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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