Select: Money Market

FACTSHEET

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Factsheet date
28 October 2026

Launch date
22nd January 2024

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment frequency
Every 6 months*

Trading currency
GBP

Initial Charge
Nil

Management Fee
0.05% p.a.

OCF of underlying funds
0.15% p.a.

Transaction Cost of underlying funds
0.01% p.a.

Risk Profile
1(1)

Current Portfolio Running Yield
4.42%(2)

Management Team



Pete Wasko
Senior Portfolio Manager



Richard Warne
Senior Portfolio Manager

Description

The **objective** of the Copia Select: Money Market portfolio is to provide a highly liquid, low risk portfolio, providing returns that closely track the Bank of England SONIA Compounded rate. Unlike its predecessor LIBOR, SONIA is based on actual average of the interest rates that banks pay to borrow sterling overnight from other financial institutions.

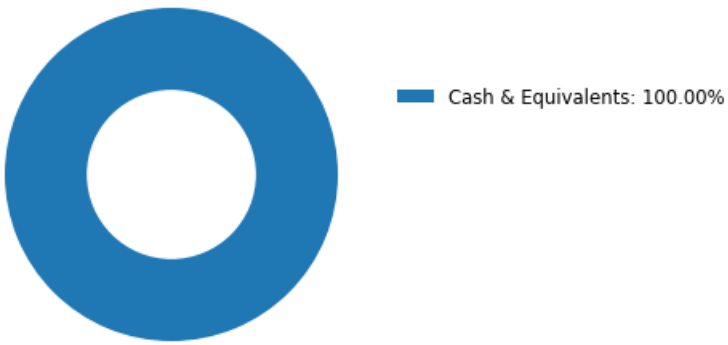
The **strategy** uses actively money market funds, carefully assessed and selected by Copia on an ongoing basis.

This **approach** may be compatible with the needs of retail or professional investors, or eligible counterparties, looking to preserve nominal capital, either as their sole investment strategy or an element of their investment portfolio.

Asset Mix**:

Name	Weighting %
Fidelity Cash W Acc	25.0
Royal London Short-Term Money Market Y Acc	25.0
BlackRock Cash D Acc	20.0
abrdn Sterling Money Market Fund I Acc	19.5
Premier Miton UK Money Market B Acc	8.5
Cash	2.0

Asset Allocation breakdown:



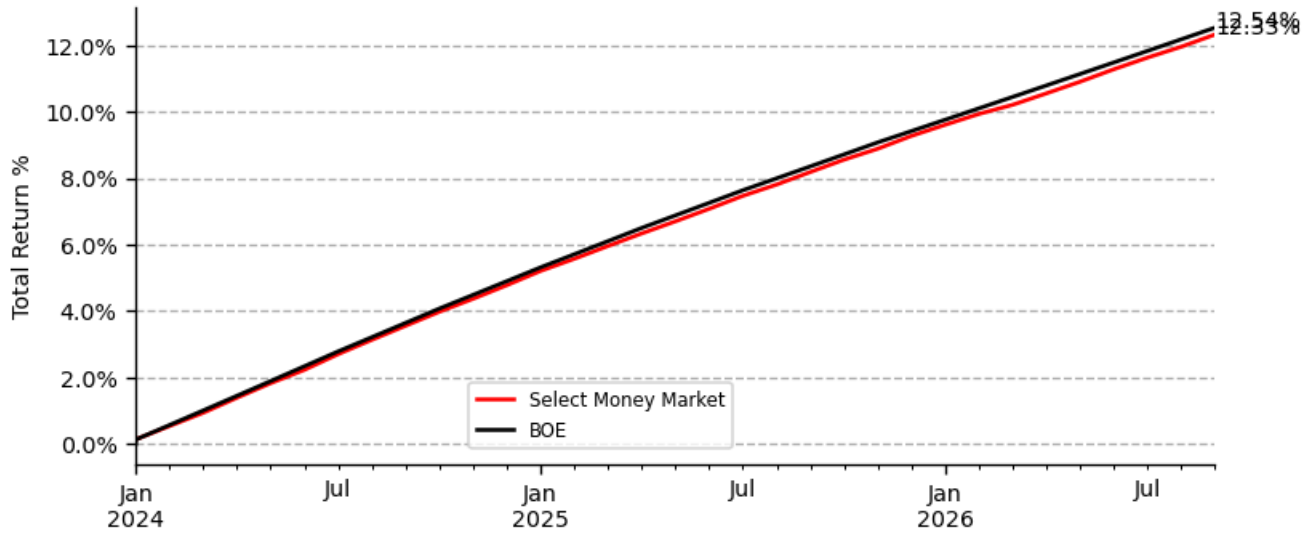
Select: Money Market

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
Select Money Market	0.33	0.94	1.92	3.83	N.A	N.A	12.33	0.17
BOE	0.31	0.94	1.89	3.86	N.A	N.A	12.54	0.17

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. Model portfolios may not be suitable for all investors.

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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 0.60% (31st December 2023), calculated by Copia using Blackrock Capital Market Assumptions), and for Suitability purposes represents risk level 1. Volatility on the portfolio will be monitored on an ongoing basis and managed accordingly. For illustration, the equivalent volatility for a risk level 1 portfolio is 2%.

(2) The current portfolio running yield represents forward-looking annualised yield.

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