



Legal & Medical Investments Ltd

Copia Legal & Medical

PASSIVE PORTFOLIOS



Factsheets March 2023

Passive Defensive

Passive Cautious

Passive Moderately Adventurous

Passive Adventurous

Passive Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Passive Defensive

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

Factsheet Date
31 March 2023

Launch Date
31 March 2023

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment Frequency
Every 3 months

Trading Currency
GBP

Initial Charge
Nil

Investment Manager
Copia Capital Management

Management Fee
0.15% p.a.

OCF
0.16% p.a.

Transaction Cost of underlying funds
0.06% p.a.

Risk Profile
L&M Passive Defensive

Gross Income Yield
2.06% p.a.

Expected Minimum Investment Term
5+ years

Description

Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

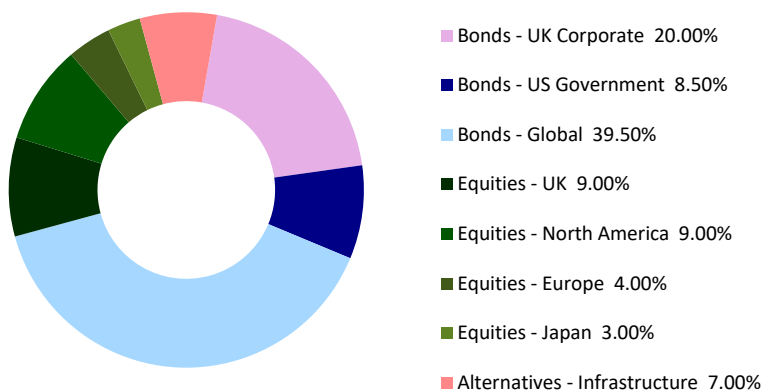
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

Approach: This approach is for looking to grow and preserve capital over the long term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those clients advised by Legal & Medical Investments Ltd.

Asset Mix**

Name	Weighting %
Legal & General Sh Dated GBP Corp Bond Index C Acc	10.00
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	15.50
Vanguard U.K. ShTrm Invt Grd Bd Idx GBP Acc	10.00
Vanguard Global Short-Term Bond Index GBP Hgd Acc	15.50
Vanguard Global Corporate Bond Index GBP Hgd Acc	8.50
Vanguard U.S. Government Bond Index GBP Hedged Acc	8.50
Fidelity Index UK P Acc	9.00
Fidelity Index US P Acc	9.00
HSBC European Index Acc C	4.00
Fidelity Index Japan P Acc	3.00
VT RM Alternative Income F GBP Acc	4.00
Legal & General Global Infrastructure Index C Acc	3.00

Asset Allocation Breakdown





Legal & Medical Investments Ltd

L&M Passive Defensive Continued...

Risk

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Legal & Medical Investments Ltd

L&M Passive Cautious

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Key Information

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CCC B BB BBB A AA AAA

Factsheet Date
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31 March 2023

Wrappers
GIA, ISA, SIPP, Offshore
Bond†

Min or Max Investment
None

Realignment Frequency
Every 3 months

Trading Currency
GBP

Initial Charge
Nil

Investment Manager
Copia Capital
Management

Management Fee
0.15% p.a.

OCF
0.17% p.a.

**Transaction Cost of
underlying funds**
0.04% p.a.

Risk Profile
L&M Passive Cautious

Gross Income Yield
2.21% p.a.

**Expected Minimum
Investment Term**
5+ years

Description

Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

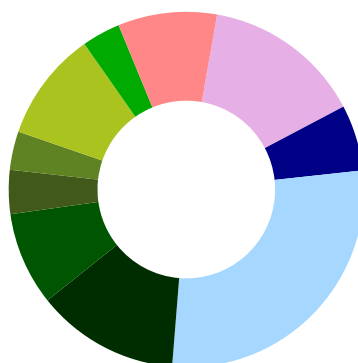
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Asset Mix**

Name	Weighting %
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Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	11.00
Vanguard U.K. ShTrm Invt Grd Bd Idx GBP Acc	7.00
Vanguard Global Short-Term Bond Index GBP Hgd Acc	11.00
Vanguard Global Corporate Bond Index GBP Hgd Acc	6.00
Vanguard U.S. Government Bond Index GBP Hedged Acc	6.00
Fidelity Index UK P Acc	13.00
Fidelity Index US P Acc	8.50
HSBC European Index Acc C	4.00
Fidelity Index Japan P Acc	3.50
Fidelity Index World P Acc	7.50
Legal & General Global Health & Pharma Index I Acc	2.50
HSBC Pacific Index Accumulation S	3.50
VT RM Alternative Income F GBP Acc	5.00
Legal & General Global Infrastructure Index C Acc	4.00

Asset Allocation Breakdown



- Bonds - UK Corporate 14.50%
- Bonds - US Government 6.00%
- Bonds - Global 28.00%
- Equities - UK 13.00%
- Equities - North America 8.50%
- Equities - Europe 4.00%
- Equities - Japan 3.50%
- Equities - Global 10.00%
- Equities - Asia Ex-Japan 3.50%
- Alternatives - Infrastructure 9.00%



Legal & Medical Investments Ltd

L&M Passive Cautious Continued...

Risk

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Legal & Medical Investments Ltd

L&M Passive Moderately Adventurous

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Key Information

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CCC B BB BBB A AA AAA

Factsheet Date
31 March 2023

Launch Date
31 March 2023

Wrappers
GIA, ISA, SIPP, Offshore
Bond†

Min or Max Investment
None

Realignment Frequency
Every 3 months

Trading Currency
GBP

Initial Charge
Nil

Investment Manager
Copia Capital
Management

Management Fee
0.15% p.a.

OCF
0.18% p.a.

**Transaction Cost of
underlying funds**
0.04% p.a.

Risk Profile
L&M Passive Moderately
Adventurous

Gross Income Yield
2.26% p.a.

**Expected Minimum
Investment Term**
5+ years

Description

Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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Asset Mix**

Name	Weighting %
Legal & General Sh Dated GBP Corp Bond Index C Acc	8.00
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	8.00
Vanguard Global Short-Term Bond Index GBP Hgd Acc	8.50
Vanguard Global Corporate Bond Index GBP Hgd Acc	6.00
Vanguard U.S. Government Bond Index GBP Hedged Acc	4.00
Fidelity Index UK P Acc	14.50
Fidelity Index US P Acc	12.00
HSBC European Index Acc C	4.00
Fidelity Index Japan P Acc	4.00
Fidelity Index World P Acc	9.00
Legal & General Global Health & Pharma Index I Acc	3.00
HSBC Pacific Index Accumulation S	4.00
Pictet-China Index-I GBP	3.00
Legal & General Global Emerging Markets Indx C Acc	3.00
VT RM Alternative Income F GBP Acc	5.00
Legal & General Global Infrastructure Index C Acc	4.00

Asset Allocation Breakdown



- Bonds - UK Corporate 8.00%
- Bonds - US Government 4.00%
- Bonds - Global 22.50%
- Equities - UK 14.50%
- Equities - North America 12.00%
- Equities - Europe 4.00%
- Equities - Japan 4.00%
- Equities - Global 12.00%
- Equities - Asia Ex-Japan 4.00%
- Equities - EM 6.00%
- Alternatives - Infrastructure 9.00%



Legal & Medical Investments Ltd

L&M Passive Moderately Adventurous

Continued...

Risk

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L&M Passive Adventurous

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Key Information

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ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet Date
31 March 2023

Launch Date
31 March 2023

Wrappers
GIA, ISA, SIPP, Offshore Bond†

Min or Max Investment
None

Realignment Frequency
Every 3 months

Trading Currency
GBP

Initial Charge
Nil

Investment Manager
Copia Capital Management

Management Fee
0.15% p.a.

OCF
0.17% p.a.

Transaction Cost of underlying funds
0.02% p.a.

Risk Profile
L&M Passive Adventurous

Gross Income Yield
2.38% p.a.

Expected Minimum Investment Term
5+ years

Description

Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

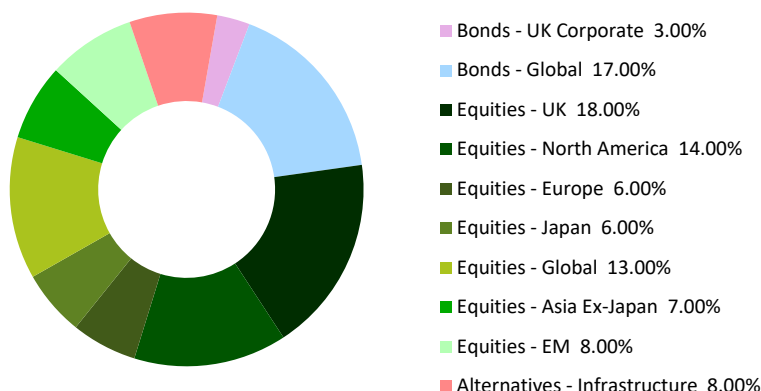
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Asset Mix**

Name	Weighting %
Legal & General Sh Dated GBP Corp Bond Index C Acc	3.00
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	8.00
Vanguard Global Corporate Bond Index GBP Hgd Acc	9.00
Fidelity Index UK P Acc	18.00
Fidelity Index US P Acc	14.00
HSBC European Index Acc C	6.00
Fidelity Index Japan P Acc	6.00
Fidelity Index World P Acc	9.00
Legal & General Global Health & Pharma Index I Acc	4.00
HSBC Pacific Index Accumulation S	7.00
Pictet-China Index-I GBP	4.00
Legal & General Global Emerging Markets Indx C Acc	4.00
VT RM Alternative Income F GBP Acc	4.00
Legal & General Global Infrastructure Index C Acc	4.00

Asset Allocation Breakdown





Legal & Medical Investments Ltd

L&M Passive Adventurous

Continued...

Risk

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L&M Passive Speculative

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None

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Trading Currency
GBP

Initial Charge
Nil

Investment Manager
Copia Capital
Management

Management Fee
0.15% p.a.

OCF
0.14% p.a.

**Transaction Cost of
underlying funds**
0.01% p.a.

Risk Profile
L&M Passive Speculative

Gross Income Yield
2.13% p.a.

**Expected Minimum
Investment Term**
5+ years

Description

Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

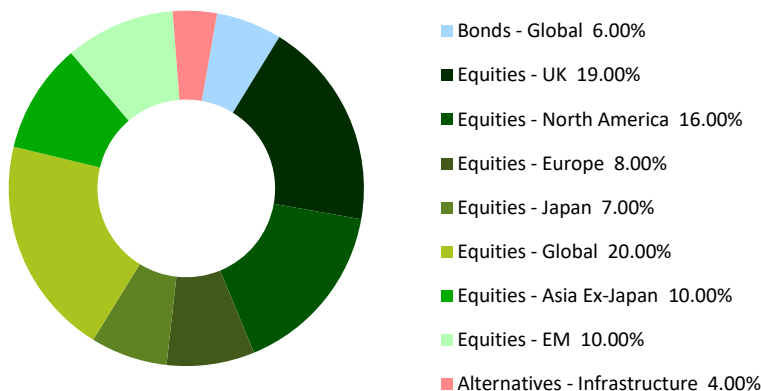
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Legal & General Global Infrastructure Index C Acc	2.00
Guinness Sustainable Energy Y GBP Acc	2.00

Asset Allocation Breakdown





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L&M Passive Speculative

Continued...

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