



Legal & Medical Investments Ltd

Copia Legal & Medical

ACTIVE PORTFOLIOS



Factsheets October 2023

Defensive
Cautious
Moderately Adventurous
Adventurous
Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Defensive

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet Date

25 October 2023

Launch Date

28 February 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

0.33% p.a.

Transaction Cost of underlying funds

0.12% p.a.

Risk Profile

L&M Defensive

Gross Income Yield

2.71% p.a.

Expected Minimum Investment Term

5+ years

Description

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

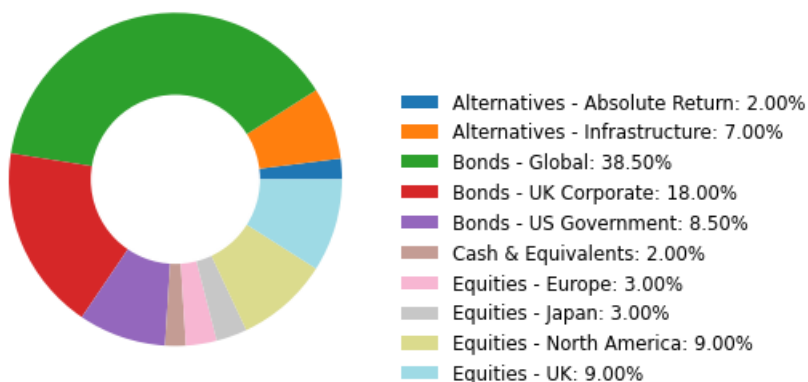
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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.

Top 10 Holdings**:

Name	Weighting %
Muzinich GI Short Dur Invest Grade Hdg GBP H Acc	15.0
Fidelity Short Dated Corporate Bond W Acc	15.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	13.0
Vanguard Global Corporate Bond Index GBP Hgd Acc	8.5
Vanguard U.S. Government Bond Index GBP Hedged Acc	8.5
Fidelity Index UK P Acc	6.0
Royal London Short Duration Crdt M Acc	5.0
Fidelity Index US P Acc	4.5
VT RM Alternative Income F GBP Acc	4.0
GAM UK Equity Income Z Acc GBP	3.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Defensive
Continued...

Risk

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Legal & Medical Investments Ltd

L&M Cautious

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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

0.45% p.a.

Transaction Cost of underlying funds

0.12% p.a.

Risk Profile

L&M Cautious

Gross Income Yield

2.63% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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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Top 10 Holdings**:

Name	Weighting %
Fidelity Short Dated Corporate Bond W Acc	12.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	9.0
Muzinich GI Short Dur Invest Grade Hdg GBP H Acc	8.75
Fidelity Index UK P Acc	7.0
Vanguard Global Corporate Bond Index GBP Hgd Acc	6.0
Vanguard U.S. Government Bond Index GBP Hedged Acc	6.0
VT RM Alternative Income F GBP Acc	5.0
FP Foresight UK Infrastructure Income A Acc	4.0
GAM UK Equity Income Z Acc GBP	4.0
Polar Capital Japan Value S GBP Inc	3.5

Asset Allocation breakdown:



Alternatives - Absolute Return: 2.00%
Alternatives - Infrastructure: 9.00%
Bonds - Global: 26.75%
Bonds - UK Corporate: 12.50%
Bonds - US Government: 6.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 3.50%
Equities - Europe: 3.25%
Equities - Global: 10.00%
Equities - Japan: 3.50%
Equities - North America: 8.50%
Equities - UK: 13.00%



Legal & Medical Investments Ltd

L&M Cautious
Continued...

Risk

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Legal & Medical Investments Ltd

L&M Moderately Adventurous

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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

0.52% p.a.

Transaction Cost of underlying funds

0.13% p.a.

Risk Profile

L&M Moderately Adventurous

Gross Income Yield

2.46% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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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Top 10 Holdings**:

Name	Weighting %
Fidelity Short Dated Corporate Bond W Acc	8.5
Fidelity Index UK P Acc	7.5
Muzinich GI Short Dur Invest Grade Hdg GBP H Acc	7.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	6.0
VT RM Alternative Income F GBP Acc	5.0
FP Foresight UK Infrastructure Income A Acc	4.0
Schroder Asian Alpha Plus L Acc	4.0
Lindsell Train Global Equity Fund Class B-Dis	4.0
Polar Capital Japan Value S GBP Inc	4.0
Fidelity Index US P Acc	4.0

Asset Allocation breakdown:



Alternatives - Absolute Return: 2.00%
Alternatives - Infrastructure: 9.00%
Bonds - Global: 21.50%
Bonds - UK Corporate: 6.00%
Bonds - US Government: 4.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 6.00%
Equities - Europe: 3.00%
Equities - Global: 12.00%
Equities - Japan: 4.00%
Equities - North America: 12.00%
Equities - UK: 14.50%



Legal & Medical Investments Ltd

L&M Moderately Adventurous

Continued...

Risk

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L&M Adventurous

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Factsheet Date

25 October 2023

Launch Date

28 February 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

0.59% p.a.

Transaction Cost of underlying funds

0.16% p.a.

Risk Profile

L&M Adventurous

Gross Income Yield

2.57% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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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Top 10 Holdings**:

Name	Weighting %
Fidelity Index UK P Acc	9.0
Schroder Asian Alpha Plus L Acc	7.0
Polar Capital Japan Value S GBP Inc	6.0
Fidelity Short Dated Corporate Bond W Acc	6.0
Fidelity Index US P Acc	5.5
HSBC European Index Acc C	5.0
M&G Global Floating Rate High Yield GBP I-H Acc	5.0
FP Foresight UK Infrastructure Income A Acc	4.0
PGIM Wadhvani KeynesSystematicAbsRetGBP Hdg I Acc	4.0
Baillie Gifford Emerging Markets Growth B Acc	4.0

Asset Allocation breakdown:



Alternatives - Absolute Return: 4.00%
Alternatives - Infrastructure: 8.00%
Bonds - Global: 15.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 7.00%
Equities - EM: 8.00%
Equities - Europe: 5.00%
Equities - Global: 13.00%
Equities - Japan: 6.00%
Equities - North America: 14.00%
Equities - UK: 18.00%



Legal & Medical Investments Ltd

L&M Adventurous Continued...

Risk

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Initial Charge

Nil

Investment Manager

Copia Capital Management

Management Fee

0.15% p.a.

OCF

0.59% p.a.

Transaction Cost of underlying funds

0.17% p.a.

Risk Profile

L&M Speculative

Gross Income Yield

1.68% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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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Baillie Gifford China B Acc	5.0
Lindsell Train Global Equity Fund Class B-Dis	5.0
Baillie Gifford Emerging Markets Growth B Acc	5.0
Barings Global Agriculture I GBP Acc	5.0
Legal & General Global Health & Pharma Index I Acc	5.0

Asset Allocation breakdown:



Alternatives - Absolute Return: 4.00%
Alternatives - Gold: 2.00%
Alternatives - Infrastructure: 2.00%
Bonds - Global: 2.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 10.00%
Equities - EM: 10.00%
Equities - Europe: 6.00%
Equities - Global: 20.00%
Equities - Japan: 7.00%
Equities - North America: 16.00%
Equities - UK: 19.00%



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L&M Speculative
Continued...

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