



Legal & Medical Investments Ltd

Copia Legal & Medical

GREEN AND POSITIVE PORTFOLIOS



Factsheets November 2023

- Green and Positive Defensive
- Green and Positive Cautious
- Green and Positive Moderately Adventurous
- Green and Positive Adventurous
- Green and Positive Speculative



Legal & Medical Investments Ltd

L&M Green & Positive Cautious

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet Date

21 November 2023

Launch Date

31 May 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

0.5% p.a.

Transaction Cost of underlying funds

0.1% p.a.

Risk Profile

L&M Green & Positive Cautious

Gross Income Yield

2.22% p.a.

Expected Minimum Investment Term

5+ years

Description

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

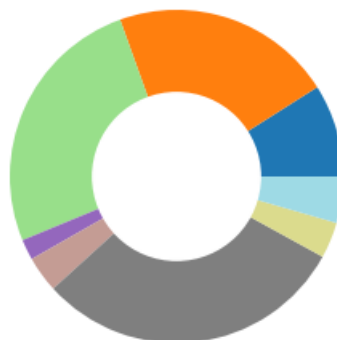
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
AXA Sterling Credit Short Duration Bond ZI Acc	15.75
iShares ESG Overseas Corporate Bond Index (UK) D Acc	12.0
Royal London Ethical Bond M Acc TR in GB	10.0
Aegon Global Short Dated Climate Transition S Acc GBP	9.5
FP Foresight UK Infrastructure Income A Acc in GB	9.0
Vanguard ESG Developed World All Cap Equity Index Institutional Plus Acc GBP	5.0
CT Responsible UK Equity 2 Acc	4.5
L&G Global Health & Pharmaceuticals Index Trust I Acc in GB	4.25
AXA Framlington Health Z Acc	4.0
Wellington Global Stewards Fund GBP	3.5

Asset Allocation breakdown:



Alternatives - Infrastructure: 9.00%
Bonds - Global: 21.50%
Bonds - UK Corporate: 25.75%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 3.50%
Equities - Global: 30.25%
Equities - Japan: 3.50%
Equities - UK: 4.50%



Legal & Medical Investments Ltd

L&M Green & Positive Cautious

Continued...

Risk

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Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Managed by Copia Capital Management

Key Information

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Factsheet Date

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31 May 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

0.42% p.a.

Transaction Cost of underlying funds

0.09% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.45% p.a.

Expected Minimum Investment Term

5+ years

Description

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

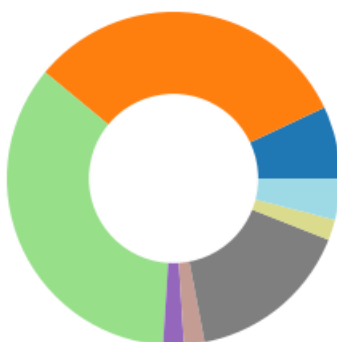
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Top 10 Holdings**:

Name	Weighting %
AXA Sterling Credit Short Duration Bond ZI Acc	20.0
Aegon Global Short Dated Climate Transition S Acc GBP	16.0
iShares ESG Overseas Corporate Bond Index (UK) D Acc	16.0
Royal London Ethical Bond M Acc TR in GB	15.0
FP Foresight UK Infrastructure Income A Acc in GB	7.0
CT Responsible UK Equity 2 Acc	4.0
L&G Global Health & Pharmaceuticals Index Trust I Acc in GB	4.0
AXA Framlington Health Z Acc	4.0
Cash	2.0
Baillie Gifford Positive Change B Acc	2.0

Asset Allocation breakdown:



- Alternatives - Infrastructure: 7.00%
- Bonds - Global: 32.00%
- Bonds - UK Corporate: 35.00%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 2.00%
- Equities - Global: 16.00%
- Equities - Japan: 2.00%
- Equities - UK: 4.00%



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Continued...

Risk

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L&M Green & Positive Moderately Adventurous

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Factsheet Date

21 November 2023

Launch Date

31 May 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

0.55% p.a.

Transaction Cost of underlying funds

0.11% p.a.

Risk Profile

L&M Green & Positive Moderately Adventurous

Gross Income Yield

1.99% p.a.

Expected Minimum Investment Term

5+ years

Description

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

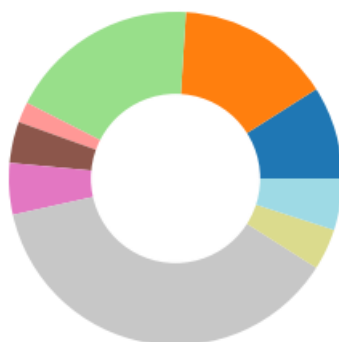
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Top 10 Holdings**:

Name	Weighting %
AXA Sterling Credit Short Duration Bond ZI Acc	13.5
iShares ESG Overseas Corporate Bond Index (UK) D Acc	10.0
FP Foresight UK Infrastructure Income A Acc in GB	9.0
Vanguard ESG Developed World All Cap Equity Index Institutional Plus Acc GBP	6.0
Wellington Global Stewards Fund GBP	5.5
Royal London Ethical Bond M Acc TR in GB	5.0
Aegon Global Short Dated Climate Transition S Acc GBP	5.0
CT Responsible UK Equity 2 Acc	5.0
Jupiter Ecology I Acc TR in GB	5.0
Baillie Gifford Positive Change B Acc	4.0

Asset Allocation breakdown:



- Alternatives - Infrastructure: 9.00%
- Bonds - Global: 15.00%
- Bonds - UK Corporate: 18.50%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 4.00%
- Equities - EM: 5.00%
- Equities - Global: 37.50%
- Equities - Japan: 4.00%
- Equities - UK: 5.00%



L&M Green & Positive Moderately Adventurous

Continued...

Risk

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L&M Green & Positive Adventurous

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Factsheet Date

21 November 2023

Launch Date

31 May 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

0.58% p.a.

Transaction Cost of underlying funds

0.12% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.73% p.a.

Expected Minimum Investment Term

5+ years

Description

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

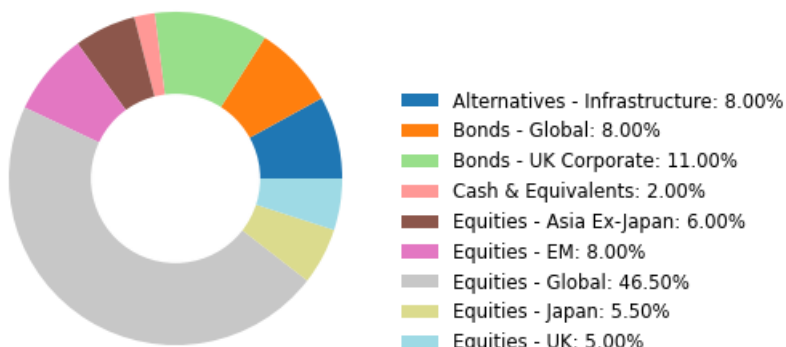
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Top 10 Holdings**:

Name	Weighting %
AXA Sterling Credit Short Duration Bond ZI Acc	9.0
FP Foresight UK Infrastructure Income A Acc in GB	8.0
iShares ESG Overseas Corporate Bond Index (UK) D Acc	8.0
Vanguard ESG Developed World All Cap Equity Index Institutional Plus Acc GBP	8.0
Wellington Global Stewards Fund GBP	7.0
Stewart Investors Asia Pacific Sustainability B GBP Acc in GB	6.0
Jupiter Ecology I Acc TR in GB	6.0
BlackRock iShares Japan Equity ESG Index (UK) D Acc GBP	5.5
CT Responsible UK Equity 2 Acc	5.0
Janus Henderson Global Sustainable Equity I Acc	5.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

Continued...

Risk

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L&M Green & Positive Speculative

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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

0.64% p.a.

Transaction Cost of underlying funds

0.14% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

1.11% p.a.

Expected Minimum Investment Term

5+ years

Description

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

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Stewart Investors Asia Pacific Sustainability B GBP Acc in GB	10.0
Wellington Global Stewards Fund GBP	10.0
Guinness Sustainable Energy Y GBP Acc	8.0
Jupiter Ecology I Acc TR in GB	8.0
BlackRock iShares Japan Equity ESG Index (UK) D Acc GBP	7.0
Baillie Gifford Positive Change B Acc	7.0
Janus Henderson Global Sustainable Equity I Acc	7.0
CT Responsible UK Equity 2 Acc	6.0
Stewart Investors Global Emerging Markets Sustainability B GBP Acc in GB	6.0
AXA Sterling Credit Short Duration Bond ZI Acc	5.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.00%
Bonds - UK Corporate: 6.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 10.00%
Equities - EM: 10.00%
Equities - Global: 55.00%
Equities - Japan: 7.00%
Equities - UK: 6.00%



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