



Legal & Medical Investments Ltd

Copia Legal & Medical

PASSIVE PORTFOLIOS



Factsheets January 2024

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

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet Date

19 January 2024

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

2.81% 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.

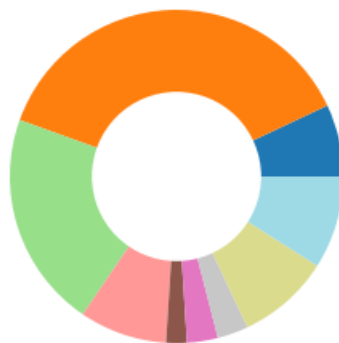
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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.

Top 10 Holdings**:

| Name | Weighting % |
|--|-------------|
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 14.5 |
| Vanguard Global Short-Term Bond Index GBP Hgd Acc | 14.5 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 11.0 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx GBP Acc | 10.0 |
| Fidelity Index UK P Acc | 9.0 |
| Fidelity Index US P Acc | 9.0 |
| Vanguard Global Corporate Bond Index GBP Hgd Acc | 8.5 |
| Vanguard U.S. Government Bond Index GBP Hedged Acc | 8.5 |
| VT RM Alternative Income F GBP Acc | 4.0 |
| HSBC European Index Fund Class Acc C | 3.0 |

Asset Allocation breakdown:



| |
|--------------------------------------|
| Alternatives - Infrastructure: 7.00% |
| Bonds - Global: 37.50% |
| Bonds - UK Corporate: 21.00% |
| Bonds - US Government: 8.50% |
| Cash & Equivalents: 2.00% |
| Equities - Europe: 3.00% |
| Equities - Japan: 3.00% |
| Equities - North America: 9.00% |
| Equities - UK: 9.00% |



Legal & Medical Investments Ltd

L&M Passive Defensive

Continued...

Risk

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**Best value fund share class available to Copia to be used.

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Legal & Medical Investments Ltd

L&M Passive Cautious

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Factsheet Date

19 January 2024

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

0.06% p.a.

Risk Profile

L&M Passive Cautious

Gross Income Yield

2.79% 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.

Top 10 Holdings**:

| Name | Weighting % |
|--|-------------|
| Fidelity Index UK P Acc | 11.0 |
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 10.0 |
| Vanguard Global Short-Term Bond Index GBP Hgd Acc | 10.0 |
| Fidelity Index US P Acc | 8.5 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 8.25 |
| Fidelity Index World P Acc | 7.5 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx GBP 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 |

Asset Allocation breakdown:



- Alternatives - Infrastructure: 9.00%
- Bonds - Global: 26.00%
- Bonds - UK Corporate: 15.25%
- 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 Passive Cautious

Continued...

Risk

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L&M Passive Moderately Adventurous

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Factsheet Date

19 January 2024

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

0.05% p.a.

Risk Profile

L&M Passive Moderately Adventurous

Gross Income Yield

2.67% 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.

Top 10 Holdings**:

| Name | Weighting % |
|--|-------------|
| Fidelity Index UK P Acc | 12.0 |
| Fidelity Index US P Acc | 12.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 9.0 |
| Fidelity Index World P Acc | 9.0 |
| Vanguard Global Short-Term Bond Index GBP Hgd Acc | 7.5 |
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 7.0 |
| Vanguard Global Corporate Bond Index GBP Hgd Acc | 6.0 |
| VT RM Alternative Income F GBP Acc | 5.0 |
| Legal & General Global Infrastructure Index C Acc | 4.0 |
| Vanguard U.S. Government Bond Index GBP Hedged Acc | 4.0 |

Asset Allocation breakdown:



| |
|--------------------------------------|
| Alternatives - Infrastructure: 9.00% |
| Bonds - Global: 20.50% |
| Bonds - UK Corporate: 9.00% |
| 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% |



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L&M Passive Moderately Adventurous

Continued...

Risk

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L&M Passive Adventurous

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Factsheet Date

19 January 2024

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

0.04% p.a.

Risk Profile

L&M Passive Adventurous

Gross Income Yield

2.63% 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.

Top 10 Holdings**:

| Name | Weighting % |
|--|-------------|
| Fidelity Index UK P Acc | 15.0 |
| Fidelity Index US P Acc | 14.0 |
| Vanguard Global Corporate Bond Index GBP Hgd Acc | 9.0 |
| Fidelity Index World P Acc | 9.0 |
| HSBC Pacific Index Accumulation S | 7.0 |
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 6.0 |
| Fidelity Index Japan P Acc | 6.0 |
| HSBC European Index Fund Class Acc C | 5.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 4.0 |
| Legal & General GI Health & Pharma Idx I GBP Acc | 4.0 |

Asset Allocation breakdown:



| |
|--------------------------------------|
| Alternatives - Infrastructure: 8.00% |
| Bonds - Global: 15.00% |
| Bonds - UK Corporate: 4.00% |
| 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 Passive Adventurous

Continued...

Risk

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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

0.14% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Speculative

Gross Income Yield

2.23% 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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Top 10 Holdings**:

| Name | Weighting % |
|---|-------------|
| Fidelity Index US P Acc | 16.0 |
| Fidelity Index UK P Acc | 15.5 |
| Fidelity Index World P Acc | 15.0 |
| HSBC Pacific Index Accumulation S | 10.0 |
| Fidelity Index Japan P Acc | 7.0 |
| HSBC European Index Fund Class Acc C | 6.0 |
| Legal & General GI Health & Pharma Idx I GBP Acc | 5.0 |
| Pictet-China Index-I GBP | 5.0 |
| Legal & General Global Emerging Markets Idx C Acc | 5.0 |
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 4.0 |

Asset Allocation breakdown:



| |
|--------------------------------------|
| Alternatives - Infrastructure: 4.00% |
| Bonds - Global: 4.00% |
| Bonds - UK Corporate: 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 Passive Speculative

Continued...

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