

Legal & Medical Investments Ltd

Copia Legal & Medical

# GREEN AND POSITIVE PORTFOLIOS



## **Factsheets March 2024**

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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 Defensive

Managed by Copia Capital Management

## Key Information

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA  
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### Factsheet Date

26 March 2024

### 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

0.37% p.a.

### Transaction Cost of underlying funds

0.08% p.a.

### Risk Profile

L&M Green & Positive Defensive

### Gross Income Yield

2.34% 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.

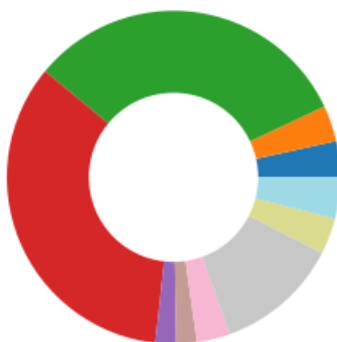
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 %
Aegon GI Sht Dated Climate Transition GBP S Acc	16.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	16.0
Royal London Ethical Bond Fund M Acc	15.0
AXA Sterling Credit Short Duration Bond ZI Acc	10.0
EdenTree Responsible and Sustainable Short Dated Bond Fund	9.25
CT Responsible UK Equity 2 Acc	4.0
FP Foresight UK Infrastructure Income A Acc	3.5
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
Amundi Index MSCI Europe SRI PAB - I	3.25

## Asset Allocation breakdown:



- Alternatives - Infrastructure: 3.50%
- Alternatives - Real Estate: 3.50%
- Bonds - Global: 32.00%
- Bonds - UK Corporate: 34.25%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 2.00%
- Equities - Europe: 3.25%
- Equities - Global: 12.00%
- Equities - Japan: 3.50%
- Equities - UK: 4.00%



Legal & Medical Investments Ltd

# L&M Green & Positive Defensive

Continued...

## Risk

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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.

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# 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

26 March 2024

### 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

0.44% p.a.

### Transaction Cost of underlying funds

0.09% p.a.

### Risk Profile

L&M Green & Positive Cautious

### Gross Income Yield

2.04% 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.

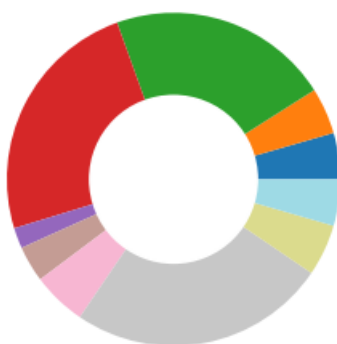
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 %
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	12.0
Royal London Ethical Bond Fund M Acc	10.0
Aegon GI Sht Dated Climate Transition GBP S Acc	9.5
EdenTree Responsible and Sustainable Short Dated Bond Fund	7.25
AXA Sterling Credit Short Duration Bond ZI Acc	7.0
Amundi Index MSCI Europe SRI PAB - I	5.25
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	5.0
FP Foresight UK Infrastructure Income A Acc	4.5
CT Responsible UK Equity 2 Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.5

## Asset Allocation breakdown:



- Alternatives - Infrastructure: 4.50%
- Alternatives - Real Estate: 4.50%
- Bonds - Global: 21.50%
- Bonds - UK Corporate: 24.25%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 3.50%
- Equities - Europe: 5.25%
- Equities - Global: 25.00%
- Equities - Japan: 5.00%
- Equities - UK: 4.50%



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# L&M Green & Positive Cautious

Continued...

## Risk

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# L&M Green & Positive Moderately Adventurous

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## Key Information

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ESG RATINGS



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### Factsheet Date

26 March 2024

### 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

0.48% p.a.

### Transaction Cost of underlying funds

0.11% p.a.

### Risk Profile

L&M Green & Positive Moderately Adventurous

### Gross Income Yield

1.77% 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 %
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	10.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	7.0
Amundi Index MSCI Europe SRI PAB - I	6.5
EdenTree Responsible and Sustainable Short Dated Bond Fund	5.75
Wellington Global Stewards Fund GBP E AcH	5.5
Royal London Ethical Bond Fund M Acc	5.0
Aegon GI Sht Dated Climate Transition GBP S Acc	5.0
CT Responsible UK Equity 2 Acc	5.0
Jupiter Ecology Fund I Class Acc	5.0
AXA Sterling Credit Short Duration Bond ZI Acc	5.0

## Asset Allocation breakdown:



- Alternatives - Infrastructure: 4.50%
- Alternatives - Real Estate: 4.50%
- Bonds - Global: 15.00%
- Bonds - UK Corporate: 15.75%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 4.00%
- Equities - EM: 5.00%
- Equities - Europe: 6.50%
- Equities - Global: 30.75%
- Equities - Japan: 7.00%
- 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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## Key Information

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA  
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### Factsheet Date

26 March 2024

### 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

0.51% p.a.

### Transaction Cost of underlying funds

0.11% p.a.

### Risk Profile

L&M Green & Positive Adventurous

### Gross Income Yield

1.53% 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 %
Amundi Index MSCI Europe SRI PAB - I	8.5
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	8.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	8.0
Wellington Global Stewards Fund GBP E Acch	7.0
Jupiter Ecology Fund I Class Acc	6.0
Stewart Investors Asia Pacific Sust. B Acc GBP	6.0
CT Responsible UK Equity 2 Acc	5.0
Baillie Gifford Positive Change B Acc	4.5
FP Foresight UK Infrastructure Income A Acc	4.0
Legal & General Global Real Est Dividend Idx C Acc	4.0

## Asset Allocation breakdown:



Alternatives - Infrastructure: 4.00%
Alternatives - Real Estate: 4.00%
Bonds - Global: 8.00%
Bonds - UK Corporate: 8.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 6.00%
Equities - EM: 8.00%
Equities - Europe: 8.50%
Equities - Global: 38.50%
Equities - Japan: 8.00%
Equities - UK: 5.00%





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# L&M Green & Positive Adventurous

Continued...

## Risk

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# L&M Green & Positive Speculative

Managed by Copia Capital Management

## Key Information

**MSCI**  
ESG RATINGS



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26 March 2024

### 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

0.57% p.a.

### Transaction Cost of underlying funds

0.14% p.a.

### Risk Profile

L&M Green & Positive Speculative

### Gross Income Yield

1.0% 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.

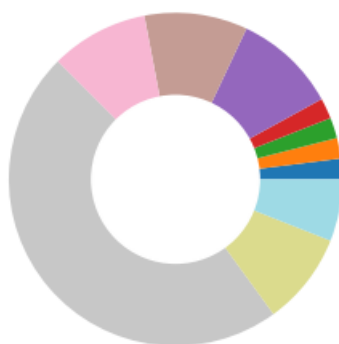
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## Top 10 Holdings\*\*:

Name	Weighting %
Wellington Global Stewards Fund GBP E AccH	10.0
Stewart Investors Asia Pacific Sust. B Acc GBP	10.0
Amundi Index MSCI Europe SRI PAB - I	9.5
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	9.0
Jupiter Ecology Fund I Class Acc	8.0
Baillie Gifford Positive Change B Acc	7.0
CT Responsible UK Equity 2 Acc	6.0
Stewart Investors Gbl Em Mkts Sust. B Acc GBP	6.0
Pictet-Water-I dy GBP	5.0
Royal London Emerging Market ESG Lds Eq Trk Z Acc	4.0

## Asset Allocation breakdown:



Alternatives - Infrastructure: 2.00%
Alternatives - Real Estate: 2.00%
Bonds - UK Corporate: 2.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 10.00%
Equities - EM: 10.00%
Equities - Europe: 9.50%
Equities - Global: 47.50%
Equities - Japan: 9.00%
Equities - UK: 6.00%



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# L&M Green & Positive Speculative

Continued...

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