



Legal & Medical Investments Ltd

Copia Legal & Medical

PASSIVE PORTFOLIOS



Factsheets March 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

26 March 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

0.11% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Defensive

Gross Income Yield

2.65% 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 U.S. Government Bond Index GBP Hedged Acc	18.0
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	14.5
Legal & General Sh Dated GBP Corp Bond Index C Acc	13.75
Fidelity Index UK Gilt Fund S GBP Acc	10.0
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
Fidelity Index Japan P Acc	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
HSBC European Index Fund Class Acc C	3.25

Asset Allocation breakdown:



- Alternatives - Infrastructure: 3.50%
- Alternatives - Real Estate: 3.50%
- Bonds - Global: 14.50%
- Bonds - UK Corporate: 23.75%
- Bonds - UK Government: 10.00%
- Bonds - US Government: 18.00%
- Cash & Equivalents: 2.00%
- Equities - Europe: 3.25%
- Equities - Japan: 3.50%
- Equities - North America: 9.00%
- Equities - UK: 9.00%



Legal & Medical Investments Ltd

L&M Passive Defensive

Continued...

Risk

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Legal & Medical Investments Ltd

L&M Passive Cautious

Managed by Copia Capital Management

MSCI ESG RATINGS



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Factsheet Date

26 March 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

0.12% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Cautious

Gross Income Yield

2.6% 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 U.S. Government Bond Index GBP Hedged Acc	12.0
Fidelity Index UK P Acc	11.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	10.0
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	10.0
Fidelity Index US P Acc	8.5
Vanguard U.K. ShTrm Invt Grd Bd Idx GBP Acc	7.0
Fidelity Index UK Gilt Fund S GBP Acc	6.75
HSBC European Index Fund Class Acc C	5.25
Fidelity Index Japan P Acc	5.0
Fidelity Index World P Acc	4.5

Asset Allocation breakdown:



- Alternatives - Infrastructure: 4.50%
- Alternatives - Real Estate: 4.50%
- Bonds - Global: 10.00%
- Bonds - UK Corporate: 17.00%
- Bonds - UK Government: 6.75%
- Bonds - US Government: 12.00%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 3.50%
- Equities - Europe: 5.25%
- Equities - Global: 8.00%
- Equities - Japan: 5.00%
- Equities - North America: 8.50%
- Equities - UK: 13.00%



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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ESG RATINGS



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Factsheet Date

26 March 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

0.12% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Moderately
Adventurous

Gross Income Yield

2.49% 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 US P Acc	12.0
Fidelity Index UK P Acc	12.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	11.0
Vanguard U.S. Government Bond Index GBP Hedged Acc	9.0
Fidelity Index Japan P Acc	7.0
Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc	7.0
HSBC European Index Fund Class Acc C	6.5
Legal & General Global Real Est Dividend Idx C Acc	4.5
Fidelity Index World P Acc	4.0
HSBC Pacific Index Accumulation S	4.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.50%
Alternatives - Real Estate: 4.50%
Bonds - Global: 7.00%
Bonds - UK Corporate: 11.00%
Bonds - UK Government: 3.75%
Bonds - US Government: 9.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 6.00%
Equities - Europe: 6.50%
Equities - Global: 8.25%
Equities - Japan: 7.00%
Equities - North America: 12.00%
Equities - UK: 14.50%



Legal & Medical Investments Ltd

L&M Passive Moderately Adventurous

Continued...

Risk

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L&M Passive Adventurous

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Factsheet Date

26 March 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

0.12% p.a.

Transaction Cost of underlying funds

0.03% 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.

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
HSBC European Index Fund Class Acc C	8.5
Fidelity Index Japan P Acc	8.0
HSBC Pacific Index Accumulation S	7.0
Vanguard U.S. Government Bond Index GBP Hedged Acc	6.0
Fidelity Index World P Acc	5.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.0
Legal & General Global Emerging Markets Idx C Acc	4.0
Pictet-China Index-I GBP	4.0

Asset Allocation breakdown:



- Alternatives - Infrastructure: 4.00%
- Alternatives - Real Estate: 4.00%
- Bonds - Global: 2.00%
- Bonds - UK Corporate: 5.00%
- Bonds - UK Government: 3.00%
- Bonds - US Government: 6.00%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 7.00%
- Equities - EM: 8.00%
- Equities - Europe: 8.50%
- Equities - Global: 10.50%
- Equities - Japan: 8.00%
- Equities - North America: 14.00%
- Equities - UK: 18.00%



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L&M Passive Adventurous

Continued...

Risk

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L&M Passive Speculative

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26 March 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

0.13% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Speculative

Gross Income Yield

2.11% 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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Fidelity Index World P Acc	10.0
HSBC Pacific Index Accumulation S	10.0
HSBC European Index Fund Class Acc C	9.5
Fidelity Index Japan P Acc	9.0
Pictet-China Index-I GBP	5.0
Legal & General Global Emerging Markets Idx C Acc	5.0
L&G Global Small Cap Index C Acc GBP	4.0
Legal & General UK Mid Cap Index I Acc	3.5

Asset Allocation breakdown:



- Alternatives - Infrastructure: 3.00%
- Alternatives - Real Estate: 2.50%
- Bonds - US Government: 1.50%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 10.00%
- Equities - EM: 10.00%
- Equities - Europe: 9.50%
- Equities - Global: 17.50%
- Equities - Japan: 9.00%
- Equities - North America: 16.00%
- Equities - UK: 19.00%



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L&M Passive Speculative

Continued...

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