

Copia Legal & Medical

PASSIVE PORTFOLIOS



Factsheets March 2024

Passive Defensive

Passive Cautious

Passive Moderately Adventurous

Passive Adventuruous

Passive Speculative



L&M Passive Defensive

Managed by Copia Capital Management

MSCI ESG RATINGS

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

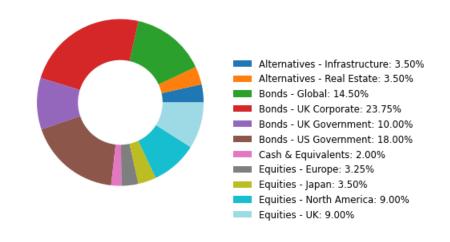
Objective: The objective of the Legal & Medical Passive Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

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 ldx 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 |





L&M Passive Defensive

Continued

Risk

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L&M Passive Cautious

Managed by Copia Capital Management

MSCI ESG RATINGS

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Wrappers

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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

0.12% 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

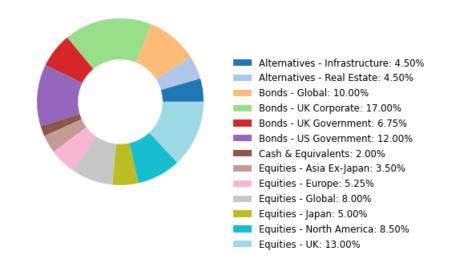
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| Fidelity Index UK P Acc | 11.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 10.0 |
| Vanguard Global ShortTm Corp Bd Idx GBP Hdg Acc | 10.0 |
| Fidelity Index US P Acc | 8.5 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx GBP Acc | 7.0 |
| Fidelity 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 |





L&M Passive Cautious Continued...

Risk

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L&M Passive Moderately Adventurous

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MSCI ESG RATINGS

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Min or Max Investment

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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

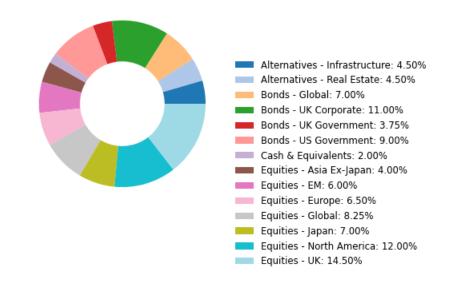
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| HSBC European Index Fund Class Acc C | 6.5 |
| Legal & General Global Real Est Dividend Idx C Acc | 4.5 |
| Fidelity Index World P Acc | 4.0 |
| HSBC Pacific Index Accumulation S | 4.0 |





L&M Passive Moderately Adventurous

Continued...

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L&M Passive Adventurous

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MSCI ESG RATINGS

CCC B BB BB A AA AAA
Certain information 02022 MSCI Research LLC.

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31 March 2023

Wrappers

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Min or Max Investment

None

Realignment Frequency

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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

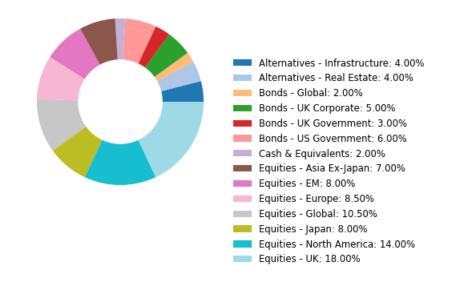
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| Fidelity Index World P Acc | 5.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 5.0 |
| Legal & General Global Emerging Markets Idx C Acc | 4.0 |
| Pictet-China Index-I GBP | 4.0 |





L&M Passive Adventurous

Continued

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L&M Passive Speculative

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Initial Charge

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Investment Manager

Copia Capital Management

Management Fee

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Risk Profile

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Gross Income Yield

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Expected Minimum Investment Term

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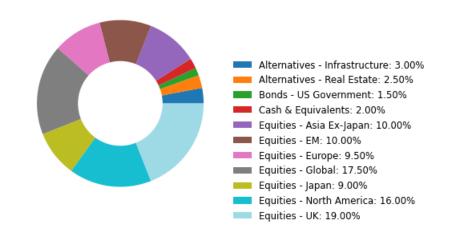
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| Legal & General Global Emerging Markets Idx C Acc | 5.0 |
| L&G Global Small Cap Index C Acc GBP | 4.0 |
| Legal & General UK Mid Cap Index I Acc | 3.5 |





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Continued...

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