



Legal & Medical Investments Ltd

Copia Legal & Medical

ACTIVE PORTFOLIOS



Factsheets March 2024

Defensive
Cautious
Moderately Adventurous
Adventurous
Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Active Defensive

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
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Factsheet Date

27 March 2024

Launch Date

28 February 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

0.27% p.a.

Transaction Cost of underlying funds

0.07% p.a.

Risk Profile

L&M Defensive

Gross Income Yield

2.84% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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	16.0
Fidelity Short Dated Corporate Bond W Acc	12.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	10.0
Fidelity Index UK Gilt Fund S GBP Acc	9.25
Muzinich GI Short Dur Invest Grade Hdg GBP H Acc	7.0
Fidelity Index UK P Acc	6.0
Royal London Short Duration Credit Fund M GBP Acc	5.0
MI TwentyFour Monument Bond I Inc Gross	5.0
Fidelity Index US P Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	3.5

Asset Allocation breakdown:



Alternatives - Absolute Return: 2.00%
Alternatives - Infrastructure: 3.50%
Alternatives - Real Estate: 3.50%
Bonds - ABS: 5.00%
Bonds - Global: 19.00%
Bonds - UK Corporate: 15.00%
Bonds - UK Government: 9.25%
Bonds - US Government: 16.00%
Cash & Equivalents: 2.00%
Equities - Europe: 3.00%
Equities - Japan: 3.00%
Equities - North America: 9.75%
Equities - UK: 9.00%



Legal & Medical Investments Ltd

L&M Active Defensive

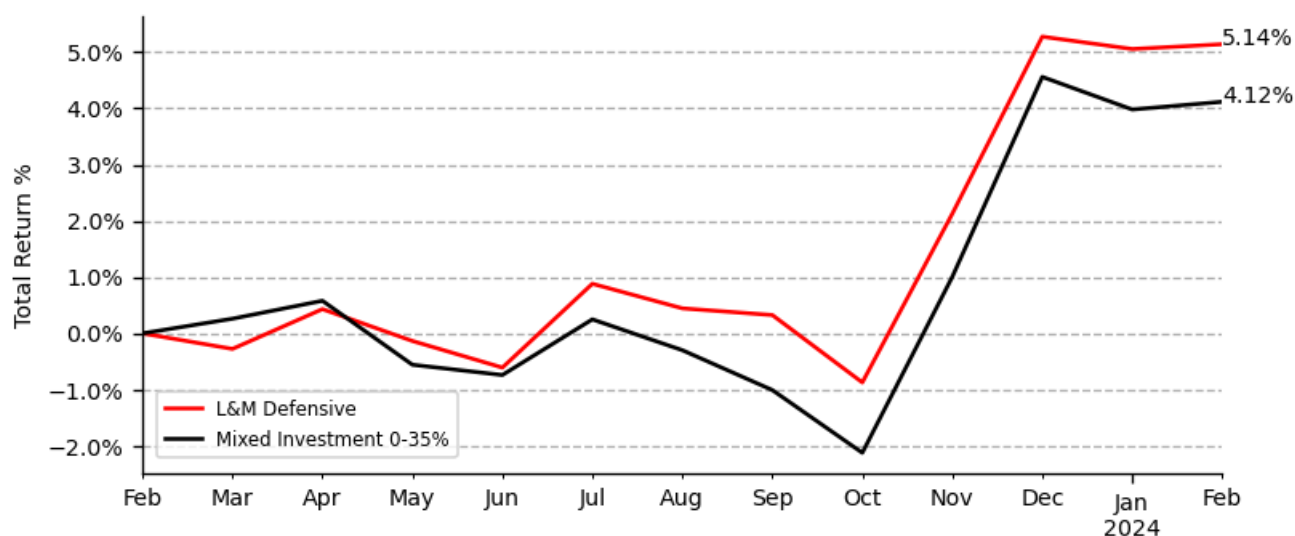
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Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
L&M Defensive	0.08	2.95	4.67	5.14	N.A	N.A	5.14	4.64
Mixed Investment 0-35%	0.13	3.08	4.43	4.12	N.A	N.A	4.12	5.1

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk

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Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia’s Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. Models are prepared in accordance with tolerance to risk and not client circumstances. Copia only exercises discretion in terms of the model portfolio’s composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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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.



Legal & Medical Investments Ltd

L&M Active Cautious

Managed by Copia Capital Management

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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

0.37% p.a.

Transaction Cost of underlying funds

0.09% p.a.

Risk Profile

L&M Cautious

Gross Income Yield

2.7% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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 %
Vanguard U.S. Government Bond Index GBP Hedged Acc	11.25
Legal & General Sh Dated GBP Corp Bond Index C Acc	8.0
Fidelity Short Dated Corporate Bond W Acc	7.0
Fidelity Index UK Gilt Fund S GBP Acc	6.0
Fidelity Index US P Acc	5.0
Polar Capital Japan Value S GBP Inc	5.0
Fidelity Index UK P Acc	5.0
Legal & General Global Real Est Dividend Idx C Acc	4.5
FTF ClearBridge US Equity inc Fund EB inc GBP	4.5
MI TwentyFour Monument Bond I Inc Gross	4.0

Asset Allocation breakdown:



Alternatives - Absolute Return: 2.00%
Alternatives - Infrastructure: 4.50%
Alternatives - Real Estate: 4.50%
Bonds - ABS: 4.00%
Bonds - Global: 11.00%
Bonds - UK Corporate: 11.50%
Bonds - UK Government: 6.00%
Bonds - US Government: 11.25%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 3.50%
Equities - Europe: 5.25%
Equities - Global: 4.50%
Equities - Japan: 5.00%
Equities - North America: 12.00%
Equities - UK: 13.00%



Legal & Medical Investments Ltd

L&M Active Cautious

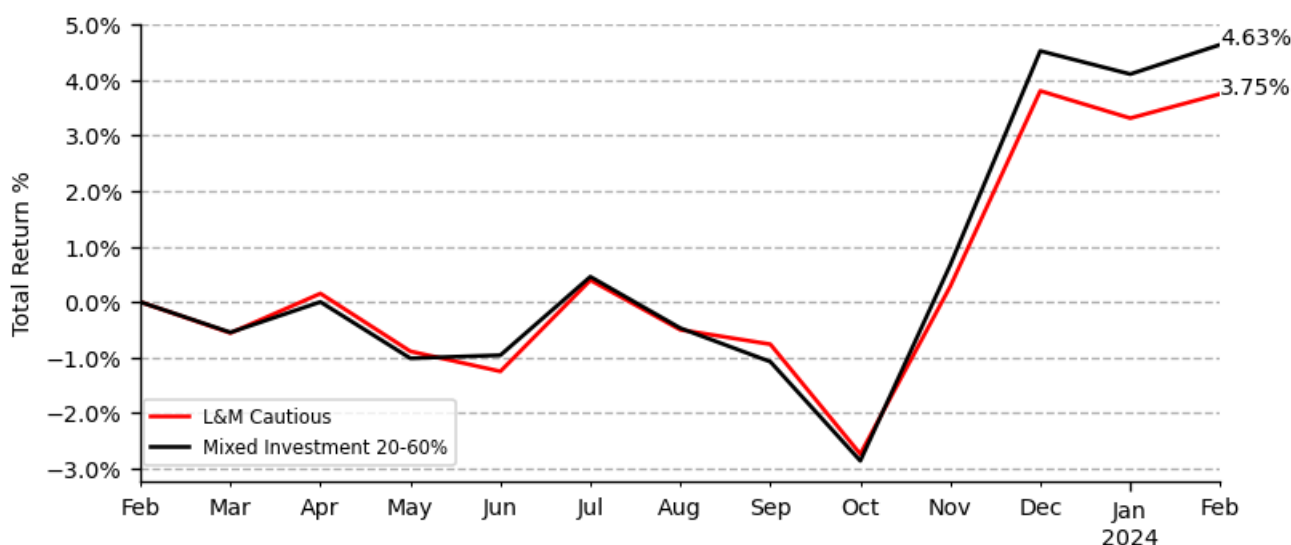
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Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
L&M Cautious	0.42	3.45	4.27	3.75	N.A	N.A	3.75	5.54
Mixed Investment 20-60%	0.51	3.94	5.13	4.63	N.A	N.A	4.63	5.88

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk

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Legal & Medical Investments Ltd

L&M Active Moderately Adventurous

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28 February 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

0.46% p.a.

Transaction Cost of underlying funds

0.11% p.a.

Risk Profile

L&M Moderately Adventurous

Gross Income Yield

2.52% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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 %
Vanguard U.S. Government Bond Index GBP Hedged Acc	8.0
Polar Capital Japan Value S GBP Inc	7.0
Fidelity Index US P Acc	6.0
Fidelity Index UK P Acc	5.5
Fidelity Short Dated Corporate Bond W Acc	5.0
Fidelity Index UK Gilt Fund S GBP Acc	4.75
Legal & General Global Real Est Dividend Idx C Acc	4.5
FTF ClearBridge US Equity inc Fund EB inc GBP	4.25
Schroder Asian Alpha Plus Fund Class L Acc GBP	4.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	4.0

Asset Allocation breakdown:



Alternatives - Absolute Return: 2.00%
Alternatives - Infrastructure: 4.50%
Alternatives - Real Estate: 4.50%
Bonds - ABS: 3.00%
Bonds - Global: 7.00%
Bonds - UK Corporate: 4.00%
Bonds - UK Government: 4.75%
Bonds - US Government: 8.00%
Bonds - US High Yield: 2.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 6.00%
Equities - Europe: 6.50%
Equities - Global: 5.00%
Equities - Japan: 7.00%
Equities - North America: 15.25%
Equities - UK: 14.50%



Legal & Medical Investments Ltd

L&M Active Moderately Adventurous

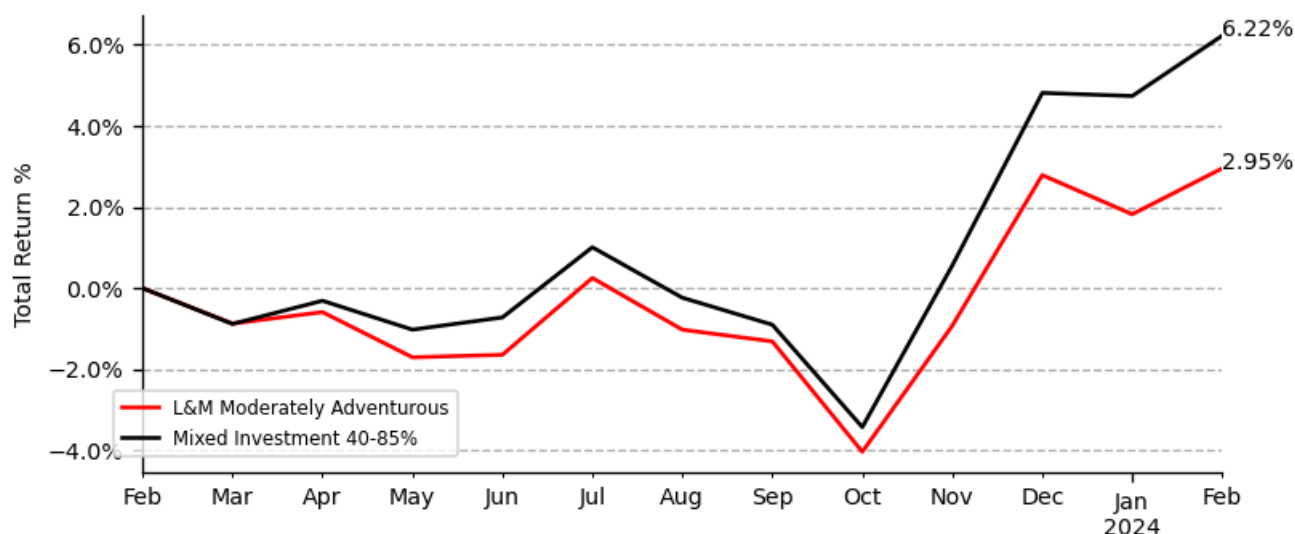
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Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
L&M Moderately Adventurous	1.11	3.91	4.02	2.95	N.A	N.A	2.95	6.4
Mixed Investment 40-85%	1.42	5.63	6.47	6.22	N.A	N.A	6.22	6.84

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk

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L&M Active Adventurous

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28 February 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

0.52% p.a.

Transaction Cost of underlying funds

0.15% p.a.

Risk Profile

L&M Adventurous

Gross Income Yield

2.36% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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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Name	Weighting %
Polar Capital Japan Value S GBP Inc	8.0
Fidelity Index UK P Acc	7.0
Fidelity Index US P Acc	7.0
Schroder Asian Alpha Plus Fund Class L Acc GBP	7.0
Vanguard U.S. Government Bond Index GBP Hedged Acc	5.0
AXA US Short Duration High Yield Bond ZI Acc Gross	5.0
HSBC European Index Fund Class Acc C	5.0
FTF ClearBridge US Equity inc Fund EB inc GBP	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.0
Legal & General GI Health & Pharma Idx I GBP Acc	4.0

Asset Allocation breakdown:



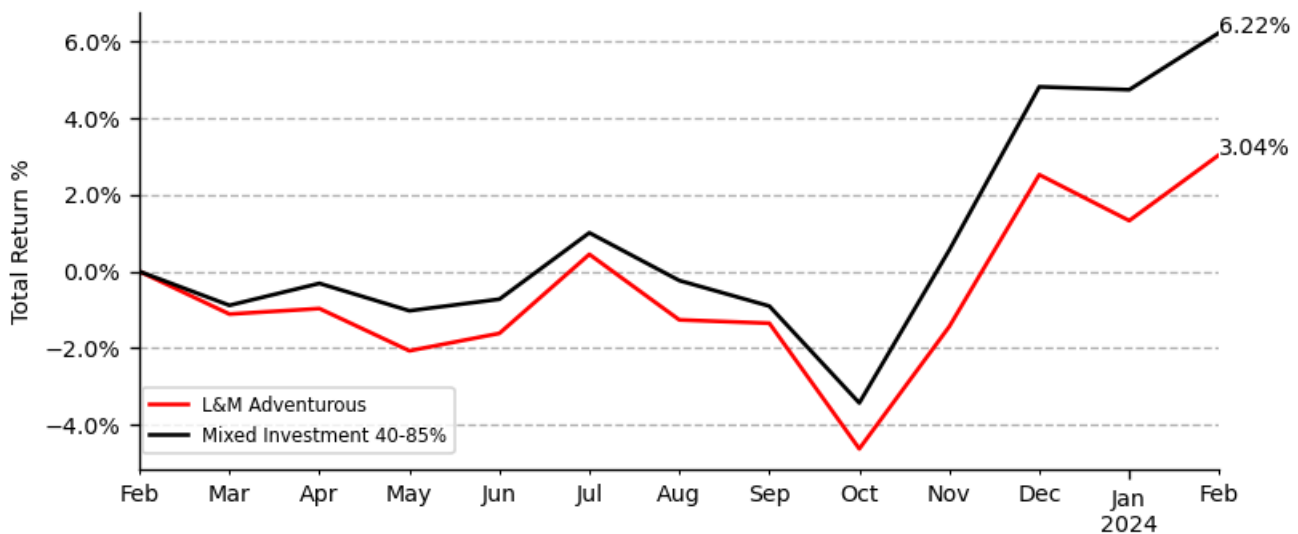
Alternatives - Absolute Return: 4.00%
Alternatives - Infrastructure: 4.00%
Alternatives - Real Estate: 4.00%
Bonds - UK Government: 2.00%
Bonds - US Government: 5.00%
Bonds - US High Yield: 5.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 7.00%
Equities - EM: 8.00%
Equities - Europe: 8.50%
Equities - Global: 8.00%
Equities - Japan: 8.00%
Equities - North America: 16.50%
Equities - UK: 18.00%

Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
L&M Adventurous	1.69	4.54	4.36	3.04	N.A	N.A	3.04	7.18
Mixed Investment 40-85%	1.42	5.63	6.47	6.22	N.A	N.A	6.22	6.84

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Total return since inception:



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Trading Currency

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Initial Charge

Nil

Investment Manager

Copia Capital Management

Management Fee

0.15% p.a.

OCF

0.54% p.a.

Transaction Cost of underlying funds

0.1% p.a.

Risk Profile

L&M Speculative

Gross Income Yield

1.97% p.a.

Expected Minimum Investment Term

5+ years

Description

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Polar Capital Japan Value S GBP Inc	9.0
Fidelity Index UK P Acc	8.0
HSBC European Index Fund Class Acc C	6.0
FTF ClearBridge US Equity inc Fund EB inc GBP	6.0
Baillie Gifford China B Acc	5.0
Legal & General GI Health & Pharma Idx I GBP Acc	5.0
Baillie Gifford Emerging Markets Growth B Acc	5.0
WS Gresham House UK Multi Cap Inc C Sterling Acc	4.0

Asset Allocation breakdown:



Alternatives - Gold: 2.00%
Alternatives - Infrastructure: 2.00%
Alternatives - Real Estate: 2.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 10.00%
Equities - EM: 10.00%
Equities - Europe: 9.50%
Equities - Global: 13.00%
Equities - Japan: 9.00%
Equities - North America: 21.00%
Equities - UK: 19.00%



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L&M Active Speculative

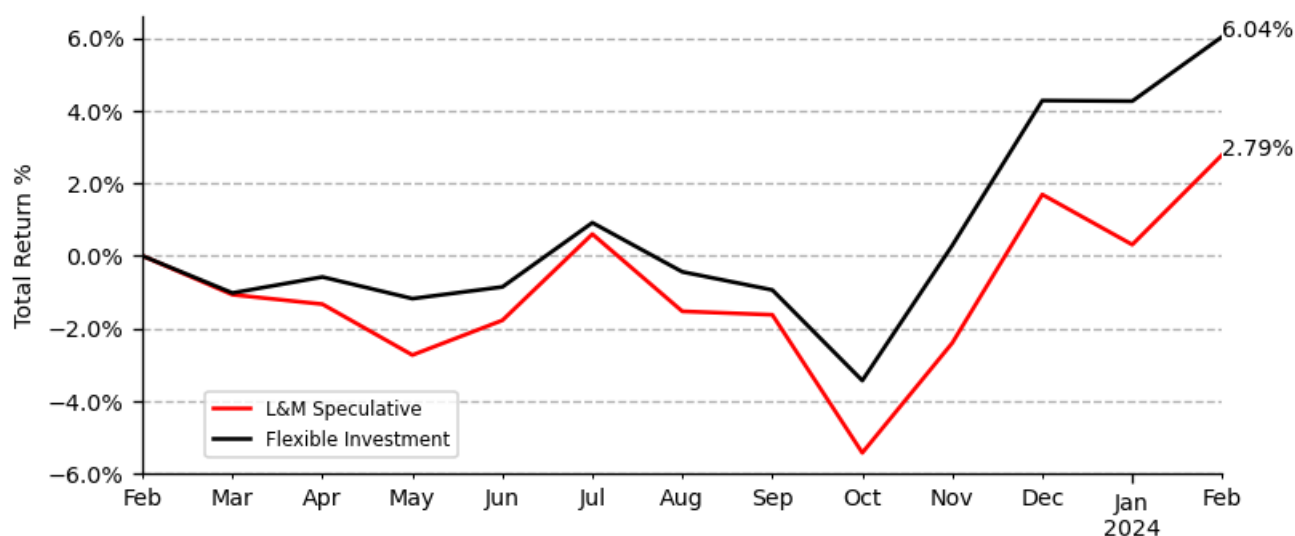
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Performance as of 29 February 2024

	1 Month Return%	3 Month Return%	6 Month Return%	12 Month Return%	24 Month Return%	36 Month Return%	Since Inception%	Ann. Vol.%
L&M Speculative	2.47	5.32	4.39	2.79	N.A	N.A	2.79	8.03
Flexible Investment	1.71	5.74	6.51	6.04	N.A	N.A	6.04	6.62

Returns based on Total return, assuming income is re-invested immediately and realigned on due dates.

Total return since inception:



Risk

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The value of investments can fall as well as rise and are not guaranteed. Clients may get back less than originally invested. Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation.

Past performance takes into account the charges and expenses of the underlying ETFs and Funds. Other charges, such as Copia’s Management Charge, platform and Adviser charges will have the effect of reducing investment performance. This illustrative document is intended for clients where advice has been given by Advisers. Figures quoted relate to the past and past performance is not a reliable indicator of future performance. Models are prepared in accordance with tolerance to risk and not client circumstances. Copia only exercises discretion in terms of the model portfolio’s composition and its rebalancing so that it continues to meet its overall generic strategy and objectives; the model is not referable to any specific client. Information from given sources is taken to be reliable and accurate, which Copia cannot warrant for accuracy or completeness.

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**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.