



Legal & Medical Investments Ltd

Copia Legal & Medical

GREEN AND POSITIVE PORTFOLIOS



Factsheets April 2024

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
Certain information ©2022 MSCI Research LLC. Reproduced by permission.

Factsheet Date

23 April 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

0.35% p.a.

Transaction Cost of underlying funds

0.1% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.36% 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.

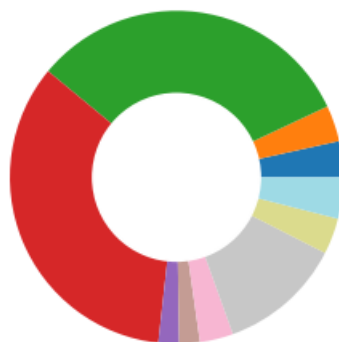
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself can be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*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.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved



Legal & Medical Investments Ltd

L&M Green & Positive Cautious

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
Certain information ©2022 MSCI Research LLC. Reproduced by permission.

Factsheet Date

23 April 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

0.4% p.a.

Transaction Cost of underlying funds

0.11% p.a.

Risk Profile

L&M Green & Positive Cautious

Gross Income Yield

2.05% 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.

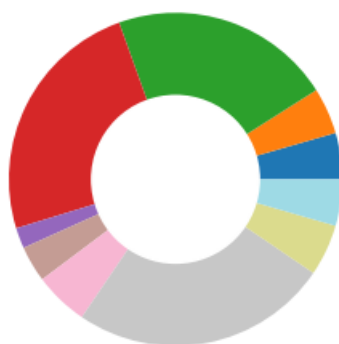
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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%



Legal & Medical Investments Ltd

L&M Green & Positive Cautious

Continued...

Risk

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*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.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved



L&M Green & Positive Moderately Adventurous

Managed by Copia Capital Management

Legal & Medical Investments Ltd

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
Certain information ©2022 MSCI Research LLC. Reproduced by permission.

Factsheet Date

23 April 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

0.12% p.a.

Risk Profile

L&M Green & Positive Moderately Adventurous

Gross Income Yield

1.79% 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

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself can be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*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.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved



Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
Certain information ©2022 MSCI Research LLC. Reproduced by permission.

Factsheet Date

23 April 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

0.13% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.54% 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%



Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

Continued...

Risk

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*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.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved



Legal & Medical Investments Ltd

L&M Green & Positive Speculative

Managed by Copia Capital Management

Key Information

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA
Certain information ©2022 MSCI Research LLC. Reproduced by permission.

Factsheet Date

23 April 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

0.55% p.a.

Transaction Cost of underlying funds

0.15% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

0.99% 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.

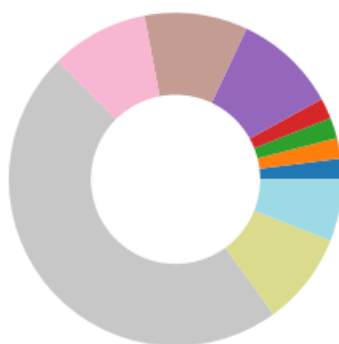
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
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%



Legal & Medical Investments Ltd

L&M Green & Positive Speculative

Continued...

Risk

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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.

Although Copia Capital Management's information providers, including without limitation, MSCI ESG Research LLC and its affiliates ("the ESG Parties"), obtain information (the "information") from sources they consider to be reliable, none of the ESG parties warrants or guarantees the originality, accuracy and/or completeness of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The information may only be used for your internal use and may not be reproduced or disseminated in any form and may not be used as a basis, or a component of, any financial instruments or products or indices. Further none of the information can in and of itself can be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special punitive, consequential or any other damages (including loss or profits) even if notified of the possibility of such damages.

Copia Capital Management, a trading name of Novia Financial plc. Novia Financial plc is a limited company registered in England & Wales, Register Number: 06467886. Registered office: Cambridge House, Henry Street, Bath, Somerset BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority (FRN: 481600).

*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.

For Adviser Use Only. © Copia Capital Management - a division of Novia Financial plc. All Rights Reserved