



Legal & Medical Investments Ltd

Legal & Medical Investments  
with Copia Capital Management

# GREEN & POSITIVE PORTFOLIOS



## Factsheets June 2025

Green and Positive Defensive  
Green and Positive Cautious  
Green and Positive Moderately Adventurous  
Green and Positive Adventurous  
Green and Positive Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

# L&M Green & Positive Defensive

Managed by Copia Capital Management

## Key Information

### Factsheet Date

19 June 2025

### 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

0.31% p.a.

### Transaction Cost of underlying funds

0.07% p.a.

### Risk Profile

L&M Green & Positive Defensive

### Gross Income Yield

2.83% 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.

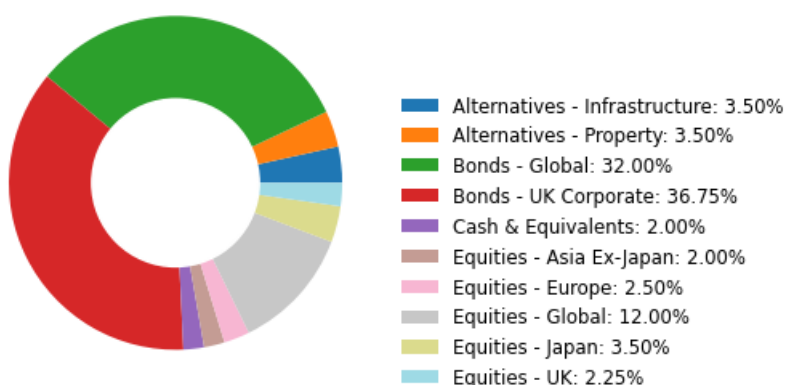
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 % |
|--|-------------|
| Royal London Short Duration Credit Fund Z GBP Acc  | 16.0        |
| Aegon GI Sht Dated Climate Transition GBP S Acc    | 16.0        |
| iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP   | 16.0        |
| Edentree Resp and Sust Short Dated Bond ClassB Inc | 10.75       |
| AXA Sterling Credit Short Duration Bond ZI Acc     | 10.0        |
| FP Foresight UK Infrastructure Income A Acc        | 3.5         |
| Legal & General Global Real Est Dividend Idx C Acc | 3.5         |
| iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP | 3.5         |
| AXA Framlington Health Z Acc GBP                   | 3.0         |
| Legal & General GI Health & Pharma Idx I GBP Acc   | 3.0         |

## Asset Allocation breakdown:

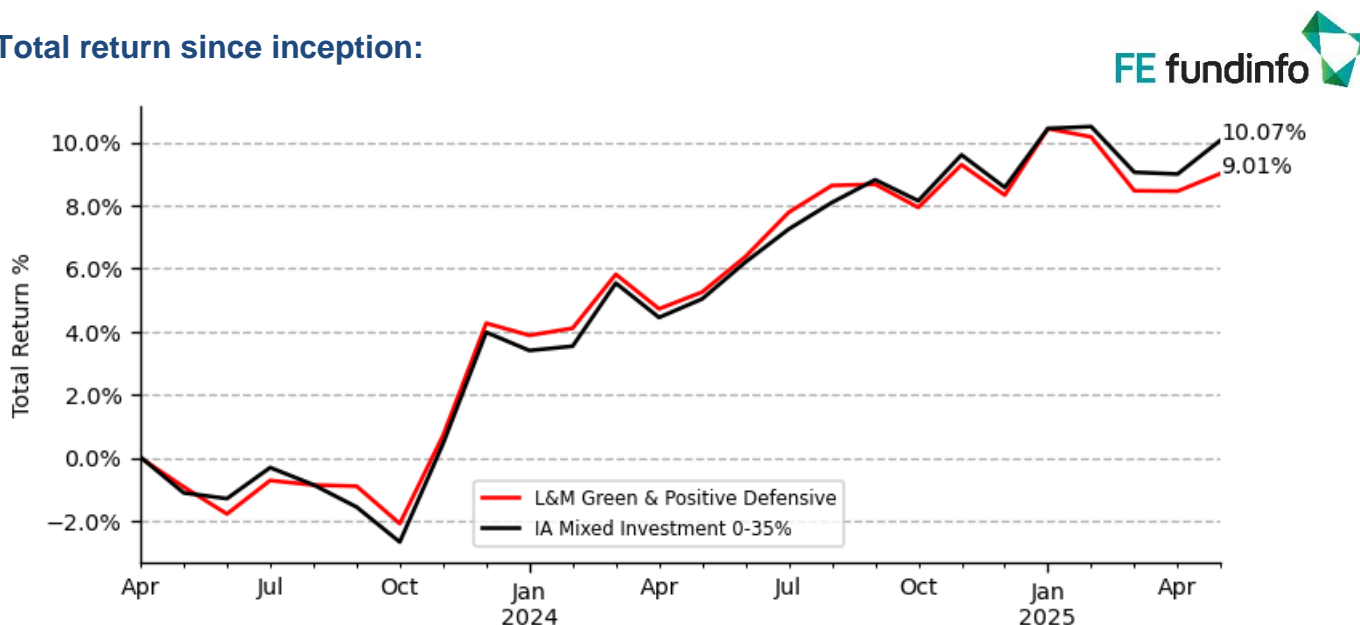


## Performance as of 31 May 2025

|                                | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol.% |
|--------------------------------|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------|
| L&M Green & Positive Defensive | 0.52          | -1.05         | -0.25         | 3.57           | N.A            | N.A            | 9.01                | 4.31          |
| IA Mixed Investment 0-35%      | 0.99          | -0.39         | 0.43          | 4.79           | N.A            | N.A            | 10.07               | 4.41          |

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

## Total return since inception:



## 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

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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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Legal & Medical Investments Ltd

# L&M Green & Positive Cautious

Managed by Copia Capital Management

## Key Information

### Factsheet Date

19 June 2025

### 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

0.38% p.a.

### Transaction Cost of underlying funds

0.07% p.a.

### Risk Profile

L&M Green & Positive Cautious

### Gross Income Yield

2.42% 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.

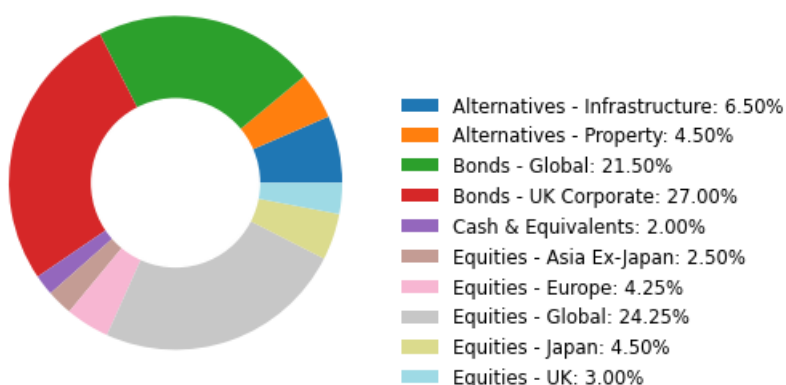
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 % |
|--|-------------|
| Royal London Short Duration Credit Fund Z GBP Acc  | 12.0        |
| iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP   | 12.0        |
| Aegon GI Sht Dated Climate Transition GBP S Acc    | 9.5         |
| Edentree Resp and Sust Short Dated Bond ClassB Inc | 9.0         |
| AXA Sterling Credit Short Duration Bond ZI Acc     | 6.0         |
| iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP | 4.5         |
| FP Foresight UK Infrastructure Income A Acc        | 4.5         |
| Legal & General Global Real Est Dividend Idx C Acc | 4.5         |
| Amundi Index MSCI Europe SRI PAB - IG A            | 4.25        |
| Janus Henderson Global Sustainable Equity I Acc    | 4.0         |

## Asset Allocation breakdown:

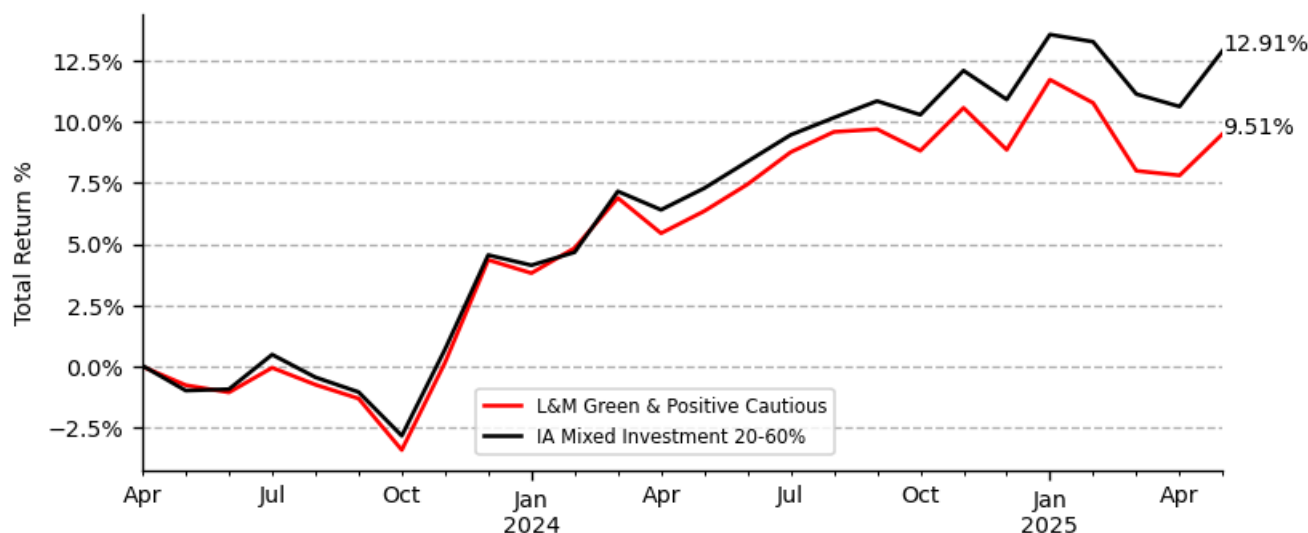


## Performance as of 31 May 2025

|  | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol. % |
|--|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|----------------|
| <b>L&amp;M Green &amp; Positive Cautious</b> | 1.58          | -1.13         | -0.96         | 2.97           | N.A            | N.A            | 9.51                | 5.69           |
| <b>IA Mixed Investment 20-60%</b>            | 2.07          | -0.32         | 0.73          | 5.24           | N.A            | N.A            | 12.91               | 5.24           |

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 Green & Positive Moderately Adventurous

Managed by Copia Capital Management

## Key Information

### Factsheet Date

19 June 2025

### 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

0.43% p.a.

### Transaction Cost of underlying funds

0.08% p.a.

### Risk Profile

L&M Green & Positive  
Moderately Adventurous

### Gross Income Yield

2.14% 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.

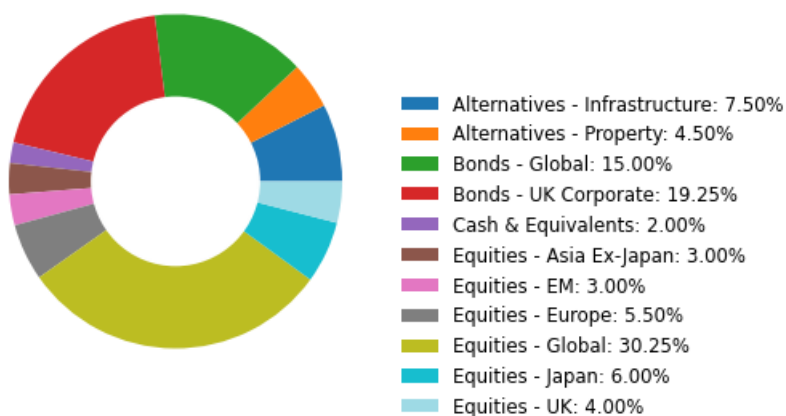
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 % |
|--|-------------|
| Royal London Short Duration Credit Fund Z GBP Acc  | 10.0        |
| iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP   | 10.0        |
| iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP | 6.0         |
| Edentree Resp and Sust Short Dated Bond ClassB Inc | 5.75        |
| Amundi Index MSCI Europe SRI PAB - IG A            | 5.5         |
| Wellington Global Stewards Fund GBP E AccU         | 5.5         |
| Aegon GI Sht Dated Climate Transition GBP S Acc    | 5.0         |
| Legal & General Global Real Est Dividend Idx C Acc | 4.5         |
| Janus Henderson Global Sustainable Equity I Acc    | 4.5         |
| FP Foresight UK Infrastructure Income A Acc        | 4.5         |

## Asset Allocation breakdown:



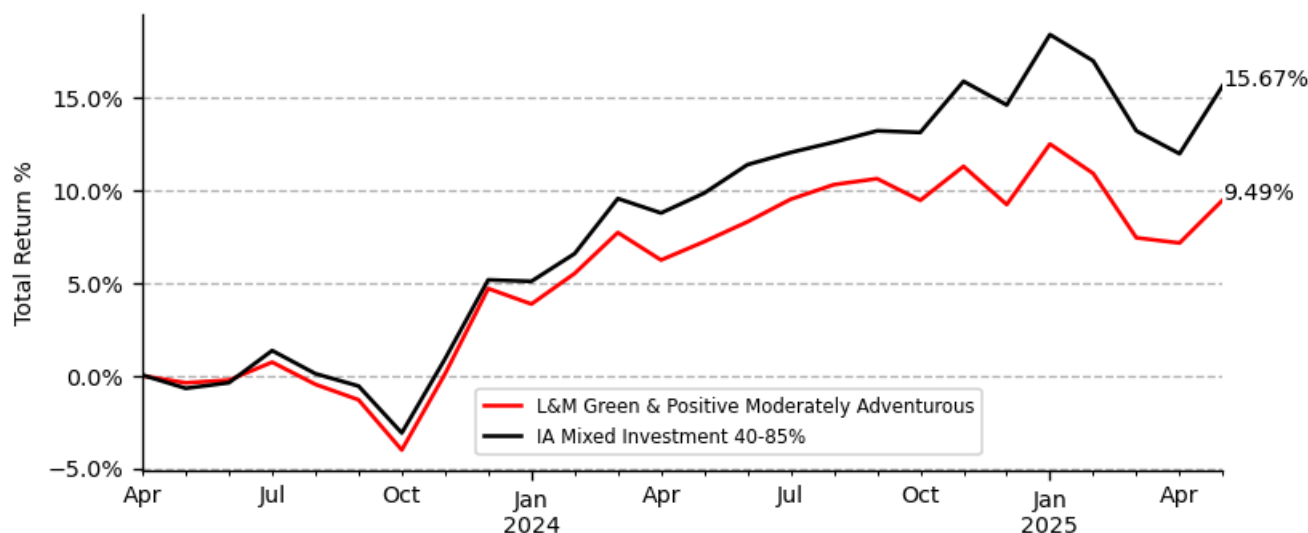


## Performance as of 31 May 2025

|  | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol.% |
|--|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------|
| <b>L&amp;M Green &amp; Positive Moderately Adventurous</b> | 2.17          | -1.29         | -1.63         | 2.1            | N.A            | N.A            | 9.49                | 6.67          |
| <b>IA Mixed Investment 40-85%</b>                          | 3.29          | -1.14         | -0.2          | 5.29           | N.A            | N.A            | 15.67               | 6.72          |

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 Green & Positive Adventurous

Managed by Copia Capital Management

## Key Information

### Factsheet Date

19 June 2025

### 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

0.47% p.a.

### Transaction Cost of underlying funds

0.09% p.a.

### Risk Profile

L&M Green & Positive Adventurous

### Gross Income Yield

1.84% 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.

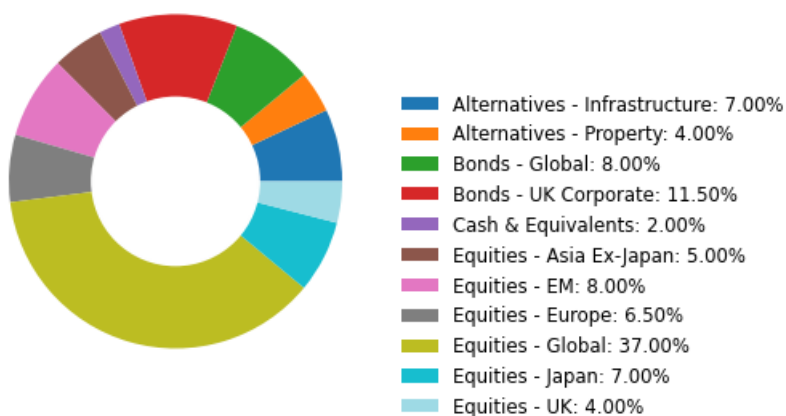
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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   | 8.0         |
| Wellington Global Stewards Fund GBP E AccU         | 7.0         |
| Royal London Short Duration Credit Fund Z GBP Acc  | 7.0         |
| iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP | 7.0         |
| Amundi Index MSCI Europe SRI PAB - IG A            | 6.5         |
| Janus Henderson Global Sustainable Equity I Acc    | 5.5         |
| Stewart Investors Asia Pacific Sust. B Acc GBP     | 5.0         |
| Jupiter Ecology Fund I Class Acc                   | 5.0         |
| Vanguard ESG Dvlp Wld All Cap Eq Idx (UK) GBP Acc  | 5.0         |
| Baillie Gifford Positive Change B Acc              | 4.5         |

## Asset Allocation breakdown:



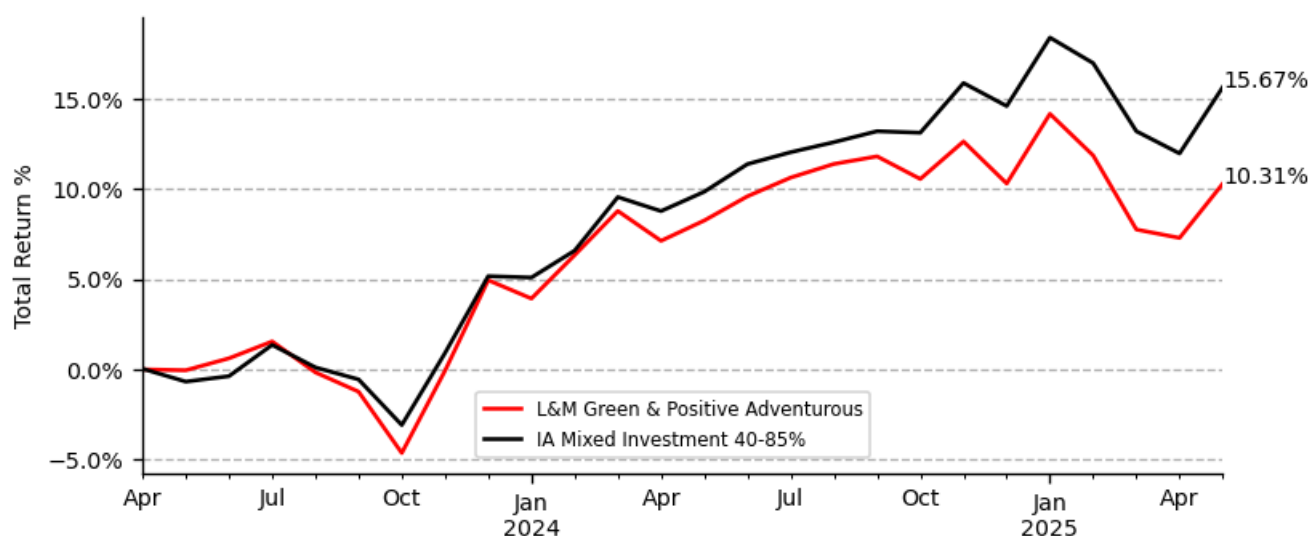


## Performance as of 31 May 2025

|   | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol.% |
|---|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------|
| <b>L&amp;M Green &amp; Positive Adventurous</b> | 2.81          | -1.4          | -2.08         | 1.89           | N.A            | N.A            | 10.31               | 7.78          |
| <b>IA Mixed Investment 40-85%</b>               | 3.29          | -1.14         | -0.2          | 5.29           | N.A            | N.A            | 15.67               | 6.72          |

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 Green & Positive Speculative

Managed by Copia Capital Management

## Key Information

### Factsheet Date

19 June 2025

### 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

0.1% p.a.

### Risk Profile

L&M Green & Positive Speculative

### Gross Income Yield

1.21% 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.

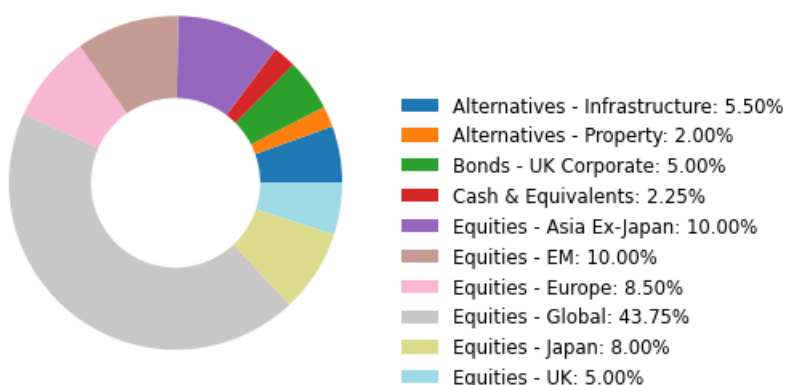
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**Approach:** This approach is for looking to grow and preserve capital over the long-term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those clients advised by Legal & Medical Investments Ltd.

## Top 10 Holdings\*\*:

| Name   | Weighting % |
|--|-------------|
| Stewart Investors Asia Pacific Sust. B Acc GBP     | 10.0        |
| Wellington Global Stewards Fund GBP E AccU         | 10.0        |
| Amundi Index MSCI Europe SRI PAB - IG A            | 8.5         |
| iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP | 8.0         |
| Jupiter Ecology Fund I Class Acc                   | 7.0         |
| Baillie Gifford Positive Change B Acc              | 6.0         |
| Stewart Investors Gbl Em Mkts Sust. B Acc GBP      | 6.0         |
| Janus Henderson Global Sustainable Equity I Acc    | 5.75        |
| Regnan Sustainable Water and Waste Fund A Acc GBP  | 5.0         |
| Janus Henderson UK Responsible Income I Inc        | 5.0         |

## Asset Allocation breakdown:

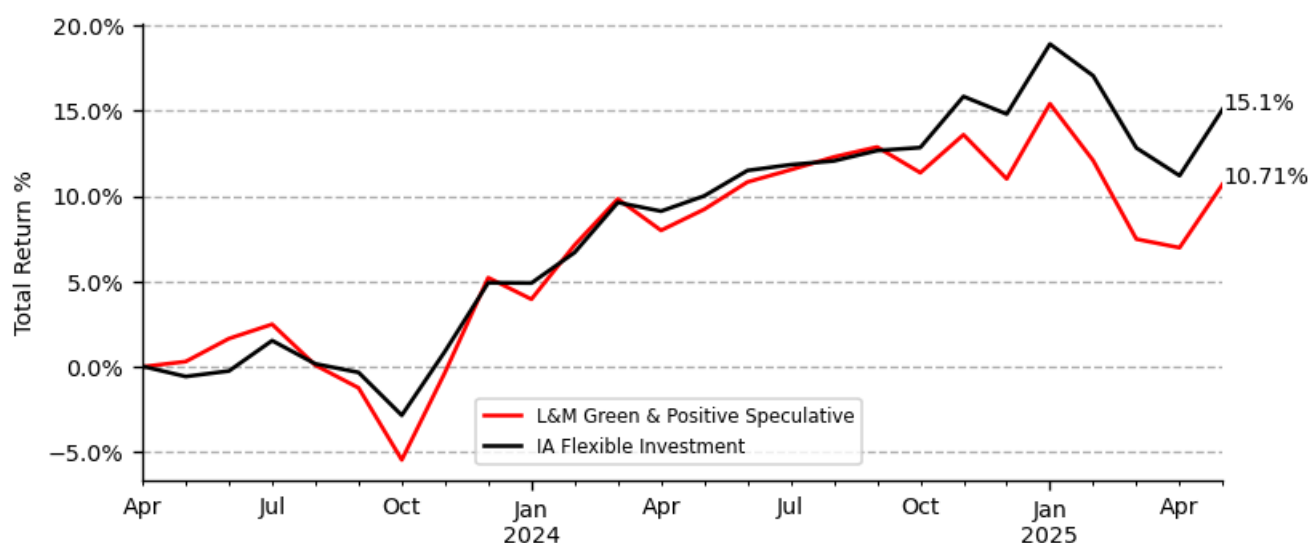


## Performance as of 31 May 2025

|   | 1M<br>Return% | 3M<br>Return% | 6M<br>Return% | 1Yr<br>Return% | 3Yr<br>Return% | 5Yr<br>Return% | Since<br>Inception% | Ann.<br>Vol.% |
|---|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------|
| <b>L&amp;M Green &amp; Positive Speculative</b> | 3.49          | -1.23         | -2.54         | 1.36           | N.A            | N.A            | 10.71               | 9.1           |
| <b>IA Flexible Investment</b>                   | 3.51          | -1.67         | -0.64         | 4.63           | N.A            | N.A            | 15.1                | 6.87          |

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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