Legal & Medical Investments Ltd

Legal & Medical Investments
with Copia Capital Management

ACTIVE PORTFOLIOS

Factsheets August 2025

Active Defensive
Active Cautious
Active Moderately Adventurous
Active Adventuruous
Active Speculative

Managed by Copia Capital Management

L&M Active Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date
27 August 2025

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
0.26% p.a.

Transaction Cost of underlying funds
0.04% p.a.

Risk Profile
L&M Active Defensive

Gross Income Yield
3.86% 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.

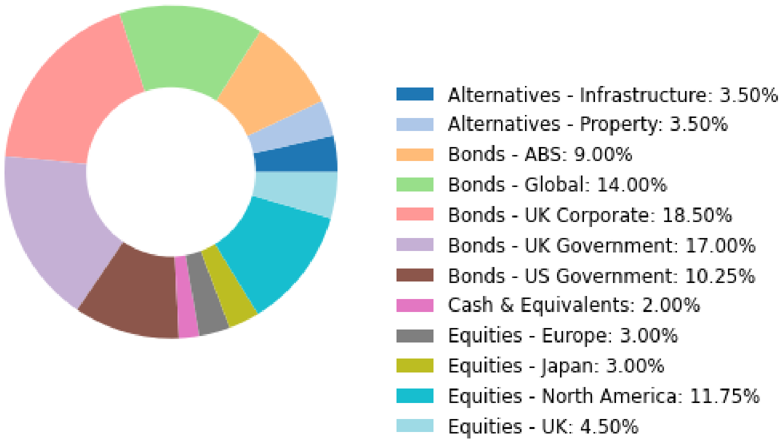
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Fidelity Index UK Gilt Fund S Accumulation Shares	17.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	10.25
Legal & General Sh Dated GBP Corp Bond Index C Acc	9.5
Royal London Short Duration Credit Fund Z GBP Acc	9.0
MI TwentyFour Monument Bond I Inc Gross	9.0
Fidelity Short Dated Corporate Bond Fund W Acc	8.0
Jupiter Monthly Income Bond Fund U1 Acc	6.0
Fidelity Index US P Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
FTF ClearBridge US Equity inc Fund EB inc GBP	3.25

Asset Allocation breakdown:



Legal & Medical Investments Ltd

L&M Active Defensive

Continued...

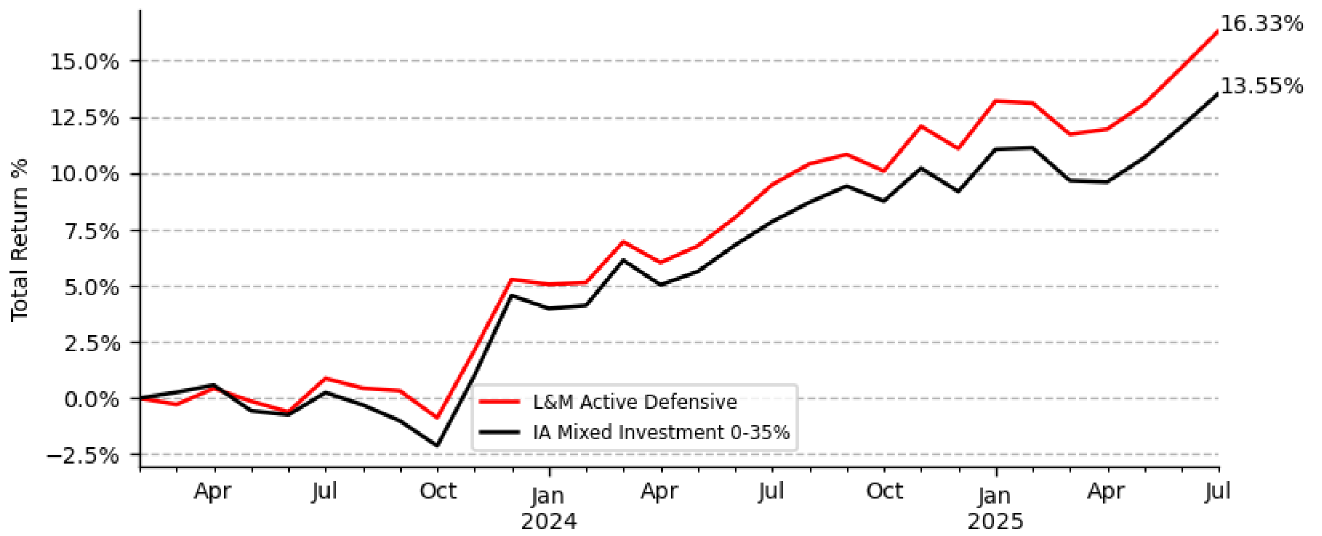
Performance as of 31 July 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Defensive	1.44	3.91	2.76	6.25	N.A	N.A	16.33	4.0
IA Mixed Investment 0-35%	1.32	3.6	2.25	5.29	N.A	N.A	13.55	4.17

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

Total return since inception:

FE fundinfo



Risk

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Legal & Medical Investments Ltd

L&M Active Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date
27 August 2025

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
0.34% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Risk Profile
L&M Active Cautious

Gross Income Yield
3.52% 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.

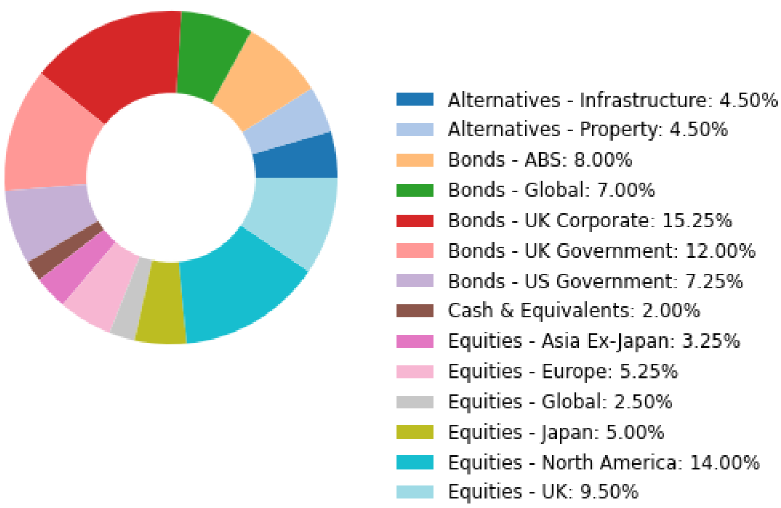
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 Gilt Fund S Accumulation Shares	12.0
Royal London Short Duration Credit Fund Z GBP Acc	9.0
MI TwentyFour Monument Bond I Inc Gross	8.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	7.25
Legal & General Sh Dated GBP Corp Bond Index C Acc	6.25
Fidelity Index US P Acc	5.0
Polar Capital Japan Value S GBP Inc	5.0
Legal & General Global Real Est Dividend Idx C Acc	4.5
FTF ClearBridge US Equity inc Fund EB inc GBP	4.5
Jupiter UK Multi Cap Income W GBP Acc GBP	4.0

Asset Allocation breakdown:



Legal & Medical Investments Ltd

L&M Active Cautious
Continued...

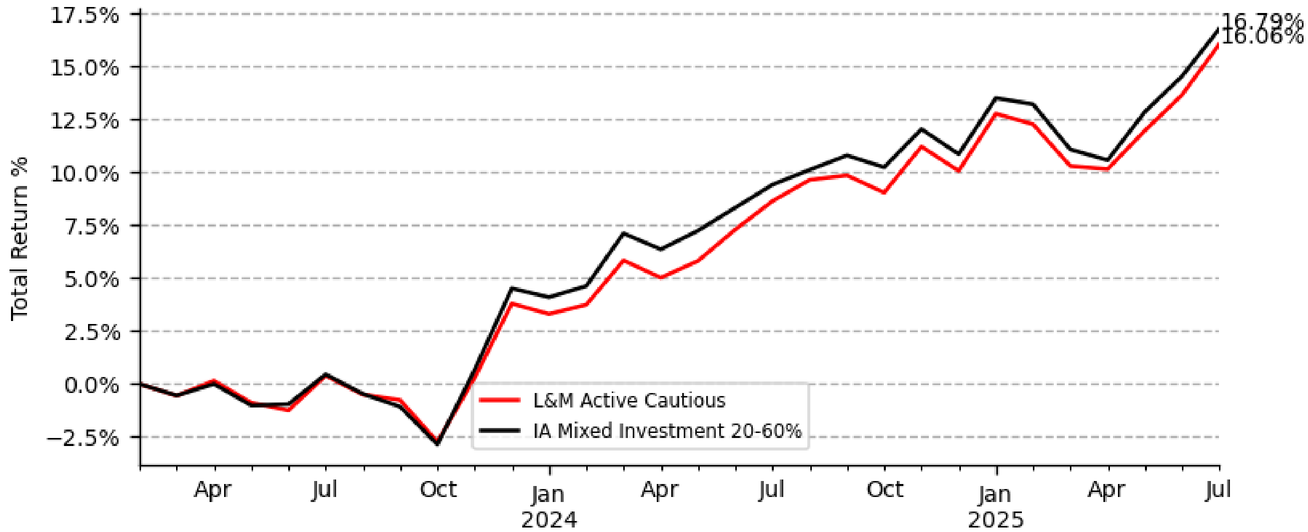
Performance as of 31 July 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Cautious	2.11	5.36	2.91	6.82	N.A	N.A	16.06	4.9
IA Mixed Investment 20-60%	1.96	5.62	2.88	6.74	N.A	N.A	16.79	5.04

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

Total return since inception:

FE fundinfo



Risk

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L&M Active Moderately Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date
27 August 2025

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
0.41% p.a.

Transaction Cost of underlying funds
0.09% p.a.

Risk Profile
L&M Active Moderately Adventurous

Gross Income Yield
3.15% 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.

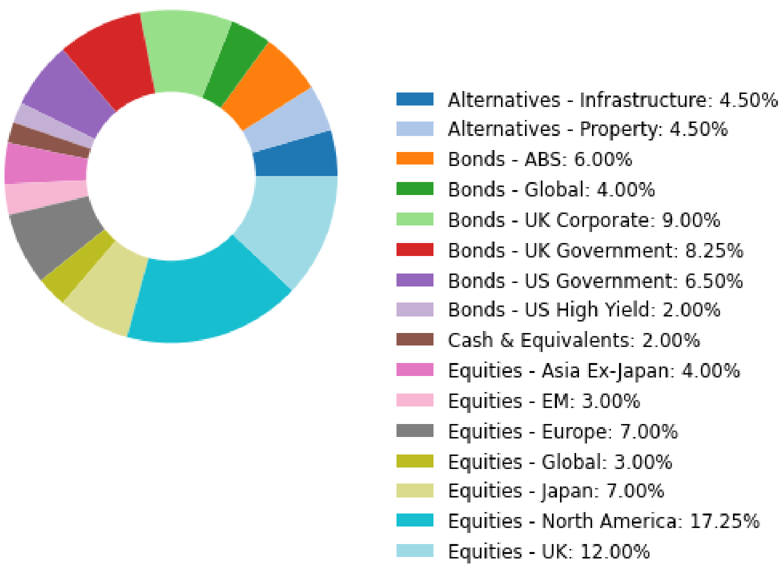
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Fidelity Index UK Gilt Fund S Accumulation Shares	8.25
Polar Capital Japan Value S GBP Inc	7.0
Royal London Short Duration Credit Fund Z GBP Acc	6.5
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	6.5
MI TwentyFour Monument Bond I Inc Gross	6.0
Fidelity Index US P Acc	6.0
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
Legal & General Global Real Est Dividend Idx C Acc	4.5
FTF ClearBridge US Equity inc Fund EB inc GBP	4.25
Janus Henderson European Selected Opps I Acc	4.0

Asset Allocation breakdown:



L&M Active Moderately Adventurous

Continued...

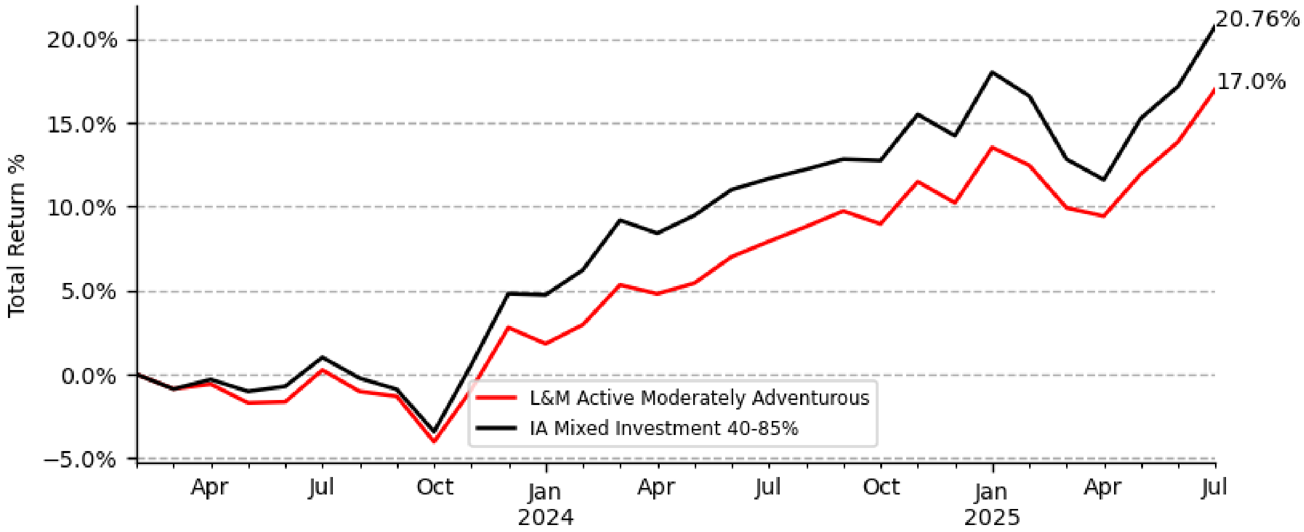
Performance as of 31 July 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Moderately Adventurous	2.75	6.91	3.06	8.41	N.A	N.A	17.0	5.79
IA Mixed Investment 40-85%	3.06	8.21	2.33	8.14	N.A	N.A	20.76	6.54

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

Total return since inception:

FE fundinfo



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L&M Active Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date
27 August 2025

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
0.44% p.a.

Transaction Cost of underlying funds
0.11% p.a.

Risk Profile
L&M Active Adventurous

Gross Income Yield
2.81% 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.

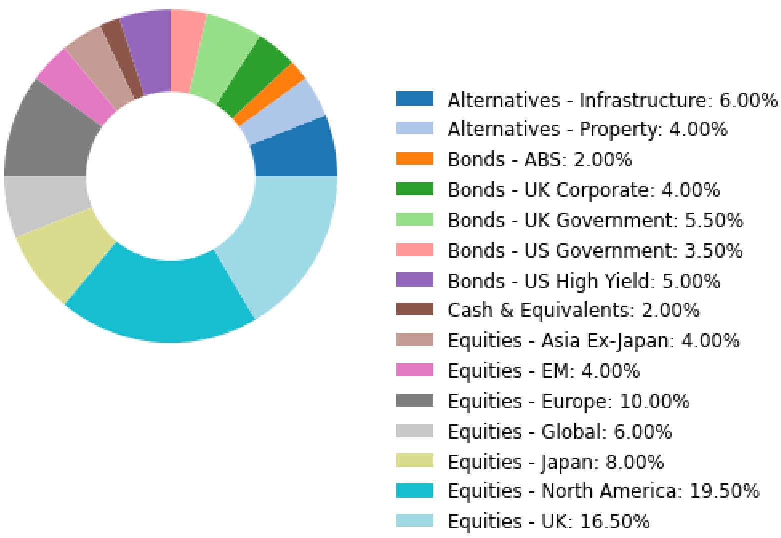
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Polar Capital Japan Value S GBP Inc	8.0
Fidelity Index US P Acc	7.0
Fidelity Index UK Gilt Fund S Accumulation Shares	5.5
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
WS Gresham House UK Multi Cap Inc C Sterling Acc	5.5
Fidelity Index UK P Acc	5.5
AXA US Short Duration High Yield Bond ZI Acc Gross	5.0
Artemis US Smaller Companies I Acc GBP	5.0
Janus Henderson European Selected Opps I Acc	5.0
HSBC European Index Fund Class Acc C	5.0

Asset Allocation breakdown:



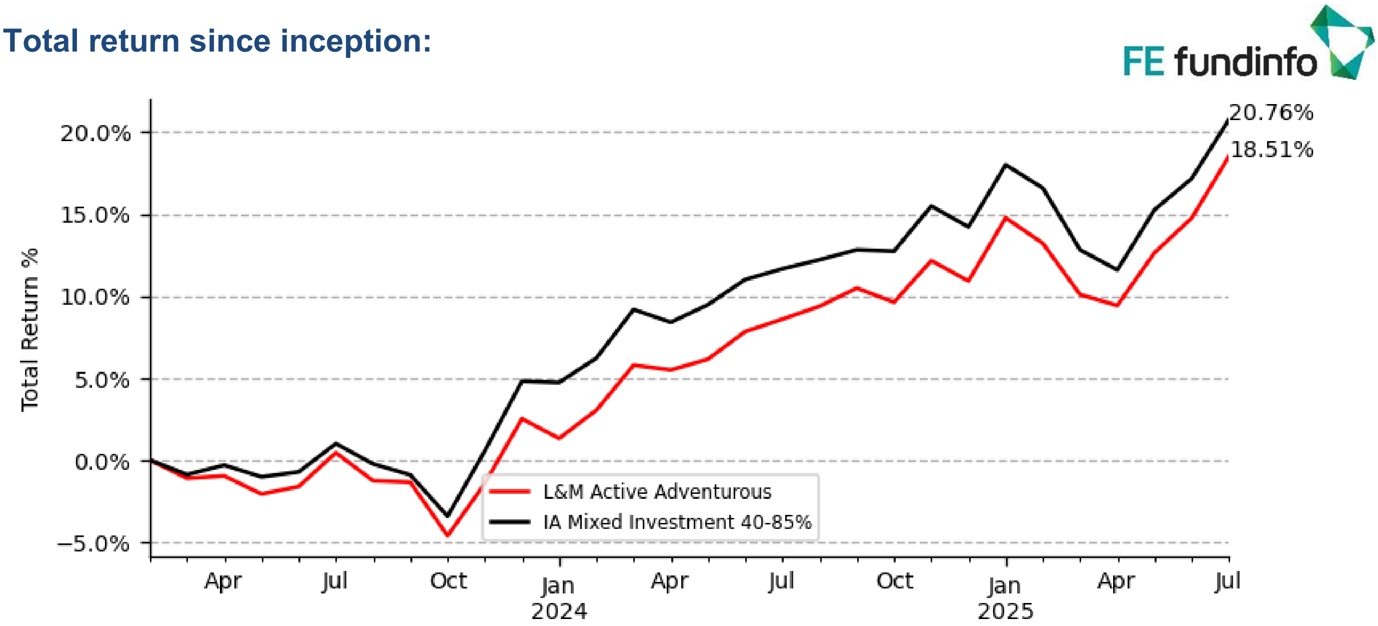
L&M Active Adventurous
Continued...

Performance as of 31 July 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Adventurous	3.28	8.3	3.26	9.13	N.A	N.A	18.51	6.62
IA Mixed Investment 40-85%	3.06	8.21	2.33	8.14	N.A	N.A	20.76	6.54

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

Total return since inception:



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L&M Active Speculative

Managed by Copia Capital Management

Key Information

Factsheet Date
27 August 2025

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
0.46% p.a.

Transaction Cost of underlying funds
0.11% p.a.

Risk Profile
L&M Active Speculative

Gross Income Yield
2.0% 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.

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Top 10 Holdings**:

Name	Weighting %
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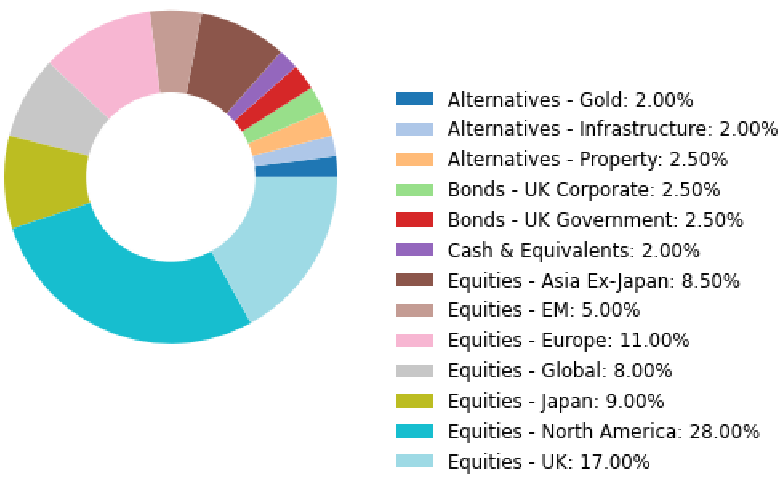
M&G Asian PP Acc GBP	8.5
FTF ClearBridge US Equity inc Fund EB inc GBP	7.5
HSBC European Index Fund Class Acc C	6.0
Fidelity Index UK P Acc	6.0
Artemis US Smaller Companies I Acc GBP	6.0
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
WS Gresham House UK Multi Cap Inc C Sterling Acc	5.5
Legal & General Gl Health & Pharma Idx I GBP Acc	5.0

Asset Allocation breakdown:



L&M Active Speculative

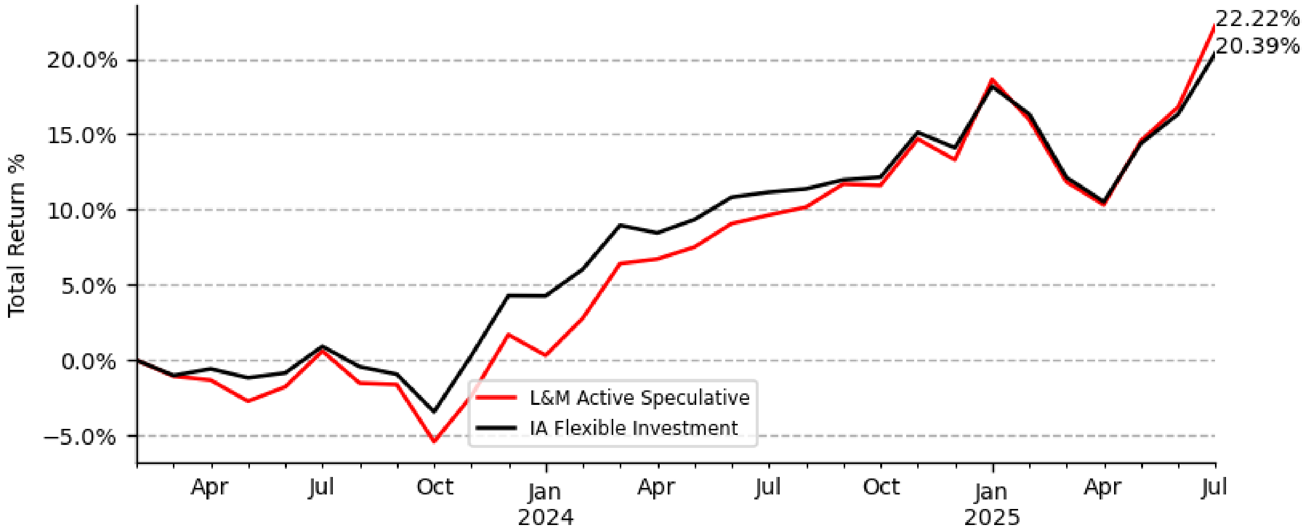
Continued...

Performance as of 31 July 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Speculative	4.62	10.79	3.01	11.48	N.A	N.A	22.22	8.11
IA Flexible Investment	3.48	8.93	1.87	8.31	N.A	N.A	20.39	6.76

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

Total return since inception:



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