



Legal & Medical Investments Ltd

Legal & Medical Investments
with Copia Capital Management

PASSIVE PORTFOLIOS



Factsheets August 2025

Passive Defensive
Passive Cautious
Passive Moderately Adventurous
Passive Adventurous
Passive Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Passive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

27 August 2025

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

0.09% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Defensive

Gross Income Yield

3.32% 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.

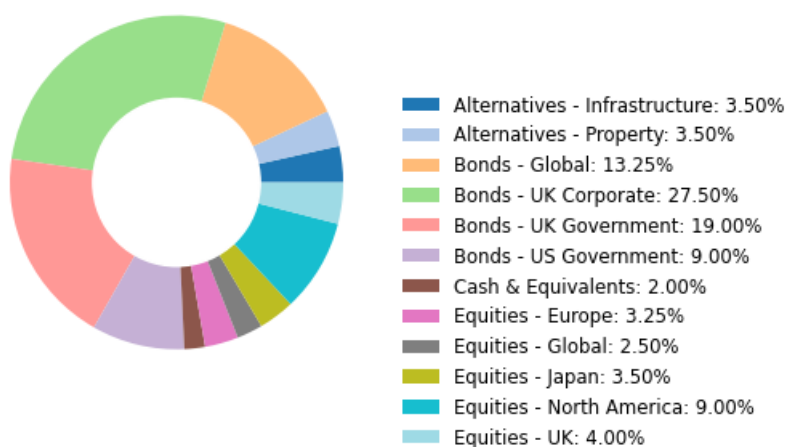
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Fidelity Index UK Gilt Fund S Accumulation Shares	19.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	13.75
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	13.75
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	13.25
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	9.0
Fidelity Index US P Acc	4.5
Legal & General S&P 500 US Equal Weight Index Fund C Acc	4.5
Fidelity Index UK P Acc	4.0
Fidelity Index Japan P Acc	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5

Asset Allocation breakdown:



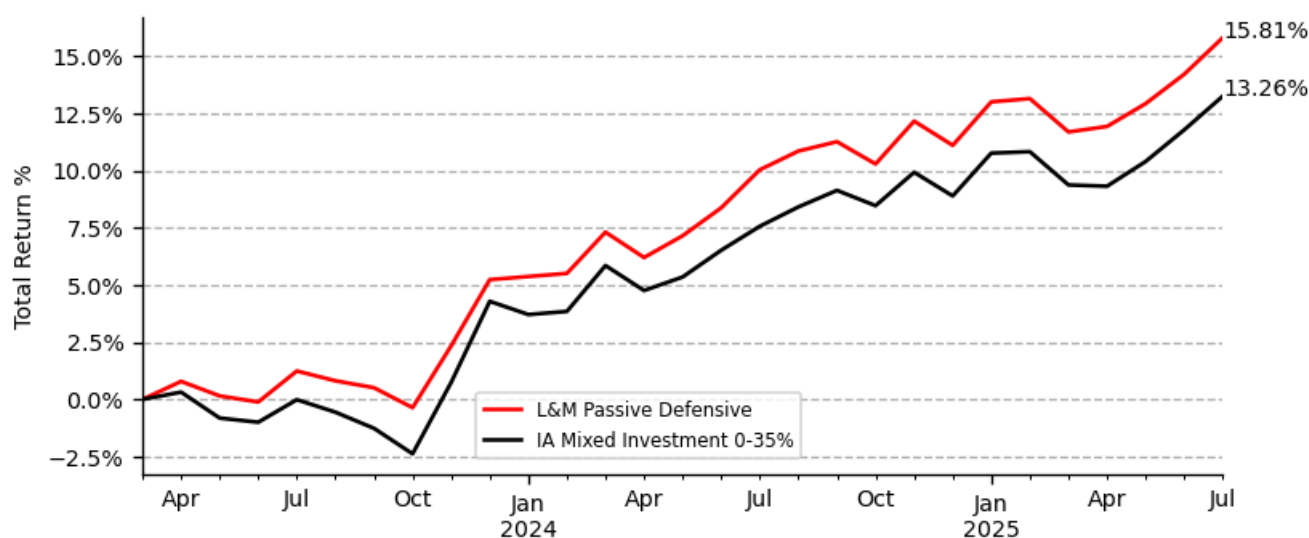
Performance as of 31 July 2025



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Defensive	1.4	3.47	2.48	5.25	N.A	N.A	15.81	3.81
IA Mixed Investment 0-35%	1.32	3.6	2.25	5.29	N.A	N.A	13.26	4.25

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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**Best value fund share class available to Copia to be used.

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Legal & Medical Investments Ltd

L&M Passive Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date

27 August 2025

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

0.1% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Cautious

Gross Income Yield

2.98% 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 %
Fidelity Index UK Gilt Fund S Accumulation Shares	12.75
Legal & General Sh Dated GBP Corp Bond Index C Acc	12.0
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	10.75
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	8.0
Fidelity Index World P Acc	7.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	6.0
Fidelity Index UK P Acc	5.5
HSBC European Index Fund Class Acc C	5.25
Fidelity Index Japan P Acc	5.0
Fidelity Index US P Acc	5.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.50%
Alternatives - Property: 4.50%
Bonds - Global: 8.00%
Bonds - UK Corporate: 22.75%
Bonds - UK Government: 12.75%
Bonds - US Government: 6.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 1.50%
Equities - Europe: 5.25%
Equities - Global: 10.50%
Equities - Japan: 5.00%
Equities - North America: 9.75%
Equities - UK: 7.50%

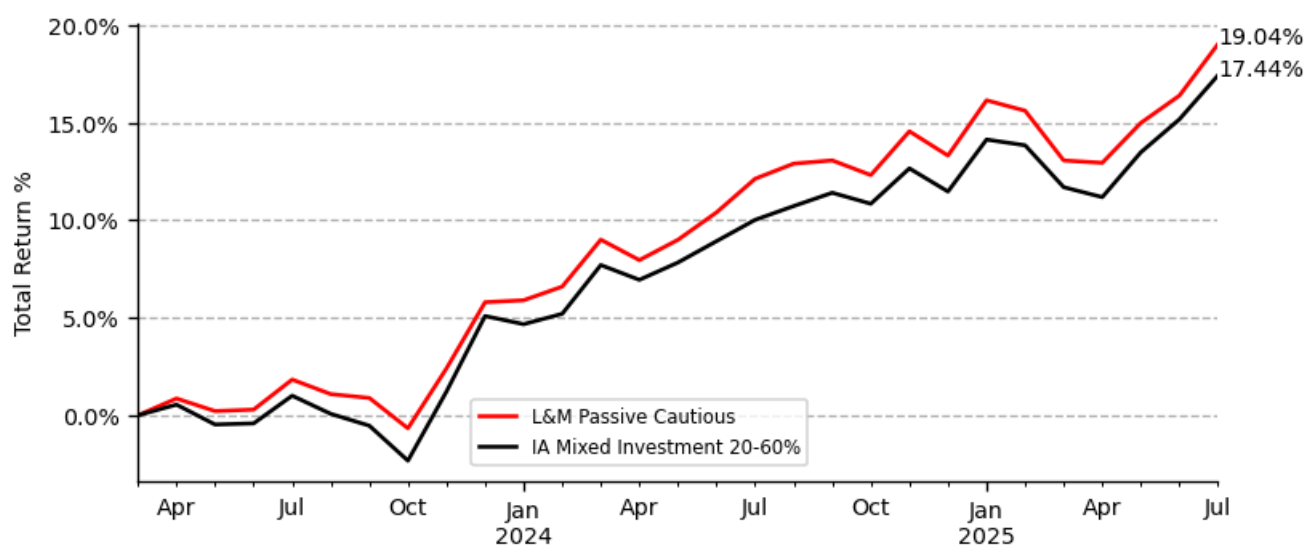
Performance as of 31 July 2025



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Cautious	2.27	5.39	2.48	6.16	N.A	N.A	19.04	4.84
IA Mixed Investment 20-60%	1.96	5.62	2.88	6.74	N.A	N.A	17.44	5.07

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 Passive Moderately Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

27 August 2025

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 Moderately Adventurous

Gross Income Yield

2.73% 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 %
Legal & General Sh Dated GBP Corp Bond Index C Acc	9.5
Fidelity Index UK Gilt Fund S Accumulation Shares	8.75
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	8.0
Fidelity Index World P Acc	7.0
Fidelity Index UK P Acc	7.0
Fidelity Index Japan P Acc	7.0
HSBC European Index Fund Class Acc C	6.5
Fidelity Index US P Acc	6.0
Legal & General S&P 500 US Equal Weight Index Fund C Acc	6.0
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	5.5

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.50%
Alternatives - Property: 4.50%
Bonds - Global: 5.50%
Bonds - UK Corporate: 17.50%
Bonds - UK Government: 8.75%
Bonds - US Government: 4.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 3.00%
Equities - Europe: 6.50%
Equities - Global: 11.25%
Equities - Japan: 7.00%
Equities - North America: 12.00%
Equities - UK: 9.50%

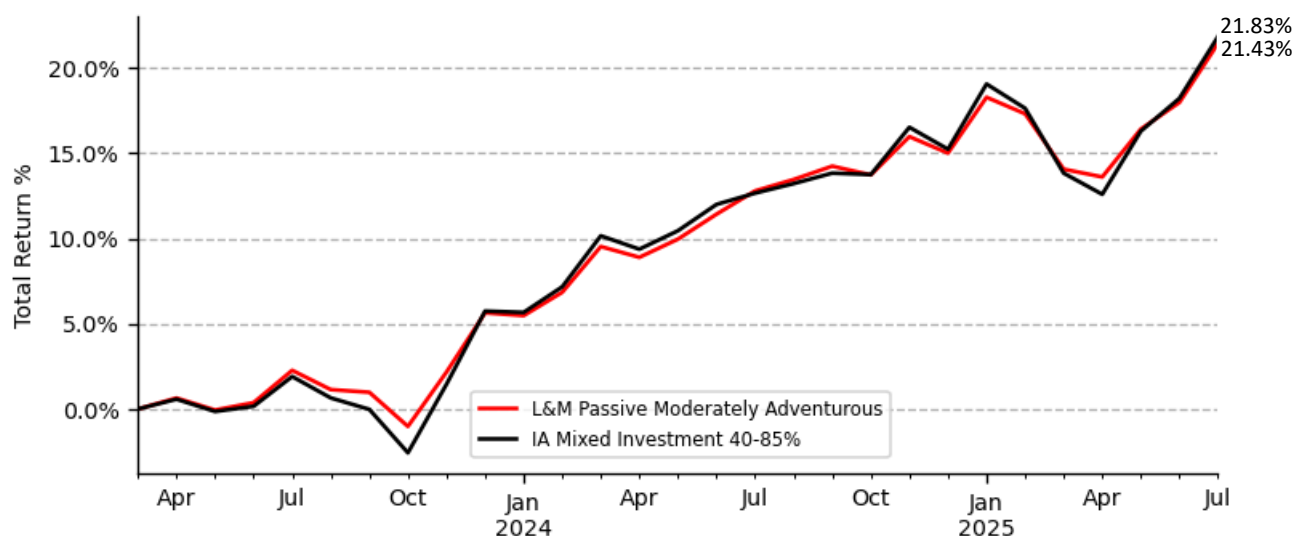
Performance as of 31 July 2025



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Moderately Adventurous	2.93	6.89	2.67	7.66	N.A	N.A	21.43	5.44
IA Mixed Investment 40-85%	3.06	8.21	2.33	8.14	N.A	N.A	21.83	6.57

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 Passive Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

27 August 2025

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 Adventurous

Gross Income Yield

2.49% 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 %
Fidelity Index UK P Acc	11.0
HSBC European Index Fund Class Acc C	8.5
Fidelity Index Japan P Acc	8.0
HSBC Pacific Index Accumulation S	7.0
Fidelity Index US P Acc	7.0
Legal & General S&P 500 US Equal Weight Index Fund C Acc	7.0
Fidelity Index World P Acc	6.0
Fidelity Index UK Gilt Fund S Accumulation Shares	6.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.0
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	5.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.00%
Alternatives - Property: 4.00%
Bonds - Global: 2.00%
Bonds - UK Corporate: 10.00%
Bonds - UK Government: 6.00%
Bonds - US Government: 3.00%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 7.00%
Equities - EM: 4.00%
Equities - Europe: 8.50%
Equities - Global: 11.50%
Equities - Japan: 8.00%
Equities - North America: 14.00%
Equities - UK: 16.00%

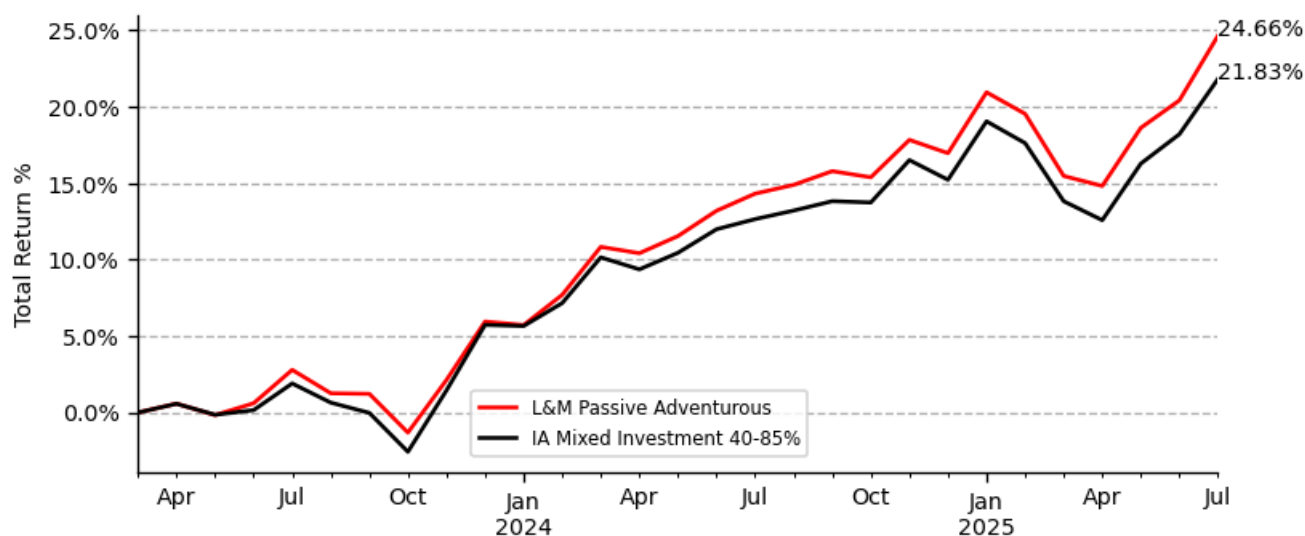
Performance as of 31 July 2025



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Adventurous	3.51	8.56	3.06	9.04	N.A	N.A	24.66	6.4
IA Mixed Investment 40-85%	3.06	8.21	2.33	8.14	N.A	N.A	21.83	6.57

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

Key Information

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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

0.12% p.a.

Transaction Cost of underlying funds

0.03% p.a.

Risk Profile

L&M Passive Speculative

Gross Income Yield

2.04% 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.

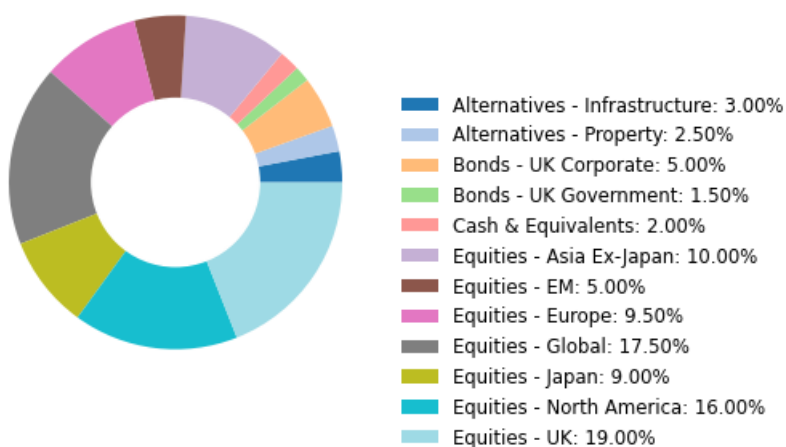
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Legal & General UK Mid Cap Index I Acc	6.5
Legal & General Global Emerging Markets Idx C Acc	5.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.0

Asset Allocation breakdown:



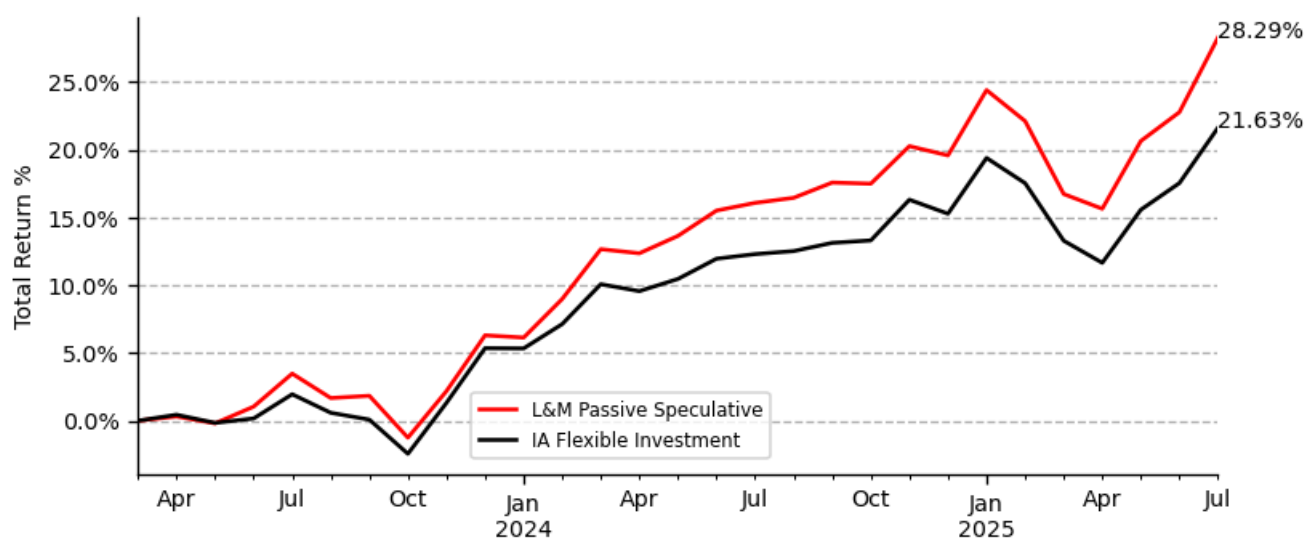
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L&M Passive Speculative	4.48	10.92	3.11	10.51	N.A	N.A	28.29	7.65
IA Flexible Investment	3.48	8.93	1.87	8.31	N.A	N.A	21.63	6.79

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Total return since inception:



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