Legal & Medical Investments Ltd

Legal & Medical Investments
with Copia Capital Management

GREEN & POSITIVE PORTFOLIOS

Factsheets December 2025

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

Managed by Copia Capital Management

L&M Green & Positive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date
22 December 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
0.06% p.a.

Risk Profile
L&M Green & Positive Defensive

Gross Income Yield
2.88% 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 Gl Sht Dated Climate Transition GBP S Acc	16.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	16.0
Royal London Short Duration Credit Fund Z GBP Acc	13.5
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
EdenTree Responsible and Sustainable European Equity I	3.0
Polar Capital Biotechnology I Acc GBP	3.0

Asset Allocation breakdown:

Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Continued…

Performance as of 30 November 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	0.4	3.8	6.46	6.2	N.A	N.A	16.06	4.11
IA Mixed Investment 0-35%	-0.04	3.15	6.08	6.54	N.A	N.A	16.77	4.18

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

Total return since inception:

FE fundinfo

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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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).

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**Best value fund share class available to Copia to be used.
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L&M Green & Positive Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date
22 December 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
0.39% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Risk Profile
L&M Green & Positive Cautious

Gross Income Yield
2.43% 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.

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Top 10 Holdings**:

Name	Weighting %
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	12.0
Aegon Gl Sht Dated Climate Transition GBP S Acc	9.5
Edentree Resp and Sust Short Dated Bond ClassB Inc	9.0
Royal London Short Duration Credit Fund Z GBP Acc	8.25
AXA Sterling Credit Short Duration Bond Zl Acc	6.0
EdenTree Responsible and Sustainable European Equity I	5.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.5
FP Foresight UK Infrastructure Income A Acc	4.5
Janus Henderson Global Sustainable Equity I Acc	4.0

Asset Allocation breakdown:

Legal & Medical Investments Ltd

L&M Green & Positive Cautious

Continued…

Performance as of 30 November 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	-0.06	3.99	7.37	6.34	N.A	N.A	17.58	5.42
IA Mixed Investment 20-60%	-0.16	3.85	7.77	8.56	N.A	N.A	21.68	5.01

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 Green & Positive Moderately Adventurous

Managed by Copia Capital Management

Key Information

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22 December 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
0.41% p.a.

Transaction Cost of underlying funds
0.07% p.a.

Risk Profile
L&M Green & Positive Moderately Adventurous

Gross Income Yield
2.15% 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	6.0
EdenTree Responsible and Sustainable European Equity I	6.0
Edentree Resp and Sust Short Dated Bond ClassB Inc	5.75
Wellington Global Stewards Fund GBP E AccU	5.5
Royal London Short Duration Credit Fund Z GBP Acc	5.0
Aegon Gl Sht Dated Climate Transition GBP S Acc	5.0
FP Foresight UK Infrastructure Income A Acc	4.5
Janus Henderson Global Sustainable Equity I Acc	4.5
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	4.5

Asset Allocation breakdown:

L&M Green & Positive Moderately Adventurous

Continued…

Performance as of 30 November 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	-0.39	4.27	7.95	6.19	N.A	N.A	18.2	6.37
IA Mixed Investment 40-85%	-0.51	4.81	10.08	9.86	N.A	N.A	27.33	6.55

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 Green & Positive Adventurous

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Key Information

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22 December 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
0.07% p.a.

Risk Profile
L&M Green & Positive Adventurous

Gross Income Yield
1.94% 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 Emerging Market ESG Lds Eq Trk Z Acc	8.0
Wellington Global Stewards Fund GBP E AccU	7.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	7.0
EdenTree Responsible and Sustainable European Equity I	6.5
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	5.5
Janus Henderson Global Sustainable Equity I Acc	5.5
Jupiter Ecology Fund I Class Acc	5.0
L&G Future World ESG Tilted and Optimised Asia Pacific Index C GBP	5.0
Vanguard ESG Dvlp Wld All Cap Eq Idx (UK) GBP Acc	5.0
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	5.0

Asset Allocation breakdown:

L&M Green & Positive Adventurous

Continued...

Performance as of 30 November 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	-0.81	4.85	9.06	6.8	N.A	N.A	20.31	7.48
IA Mixed Investment 40-85%	-0.51	4.81	10.08	9.86	N.A	N.A	27.33	6.55

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 Green & Positive Speculative

Managed by Copia Capital Management

Key Information

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22 December 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
0.45% p.a.

Transaction Cost of underlying funds
0.08% p.a.

Risk Profile
L&M Green & Positive Speculative

Gross Income Yield
1.4% 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.

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Top 10 Holdings**:

Name	Weighting %
Royal London Emerging Market ESG Lds Eq Trk Z Acc	10.0
L&G Future World ESG Tilted and Optimised Asia Pacific Index C GBP	10.0
Wellington Global Stewards Fund GBP E AccU	10.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	8.0
EdenTree Responsible and Sustainable European Equity I	7.5
Jupiter Ecology Fund I Class Acc	7.0
Baillie Gifford Positive Change B Acc	6.0
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	6.0
Janus Henderson Global Sustainable Equity I Acc	5.75
Regnan Sustainable Water and Waste Fund A Acc GBP	5.0

Asset Allocation breakdown:

Legal & Medical Investments Ltd

L&M Green & Positive Speculative

Continued…

Performance as of 30 November 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	-1.19	5.04	9.23	6.46	N.A	N.A	20.93	8.68
IA Flexible Investment	-0.59	5.34	11.31	10.61	N.A	N.A	28.12	6.8

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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