



Legal & Medical Investments Ltd

GREEN & POSITIVE PORTFOLIOS

Legal & Medical Investments
with Copia Capital Management

OUTLOOK



Factsheets January 2026

Active Defensive

Active Cautious

Active Moderately Adventurous

Active Adventurous

Active Speculative



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

28 January 2026

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

2.87% 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.

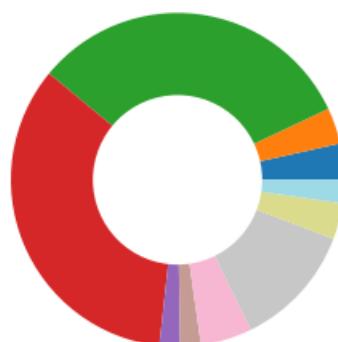
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 Overseas CorpOrt Bd Ixd 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 Ixd C Acc	3.5
iShares Japan Equity ESG Ixd 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:



- Alternatives - Infrastructure: 3.50%
- Alternatives - Property: 3.50%
- Bonds - Global: 32.00%
- Bonds - UK Corporate: 34.25%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 2.00%
- Equities - Europe: 5.00%
- Equities - Global: 12.00%
- Equities - Japan: 3.50%
- Equities - UK: 2.25%



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

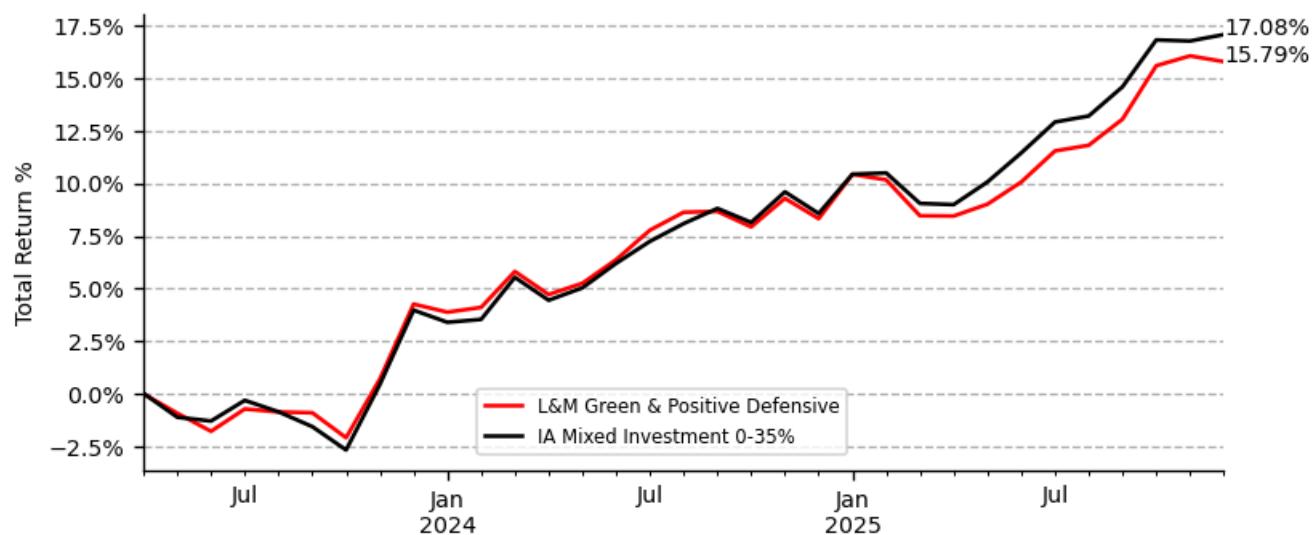
Continued...

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	-0.23	2.42	5.2	6.89	N.A	N.A	15.79	4.07
IA Mixed Investment 0-35%	0.26	2.17	5.05	7.83	N.A	N.A	17.08	4.11

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.

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.

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

Factsheet Date

28 January 2026

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

0.37% p.a.

Transaction Cost of underlying funds

0.06% 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 %
iShs ESG Overseas CorpOrt Bd Ixd 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
Royal London Short Duration Credit Fund Z GBP Acc	8.25
AXA Sterling Credit Short Duration Bond ZI Acc	6.0
EdenTree Responsible and Sustainable European Equity I	5.0
iShares Japan Equity ESG Ixd Fd (UK) Cls D Acc GBP	4.5
Legal & General Global Real Est Dividend Ixd 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:



- Alternatives - Infrastructure: 6.50%
- Alternatives - Property: 4.50%
- Bonds - Global: 21.50%
- Bonds - UK Corporate: 23.25%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 2.50%
- Equities - Europe: 8.00%
- Equities - Global: 24.25%
- Equities - Japan: 4.50%
- Equities - UK: 3.00%



Legal & Medical Investments Ltd

L&M Green & Positive Cautious

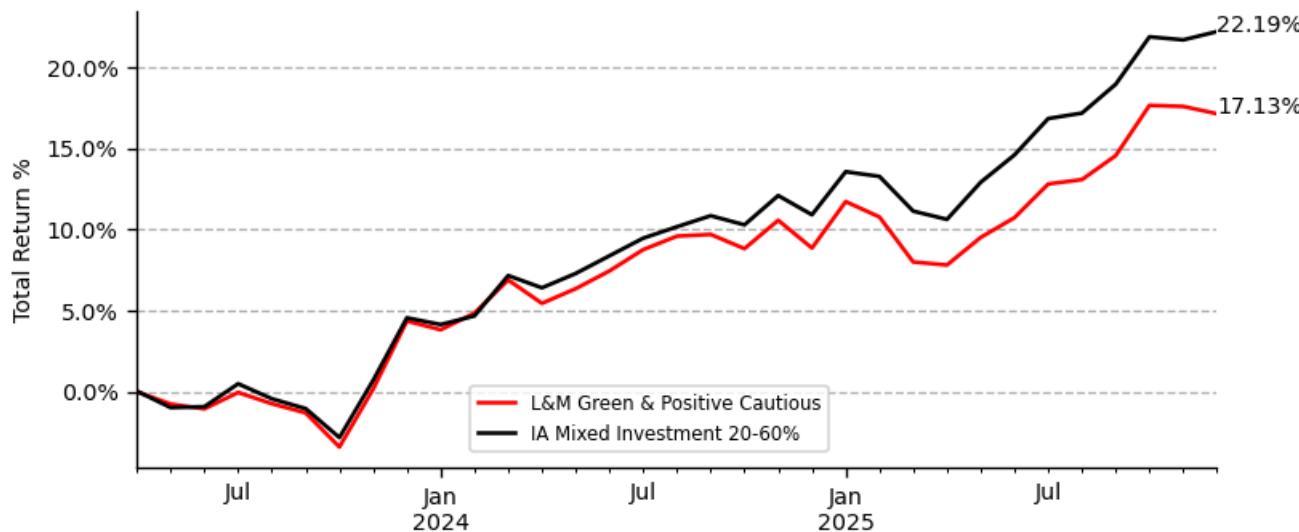
Continued...

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	-0.38	2.25	5.79	7.6	N.A	N.A	17.13	5.36
IA Mixed Investment 20-60%	0.42	2.73	6.63	10.18	N.A	N.A	22.19	4.94

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.

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.

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 Moderately Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

28 January 2026

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
Moderately Adventurous

Gross Income Yield

2.13% 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 Overseas CorpOrt Bd Ixd Fd (UK) D Acc GBP	10.0
iShares Japan Equity ESG Ixd 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 GI 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:



- Alternatives - Infrastructure: 7.50%
- Alternatives - Property: 4.50%
- Bonds - Global: 15.00%
- Bonds - UK Corporate: 14.25%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 3.00%
- Equities - EM: 3.00%
- Equities - Europe: 10.50%
- Equities - Global: 30.25%
- Equities - Japan: 6.00%
- Equities - UK: 4.00%



Legal & Medical Investments Ltd

L&M Green & Positive Moderately Adventurous

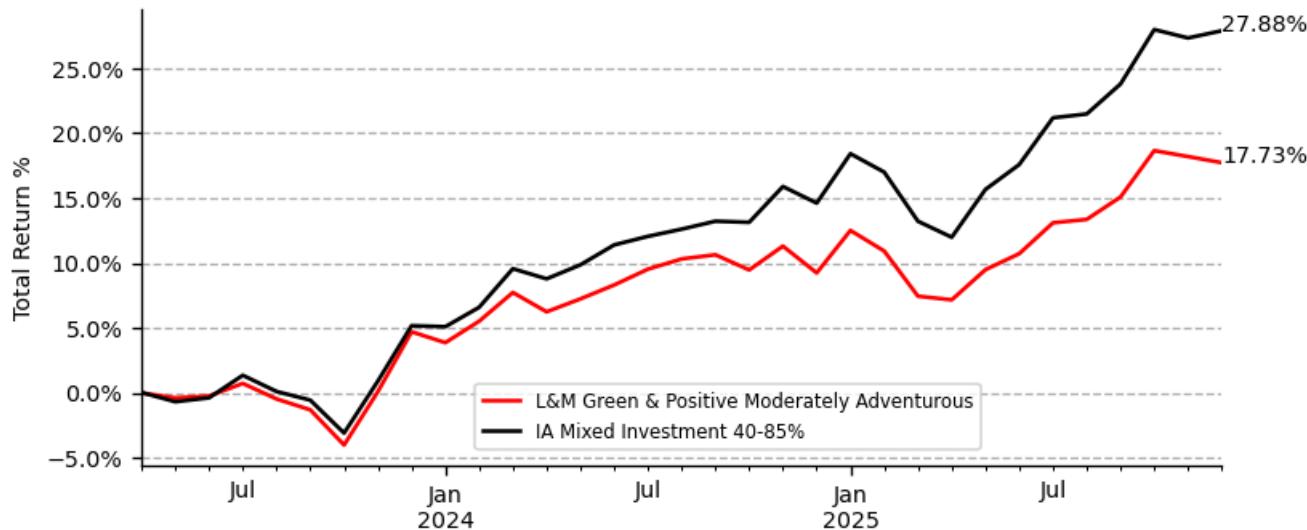
Continued...

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	-0.4	2.3	6.33	7.77	N.A	N.A	17.73	6.29
IA Mixed Investment 40-85%	0.44	3.31	8.76	11.58	N.A	N.A	27.88	6.45

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.

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.

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

Factsheet Date

28 January 2026

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

0.07% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.92% 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 Overseas 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:



- Alternatives - Infrastructure: 7.00%
- Alternatives - Property: 4.00%
- Bonds - Global: 5.50%
- Bonds - UK Corporate: 9.00%
- Cash & Equivalents: 2.00%
- Equities - Asia Ex-Japan: 5.00%
- Equities - EM: 8.00%
- Equities - Europe: 11.50%
- Equities - Global: 37.00%
- Equities - Japan: 7.00%
- Equities - UK: 4.00%



Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

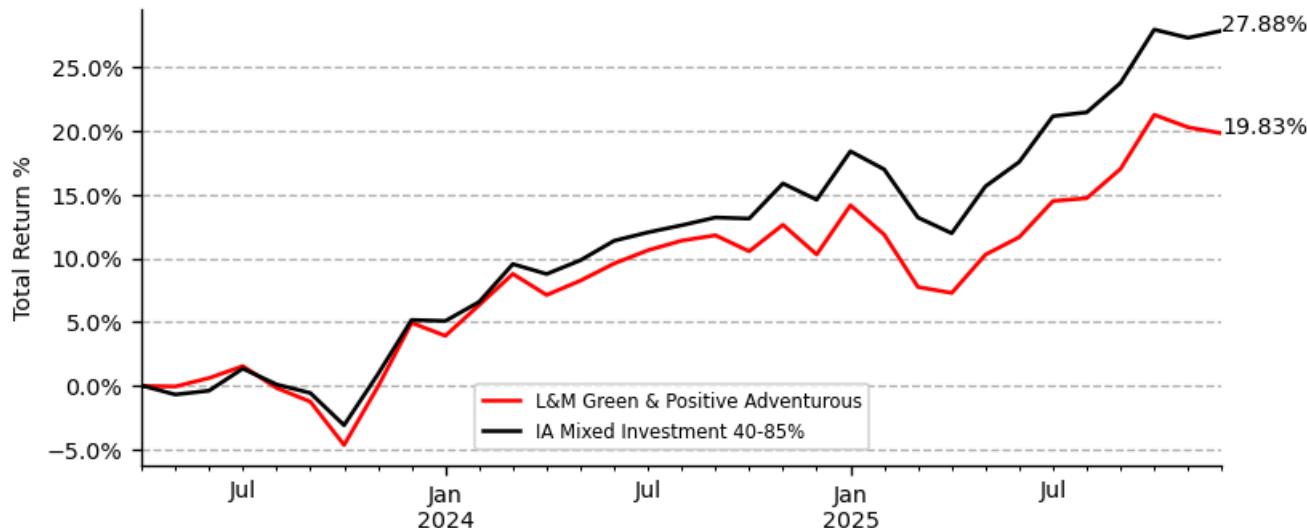
Continued...

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	-0.39	2.39	7.3	8.62	N.A	N.A	19.83	7.38
IA Mixed Investment 40-85%	0.44	3.31	8.76	11.58	N.A	N.A	27.88	6.45

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.

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.

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

Factsheet Date

28 January 2026

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

0.08% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

1.38% 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.

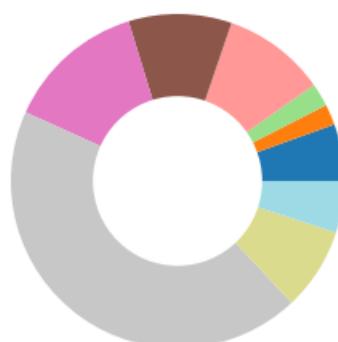
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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	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:



- Alternatives - Infrastructure: 5.50%
- Alternatives - Property: 2.00%
- Cash & Equivalents: 2.25%
- Equities - Asia Ex-Japan: 10.00%
- Equities - EM: 10.00%
- Equities - Europe: 13.50%
- Equities - Global: 43.75%
- Equities - Japan: 8.00%
- Equities - UK: 5.00%



Legal & Medical Investments Ltd

L&M Green & Positive Speculative

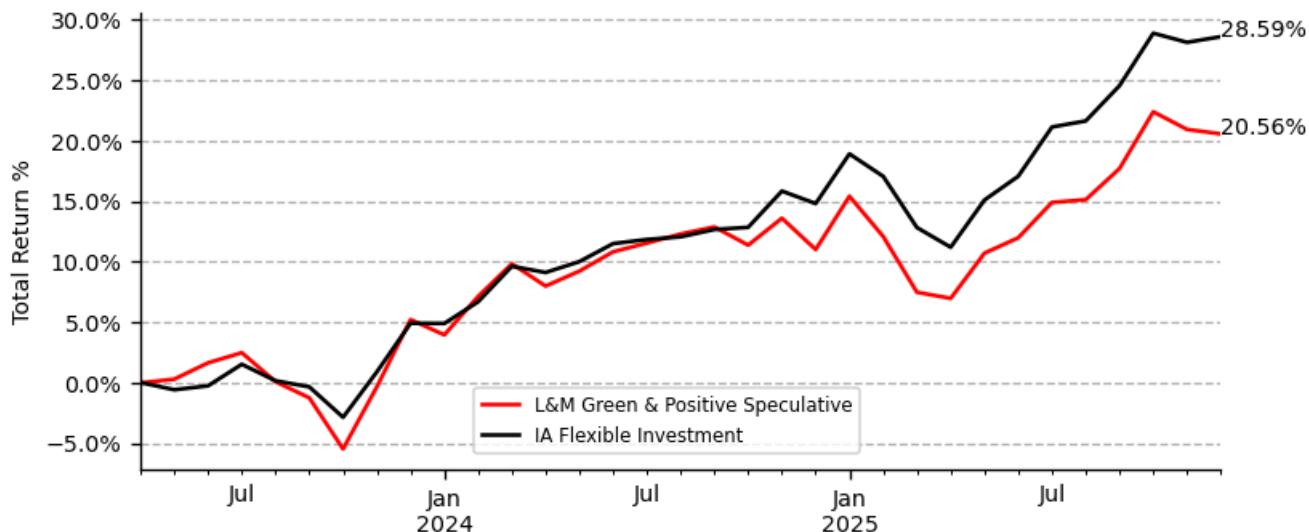
Continued...

Performance as of 31 December 2025

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	-0.31	2.44	7.66	8.6	N.A	N.A	20.56	8.56
IA Flexible Investment	0.36	3.25	9.85	12.0	N.A	N.A	28.59	6.7

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.

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.

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