Legal & Medical Investments Ltd

Legal & Medical Investments
with Copia Capital Management

# PASSIVE PORTFOLIOS

## Factsheets December 2025

Passive Defensive
Passive Cautious
Passive Moderately Adventurous
Passive Adventuruous
Passive Speculative

Managed by Copia Capital Management

Legal & Medical Investments Ltd

# L&M Passive Defensive

Managed by Copia Capital Management

## Key Information

**Factsheet Date**
22 December 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**
3.39% 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 | 18.0 |
| Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc | 13.25 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 13.0 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc | 13.0 |
| Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc | 9.0 |
| HSBC European Index Fund Class Acc C | 4.75 |
| Fidelity Index US P Acc | 4.5 |
| Legal & General S&P 500 US Equal Weight Index Fund C Acc | 4.5 |
| Fidelity Index Japan P Acc | 4.5 |
| Fidelity Index UK P Acc | 4.0 |

## Asset Allocation breakdown:

Legal & Medical Investments Ltd

# L&M Passive 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 Passive Defensive** | 0.13 | 2.94 | 5.72 | 6.44 | N.A | N.A | 19.39 | 3.69 |
| **IA Mixed Investment 0-35%** | -0.04 | 3.15 | 6.08 | 6.54 | N.A | N.A | 17.12 | 4.11 |

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

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.

FE fundinfo (UK) Limited have supplied IA instrument Performance data to Novia Financial PLC t/a Copia Capital subject to terms and conditions. Therefore, only the agreed performance data may only be distributed, and only in a non-downloadable format via factsheets and client reports. FE fundinfo (UK) Limited will not be liable for any losses suffered by any parties, arising from improper or proper use of this performance data.

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**

# L&M Passive Cautious

Managed by Copia Capital Management

## Key Information

**Factsheet Date**
22 December 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**
3.01% 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 | 11.0 |
| Fidelity Index UK Gilt Fund S Accumulation Shares | 11.0 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc | 9.75 |
| Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc | 8.0 |
| HSBC European Index Fund Class Acc C | 7.0 |
| Fidelity Index World P Acc | 7.0 |
| Fidelity Index Japan P Acc | 6.0 |
| Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc | 6.0 |
| Fidelity Index UK P Acc | 5.5 |
| Fidelity Index US P Acc | 5.0 |

## Asset Allocation breakdown:

Legal & Medical Investments Ltd

# L&M Passive 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 Passive Cautious** | 0.03 | 3.71 | 7.52 | 7.92 | N.A | N.A | 23.64 | 4.71 |
| **IA Mixed Investment 20-60%** | -0.16 | 3.85 | 7.77 | 8.56 | N.A | N.A | 22.31 | 4.93 |

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

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.

FE fundinfo (UK) Limited have supplied IA instrument Performance data to Novia Financial PLC t/a Copia Capital subject to terms and conditions. Therefore, only the agreed performance data may only be distributed, and only in a non-downloadable format via factsheets and client reports. FE fundinfo (UK) Limited will not be liable for any losses suffered by any parties, arising from improper or proper use of this performance data.

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**

# L&M Passive Moderately Adventurous

Managed by Copia Capital Management

## Key Information

**Factsheet Date**
22 December 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**
0.04% p.a.

**Risk Profile**
L&M Passive Moderately Adventurous

**Gross Income Yield**
2.74% 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 % |
|---|---|
| HSBC European Index Fund Class Acc C | 8.5 |
| Fidelity Index Japan P Acc | 8.0 |
| Legal & General Sh Dated GBP Corp Bond Index C Acc | 8.0 |
| Fidelity Index UK P Acc | 7.0 |
| Fidelity Index World P Acc | 7.0 |
| Fidelity Index UK Gilt Fund S Accumulation Shares | 7.0 |
| Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc | 6.25 |
| 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:

# L&M Passive 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 Passive Moderately Adventurous** | -0.2 | 4.51 | 9.25 | 9.67 | N.A | N.A | 27.18 | 5.36 |
| **IA Mixed Investment 40-85%** | -0.51 | 4.81 | 10.08 | 9.86 | N.A | N.A | 28.01 | 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.

FE fundinfo (UK) Limited have supplied IA instrument Performance data to Novia Financial PLC t/a Copia Capital subject to terms and conditions. Therefore, only the agreed performance data may only be distributed, and only in a non-downloadable format via factsheets and client reports. FE fundinfo (UK) Limited will not be liable for any losses suffered by any parties, arising from improper or proper use of this performance data.

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**

# L&M Passive Adventurous

Managed by Copia Capital Management

## Key Information

**Factsheet Date**
22 December 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**
0.04% 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 | 10.0 |
| Fidelity Index Japan P Acc | 9.0 |
| Legal & General Global Emerging Markets Idx C Acc | 8.0 |
| 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 |
| abrdn Asia Pacific Equity Enhanced Index B Acc | 5.5 |
| Fidelity Index UK Gilt Fund S Accumulation Shares | 5.0 |
| Legal & General UK Mid Cap Index I Acc | 5.0 |

## Asset Allocation breakdown:

Legal & Medical Investments Ltd

# L&M Passive 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 Passive Adventurous** | -0.35 | 5.19 | 10.81 | 11.55 | N.A | N.A | 31.45 | 6.31 |
| **IA Mixed Investment 40-85%** | -0.51 | 4.81 | 10.08 | 9.86 | N.A | N.A | 28.01 | 6.45 |

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

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.

FE fundinfo (UK) Limited have supplied IA instrument Performance data to Novia Financial PLC t/a Copia Capital subject to terms and conditions. Therefore, only the agreed performance data may only be distributed, and only in a non-downloadable format via factsheets and client reports. FE fundinfo (UK) Limited will not be liable for any losses suffered by any parties, arising from improper or proper use of this performance data.

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 Passive Speculative

Managed by Copia Capital Management

## Key Information

**Factsheet Date**
22 December 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**
0.13% p.a.

**Transaction Cost of underlying funds**
0.05% p.a.

**Risk Profile**
L&M Passive Speculative

**Gross Income Yield**
2.03% 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 | 12.5 |
| HSBC European Index Fund Class Acc C | 11.0 |
| Legal & General Global Emerging Markets Idx C Acc | 11.0 |
| Fidelity Index Japan P Acc | 10.0 |
| Fidelity Index World P Acc | 10.0 |
| Fidelity Index US P Acc | 8.0 |
| Legal & General S&P 500 US Equal Weight Index Fund C Acc | 8.0 |
| Legal & General UK Mid Cap Index I Acc | 6.5 |
| abrdn Asia Pacific Equity Enhanced Index B Acc | 6.5 |
| L&G Global Small Cap Equity Index C GBP Acc | 4.0 |

## Asset Allocation breakdown:

Legal & Medical Investments Ltd

# L&M Passive 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 Passive Speculative** | -0.57 | 6.16 | 13.24 | 13.6 | N.A | N.A | 36.63 | 7.56 |
| **IA Flexible Investment** | -0.59 | 5.34 | 11.31 | 10.61 | N.A | N.A | 28.66 | 6.69 |

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

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.

FE fundinfo (UK) Limited have supplied IA instrument Performance data to Novia Financial PLC t/a Copia Capital subject to terms and conditions. Therefore, only the agreed performance data may only be distributed, and only in a non-downloadable format via factsheets and client reports. FE fundinfo (UK) Limited will not be liable for any losses suffered by any parties, arising from improper or proper use of this performance data.

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**