

Legal & Medical Investments Ltd

# GREEN & POSITIVE PORTFOLIOS

Legal & Medical Investments  
with Copia Capital Management

## OUTLOOK



## Factsheets February 2026

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



Legal & Medical Investments Ltd

# L&M Green & Positive Defensive

Managed by Copia Capital Management

## Key Information

### Factsheet Date

25 February 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

2.89% 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.

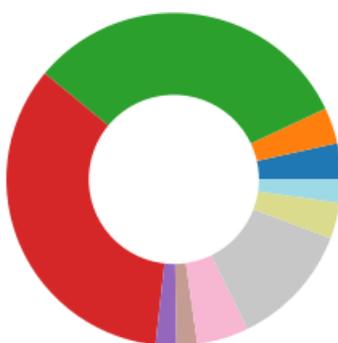
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 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:



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

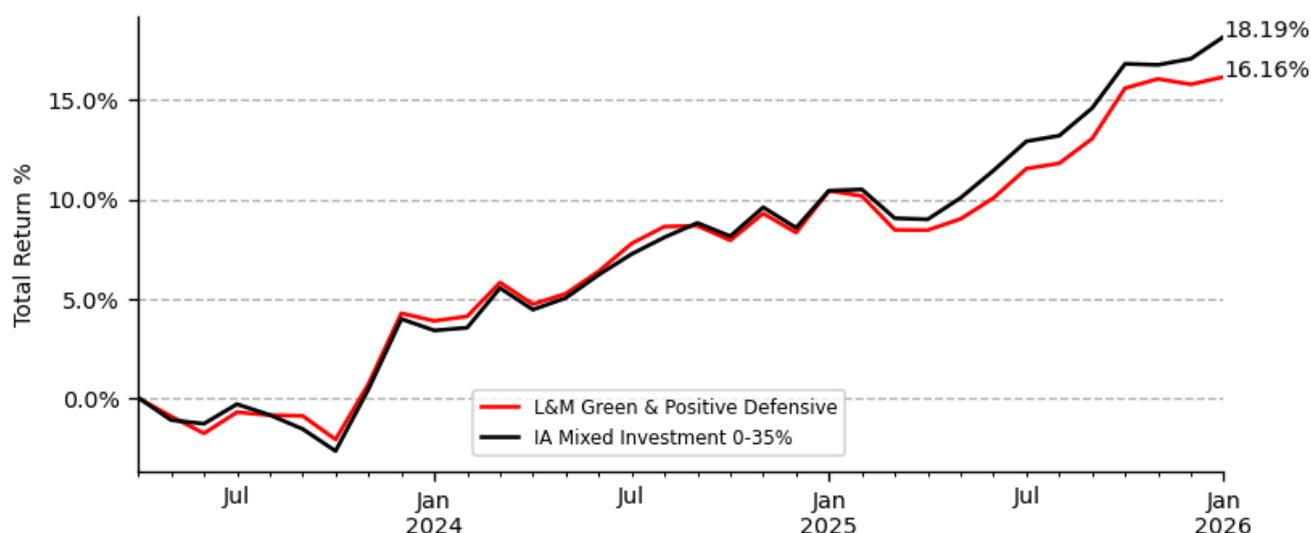
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## Performance as of 31 January 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	0.32	0.49	4.14	5.19	N.A	N.A	16.16	4.01
IA Mixed Investment 0-35%	0.95	1.17	4.66	7.01	N.A	N.A	18.19	4.06

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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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.

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Legal & Medical Investments Ltd

# L&M Green & Positive Cautious

Managed by Copia Capital Management

## Key Information

### Factsheet Date

25 February 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 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.

**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	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 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:



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

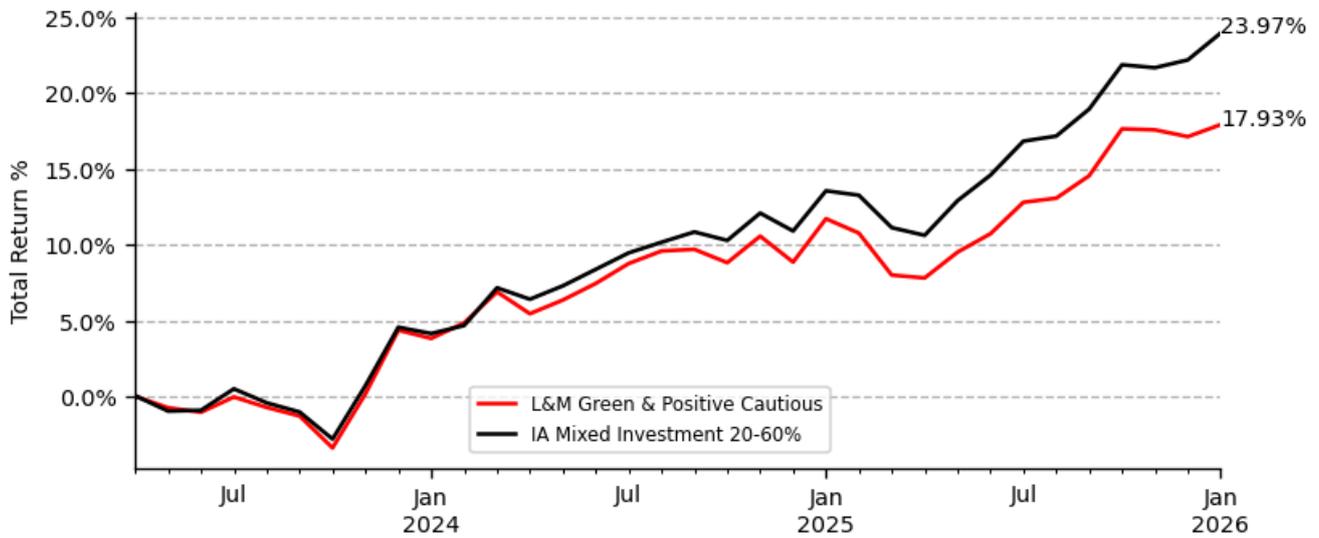
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## Performance as of 31 January 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	0.68	0.24	4.54	5.56	N.A	N.A	17.92	5.28
IA Mixed Investment 20-60%	1.45	1.72	6.11	9.17	N.A	N.A	23.97	4.89

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 Green & Positive Moderately Adventurous

Managed by Copia Capital Management

## Key Information

### Factsheet Date

25 February 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

0.07% 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.

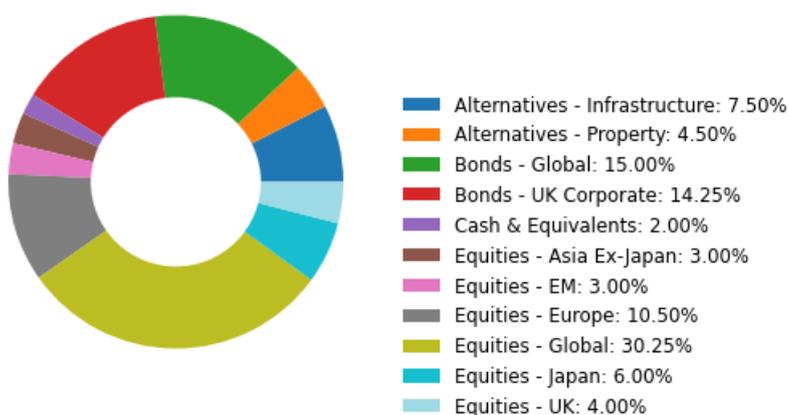
**Strategy:** The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

**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 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:

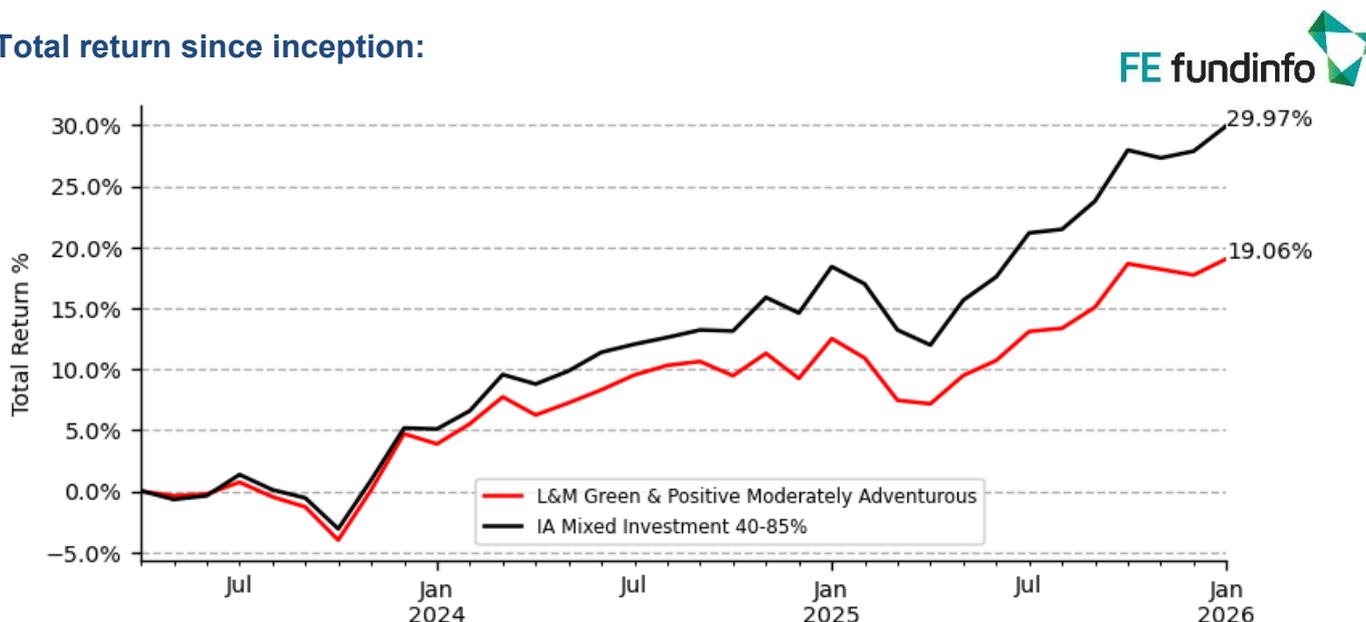


## Performance as of 31 January 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	1.14	0.34	5.28	5.82	N.A	N.A	19.06	6.21
IA Mixed Investment 40-85%	1.63	1.56	7.25	9.76	N.A	N.A	29.97	6.37

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 Green & Positive Adventurous

Managed by Copia Capital Management

## Key Information

### Factsheet Date

25 February 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

0.43% p.a.

### Transaction Cost of underlying funds

0.07% p.a.

### Risk Profile

L&M Green & Positive Adventurous

### Gross Income Yield

1.93% 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.

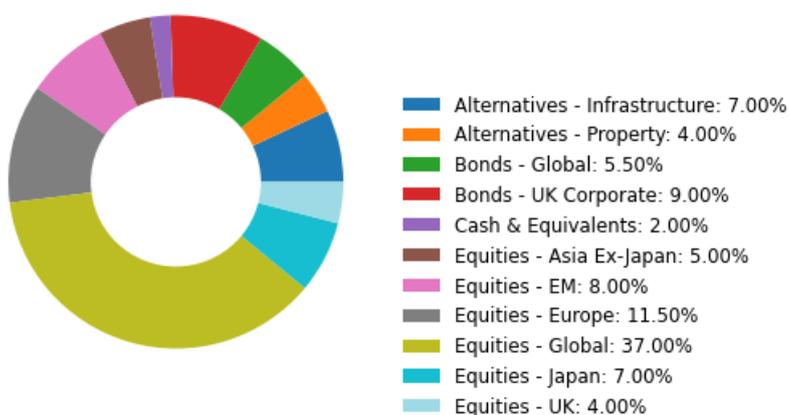
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**Approach:** This approach is for looking to grow and preserve capital over the long-term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those 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:





Legal & Medical Investments Ltd

# L&M Green & Positive Adventurous

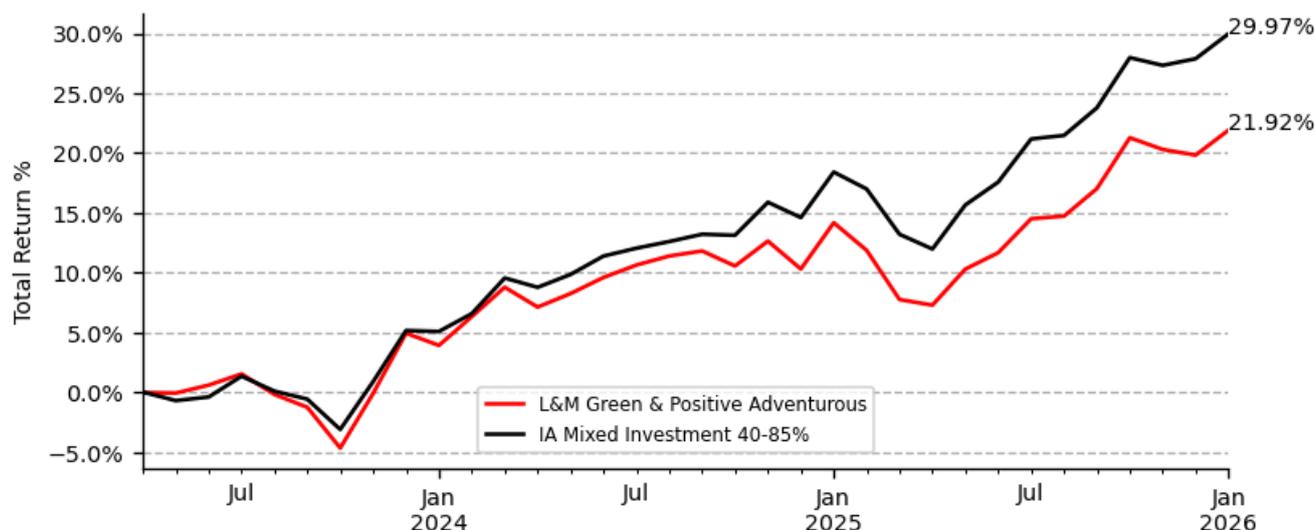
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## Performance as of 31 January 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	1.74	0.52	6.46	6.77	N.A	N.A	21.92	7.3
IA Mixed Investment 40-85%	1.63	1.56	7.25	9.76	N.A	N.A	29.97	6.37

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

### Factsheet Date

25 February 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

0.45% 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

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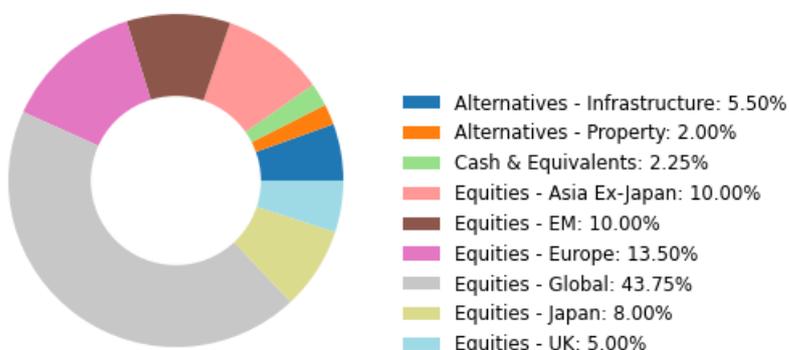
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## Top 10 Holdings\*\*:

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

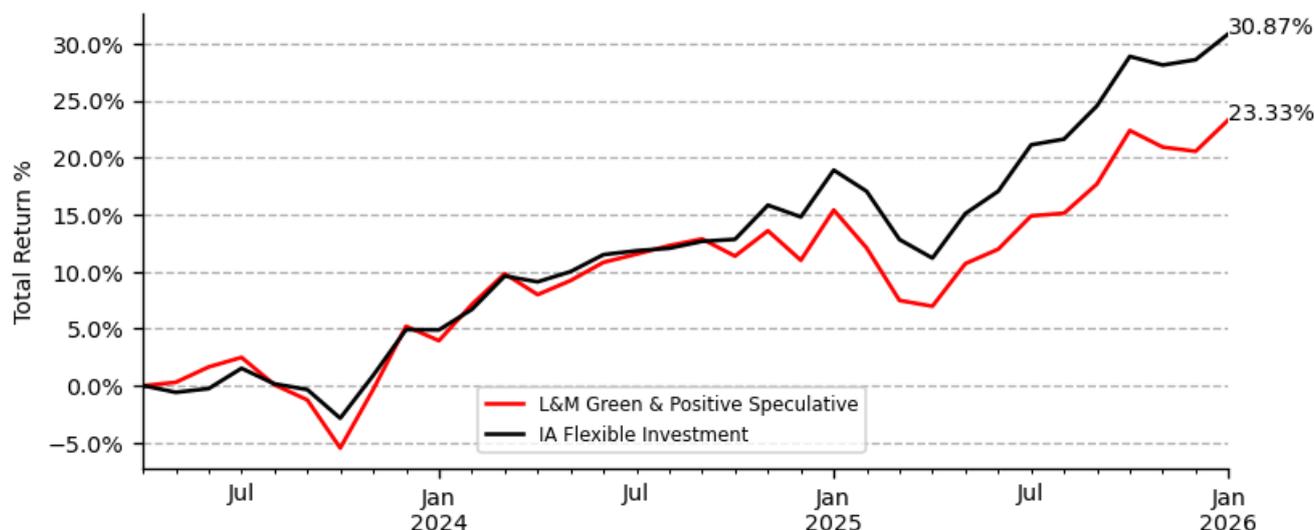
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## Performance as of 31 January 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	2.3	0.77	7.34	6.86	N.A	N.A	23.33	8.49
IA Flexible Investment	1.77	1.55	8.04	10.06	N.A	N.A	30.87	6.62

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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