



Legal & Medical Investments Ltd

GREEN & POSITIVE PORTFOLIOS

Legal & Medical Investments
with Copia Capital Management

OUTLOOK



Factsheets April 2026

- 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

22 April 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

0.34% p.a.

Transaction Cost of underlying funds

0.06% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.92% 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.

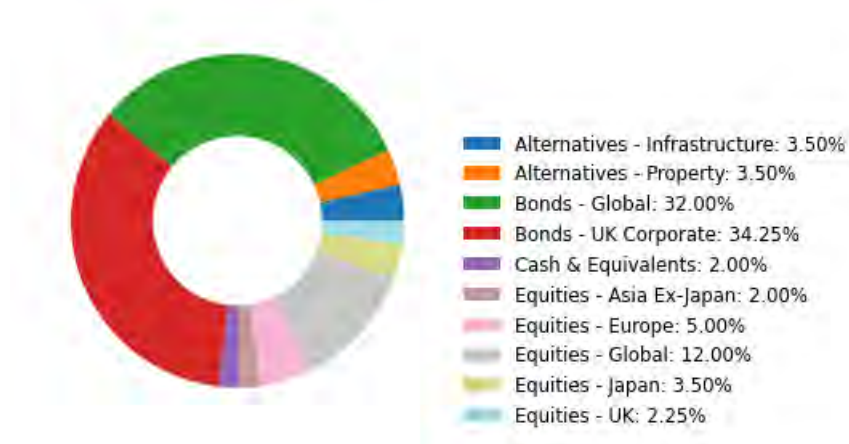
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Aegon GI Sht Dated Climate Transition GBP S Acc	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
Royal London Ethical Bond Z Acc	8.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	8.0
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

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Defensive

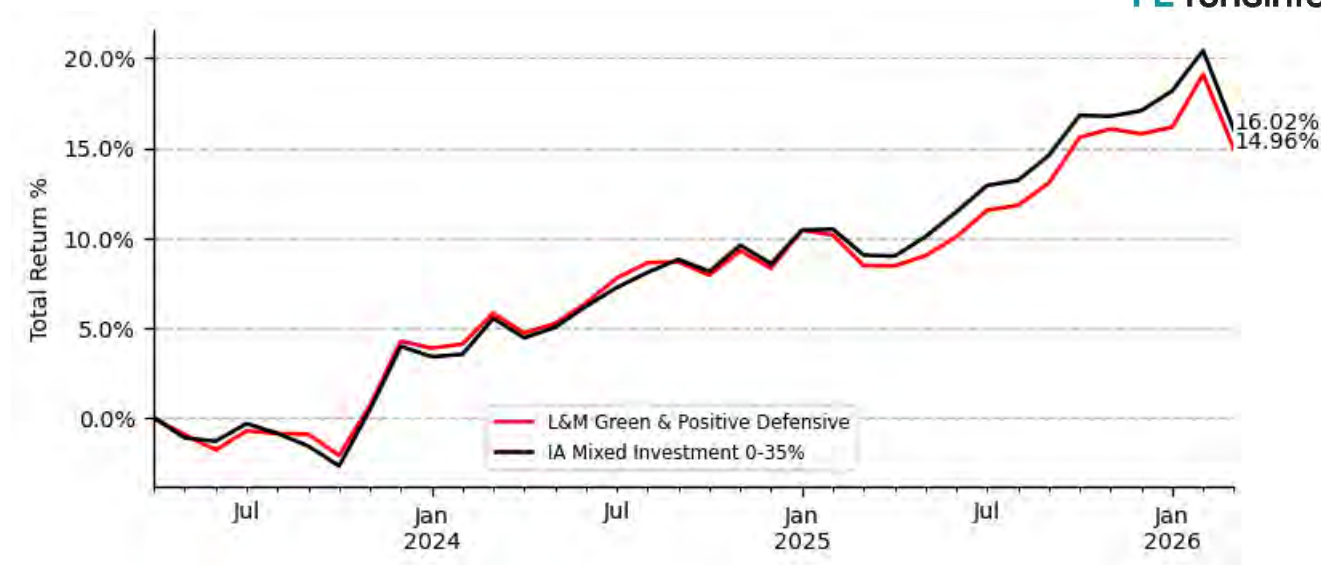
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Performance as of 31 March 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	-3.47	-0.72	1.68	5.99	N.A	N.A	14.96	4.68
IA Mixed Investment 0-35%	-3.65	-0.9	1.24	6.39	N.A	N.A	16.02	4.7

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 Green & Positive Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date

22 April 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 Cautious

Gross Income Yield

2.45% 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.

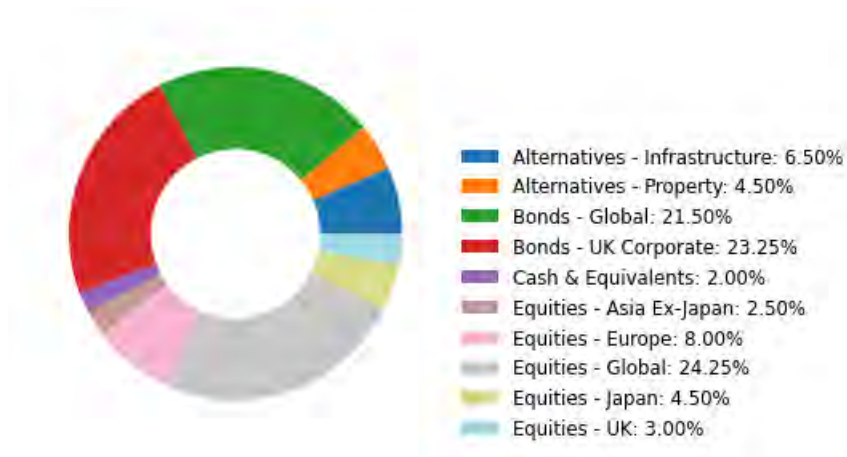
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Top 10 Holdings**:

Name	Weighting %
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
Royal London Ethical Bond Z Acc	6.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	6.0
EdenTree Responsible and Sustainable European Equity I	5.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	4.5
FP Foresight UK Infrastructure Income A Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.5

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Cautious

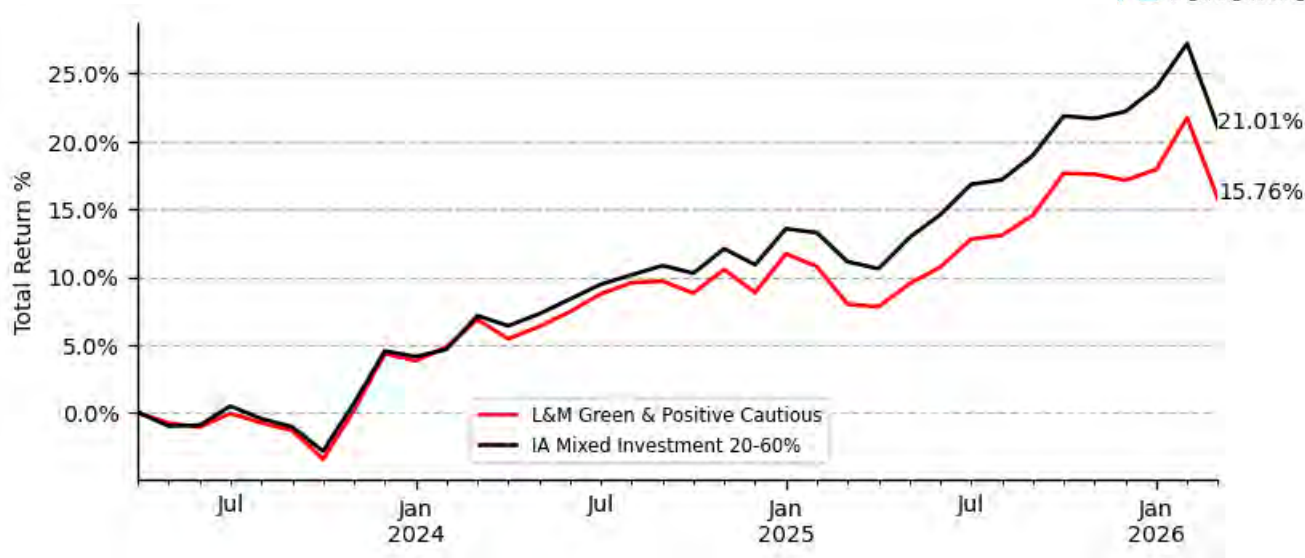
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Performance as of 31 March 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	-4.91	-1.17	1.05	7.19	N.A	N.A	15.76	6.23
IA Mixed Investment 20-60%	-4.87	-0.97	1.73	8.89	N.A	N.A	21.01	5.85

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

22 April 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 Moderately Adventurous

Gross Income Yield

2.16% 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 %
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
Royal London Ethical Bond Z Acc	5.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	5.0
Legal & General Global Real Est Dividend Idx C Acc	4.5
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	4.5

Asset Allocation breakdown:

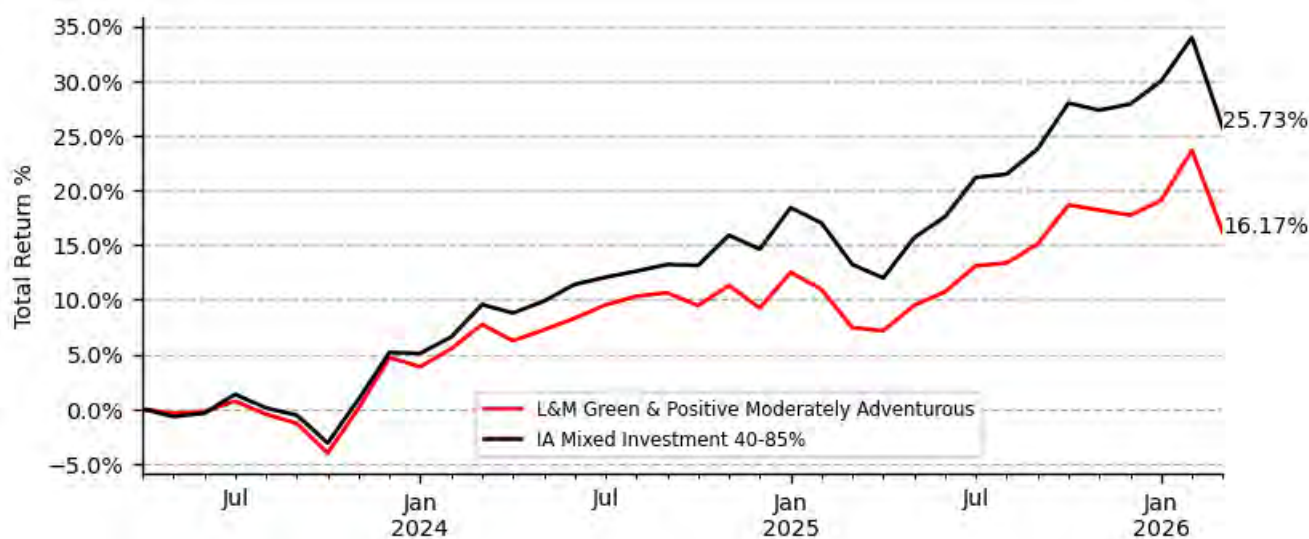


Performance as of 31 March 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	-6.06	-1.32	0.95	8.12	N.A	N.A	16.17	7.41
IA Mixed Investment 40-85%	-6.15	-1.69	1.57	11.05	N.A	N.A	25.73	7.51

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

Total return since inception:



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L&M Green & Positive Adventurous

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Key Information

Factsheet Date

22 April 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

0.44% 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.

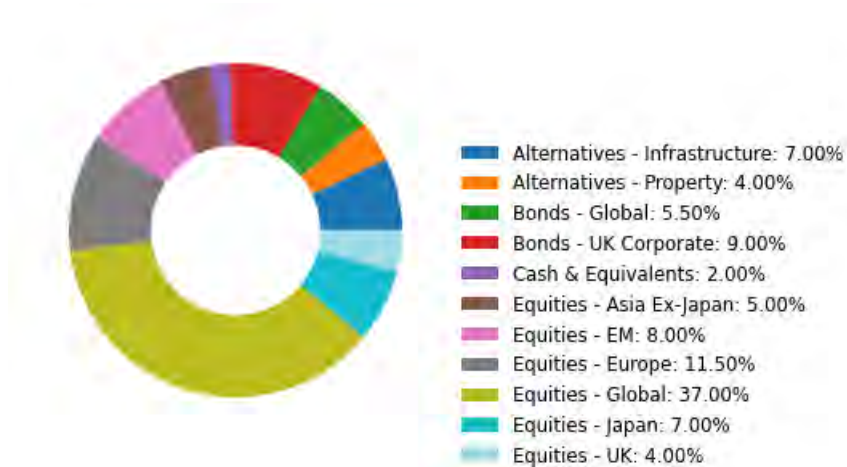
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Top 10 Holdings**:

Name	Weighting %
Royal London Emerging Market ESG Lds Eq Trk Z Acc	8.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	7.0
Wellington Global Stewards Fund GBP E AccU	7.0
EdenTree Responsible and Sustainable European Equity I	6.5
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
Royal London Short Duration Credit Fund Z GBP Acc	4.5

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

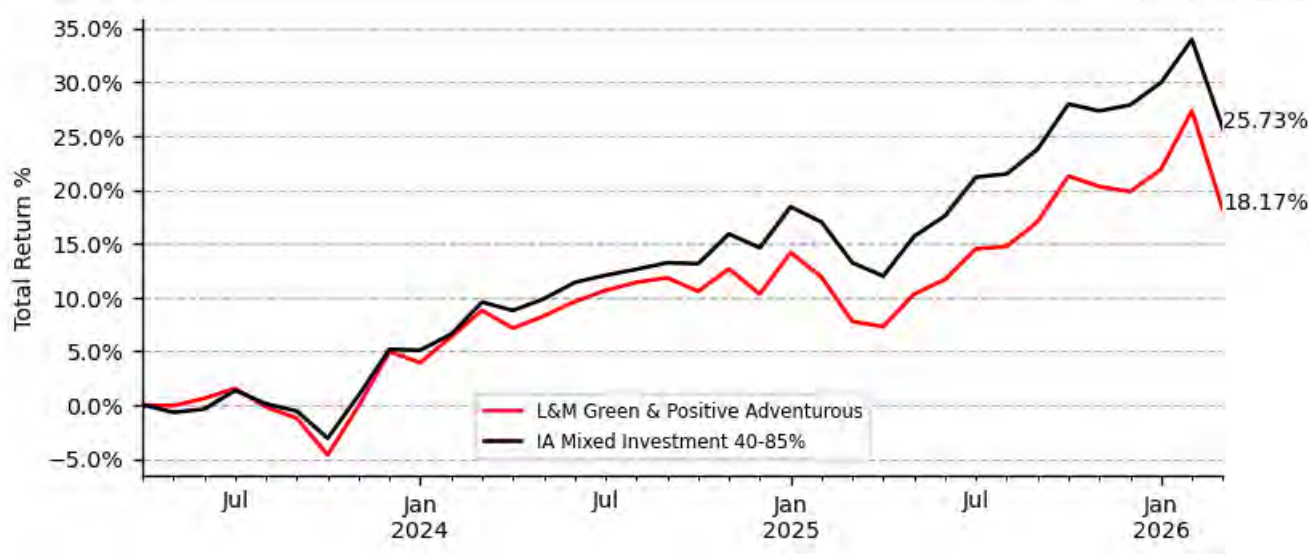
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Performance as of 31 March 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	-7.2	-1.39	0.97	9.66	N.A	N.A	18.17	8.73
IA Mixed Investment 40-85%	-6.15	-1.69	1.57	11.05	N.A	N.A	25.73	7.51

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 Speculative

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Key Information

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31 May 2023

Wrappers

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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

0.46% p.a.

Transaction Cost of underlying funds

0.08% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

1.37% p.a.

Expected Minimum Investment Term

5+ years

Description

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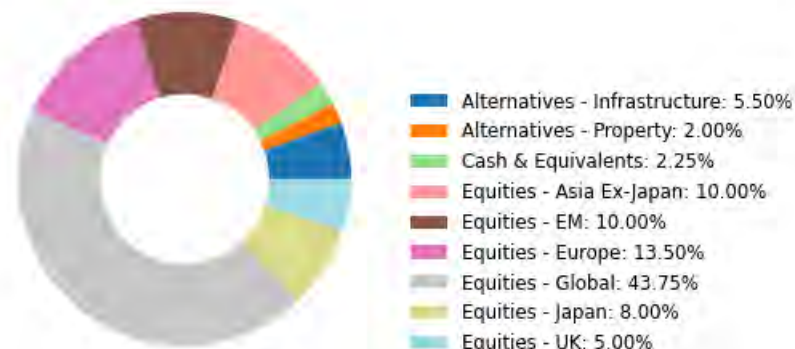
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Baillie Gifford Positive Change B Acc	6.0
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	6.0
Janus Henderson Global Sustainable Equity I Acc	5.75
Regnan Sustainable Water and Waste Fund A Acc GBP	5.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Speculative

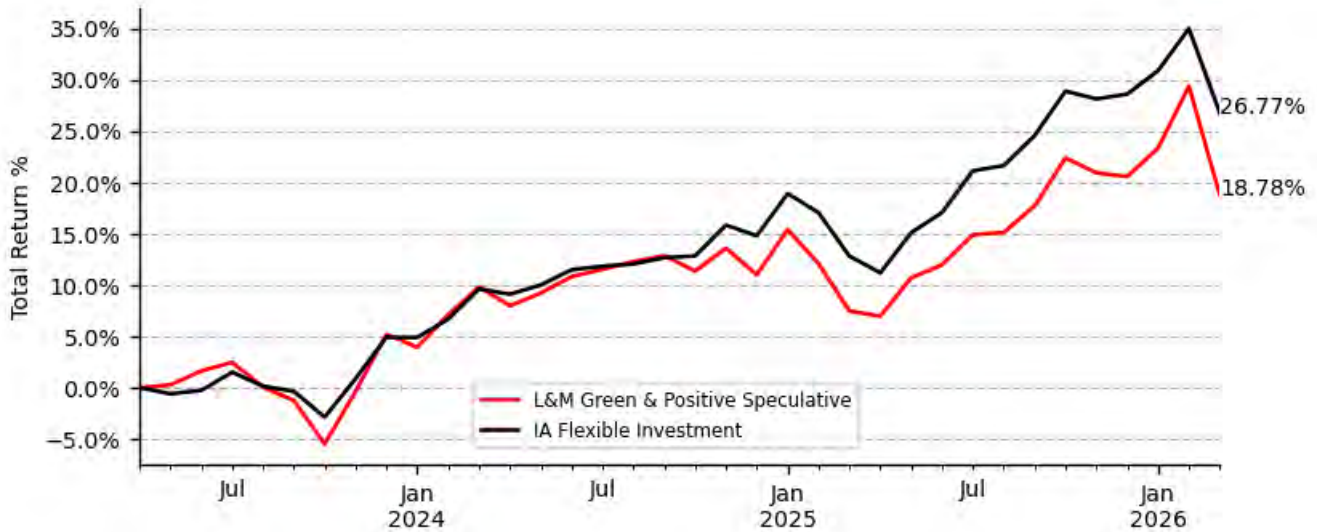
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Performance as of 31 March 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	-8.18	-1.48	0.92	10.51	N.A	N.A	18.78	10.04
IA Flexible Investment	-6.07	-1.41	1.79	12.36	N.A	N.A	26.77	7.7

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Total return since inception:



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