



Legal & Medical Investments Ltd

GREEN & POSITIVE PORTFOLIOS

Legal & Medical Investments
with Copia Capital Management

OUTLOOK



Factsheets July 2026

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

Key Information

Factsheet Date

22 July 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

0.35% p.a.

Transaction Cost of underlying funds

0.06% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.82% 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.

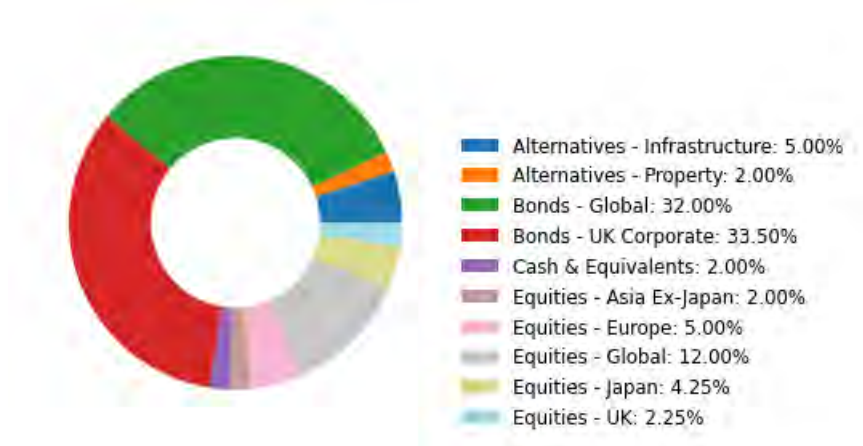
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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	9.25
Royal London Ethical Bond Z Acc	8.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	8.0
Nomura Japan Sustainable Equity Core F GBP	4.25
FP Foresight UK Infrastructure Income A Acc	3.5
Polar Capital Biotechnology I Acc GBP	3.0
EdenTree Responsible and Sustainable European Equity I	3.0

Asset Allocation breakdown:

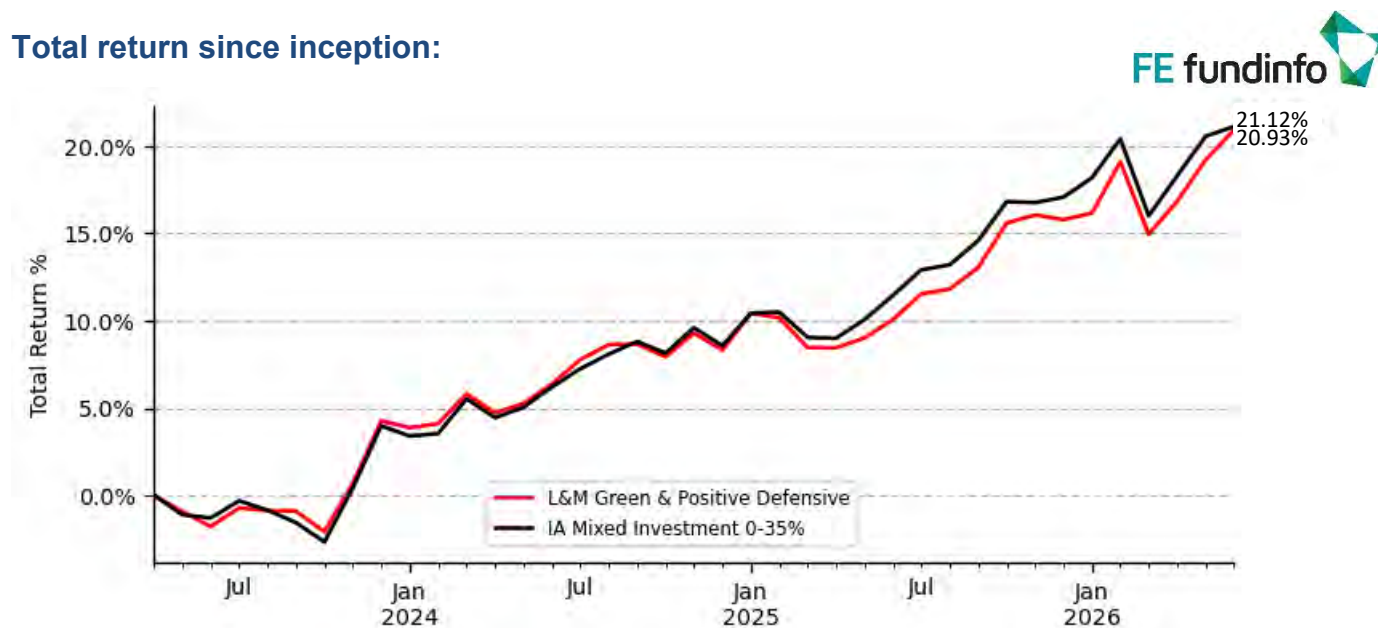


Performance as of 30 June 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	1.45	5.2	4.44	9.87	23.12	N.A	20.93	4.66
IA Mixed Investment 0-35%	0.46	4.4	3.46	8.68	22.71	N.A	21.12	4.66

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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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.

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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

0.43% p.a.

Transaction Cost of underlying funds

0.07% p.a.

Risk Profile

L&M Green & Positive Cautious

Gross Income Yield

2.32% 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
Royal London Ethical Bond Z Acc	6.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	6.0
Nomura Japan Sustainable Equity Core F GBP	5.25
AXA Sterling Credit Short Duration Bond ZI Acc	5.25
EdenTree Responsible and Sustainable European Equity I	5.0
FP Foresight UK Infrastructure Income A Acc	4.5
Janus Henderson Global Sustainable Equity I Acc	4.0

Asset Allocation breakdown:

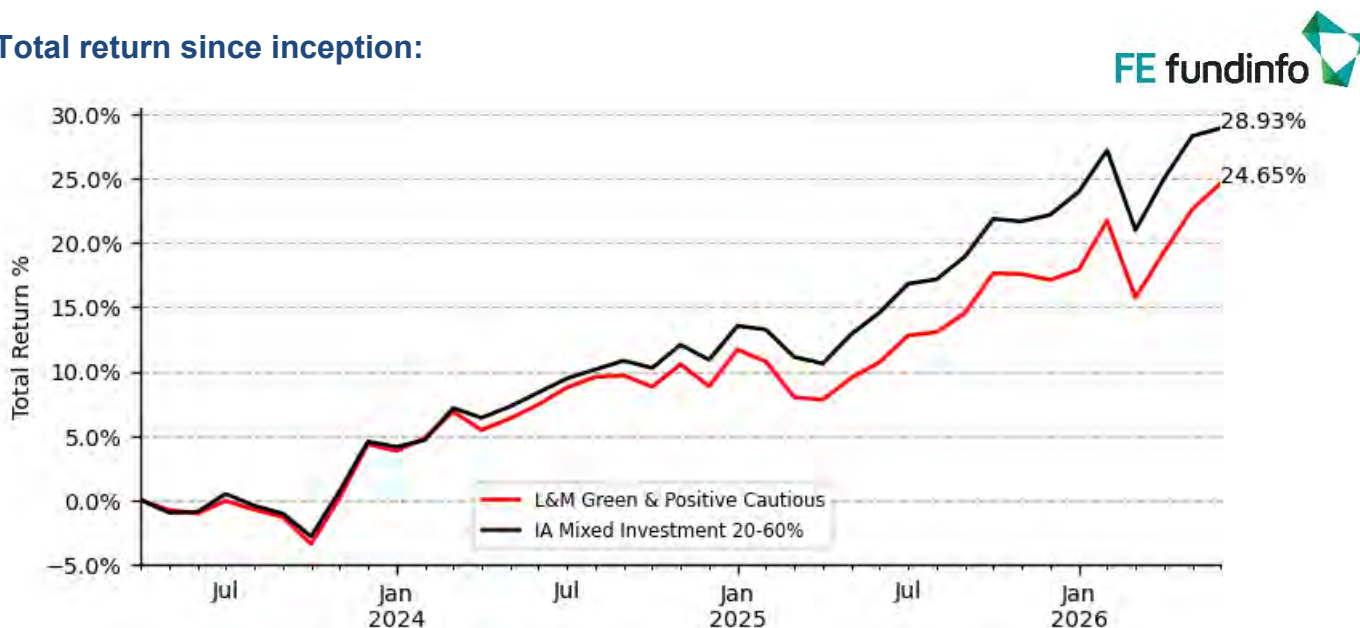


Performance as of 30 June 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	1.65	7.68	6.42	12.58	25.98	N.A	24.65	6.31
IA Mixed Investment 20-60%	0.47	6.55	5.51	12.51	30.13	N.A	28.93	5.92

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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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

0.46% p.a.

Transaction Cost of underlying funds

0.08% p.a.

Risk Profile

L&M Green & Positive Moderately Adventurous

Gross Income Yield

1.96% 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.

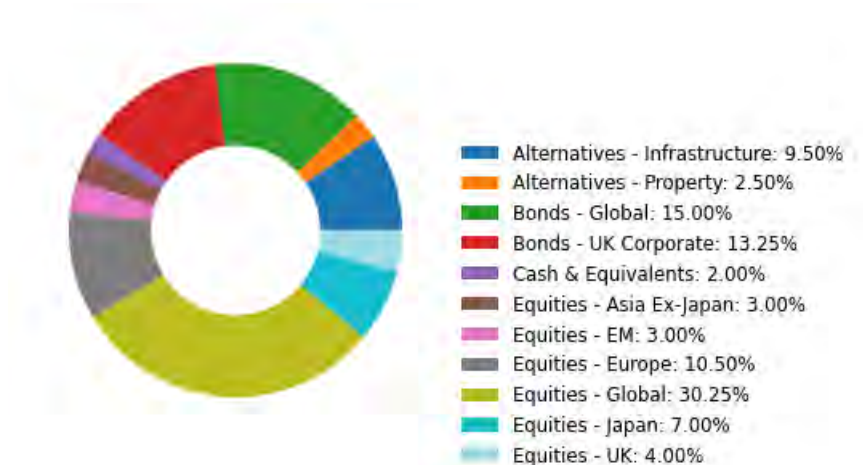
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Top 10 Holdings**:

Name	Weighting %
Nomura Japan Sustainable Equity Core F GBP	7.0
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
FP Foresight UK Infrastructure Income A Acc	4.5
L&G FW ESG Tilted and Optimised Europe Ex-UK Index C Acc GBP	4.5

Asset Allocation breakdown:

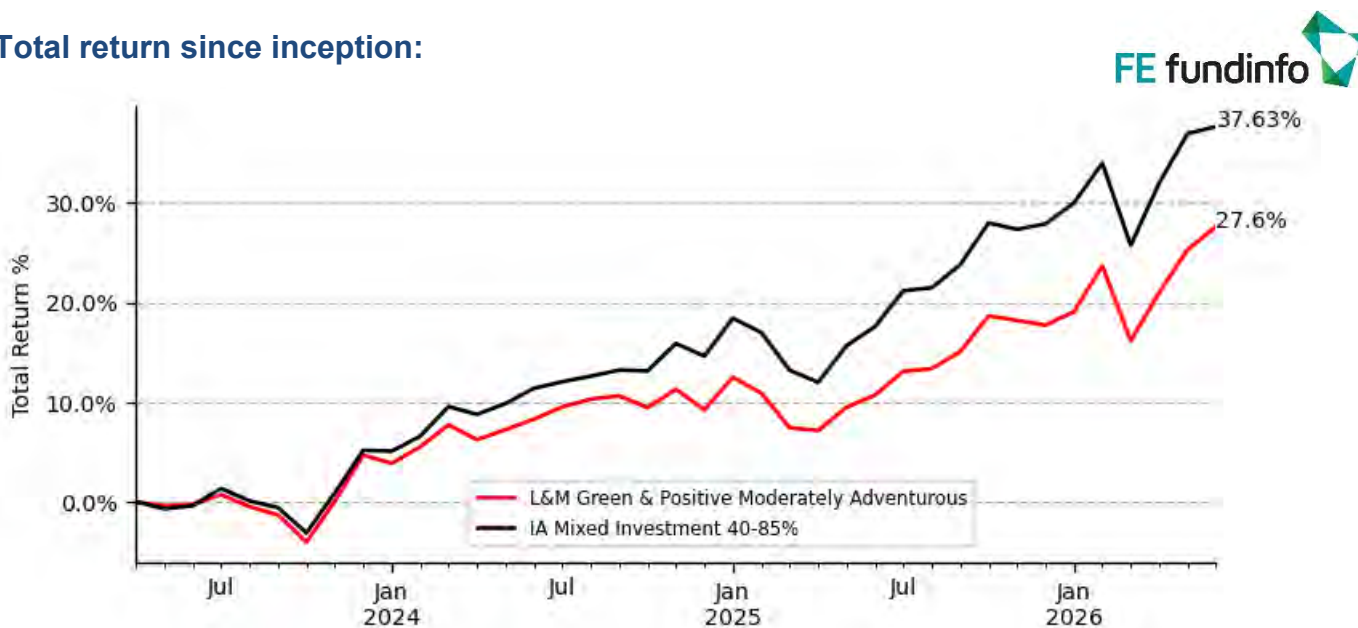


Performance as of 30 June 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	1.84	9.83	8.38	15.24	27.9	N.A	27.6	7.62
IA Mixed Investment 40-85%	0.52	9.47	7.62	17.05	38.15	N.A	37.63	7.77

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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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

0.47% p.a.

Transaction Cost of underlying funds

0.08% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.71% 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.

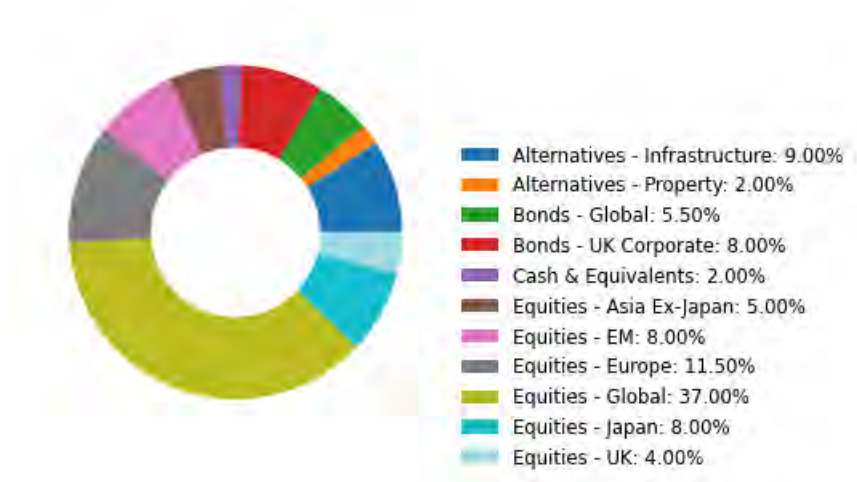
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Top 10 Holdings**:

Name	Weighting %
Royal London Emerging Market ESG Lds Eq Trk Z Acc	8.0
Nomura Japan Sustainable Equity Core F GBP	8.0
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
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	5.0
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

Asset Allocation breakdown:

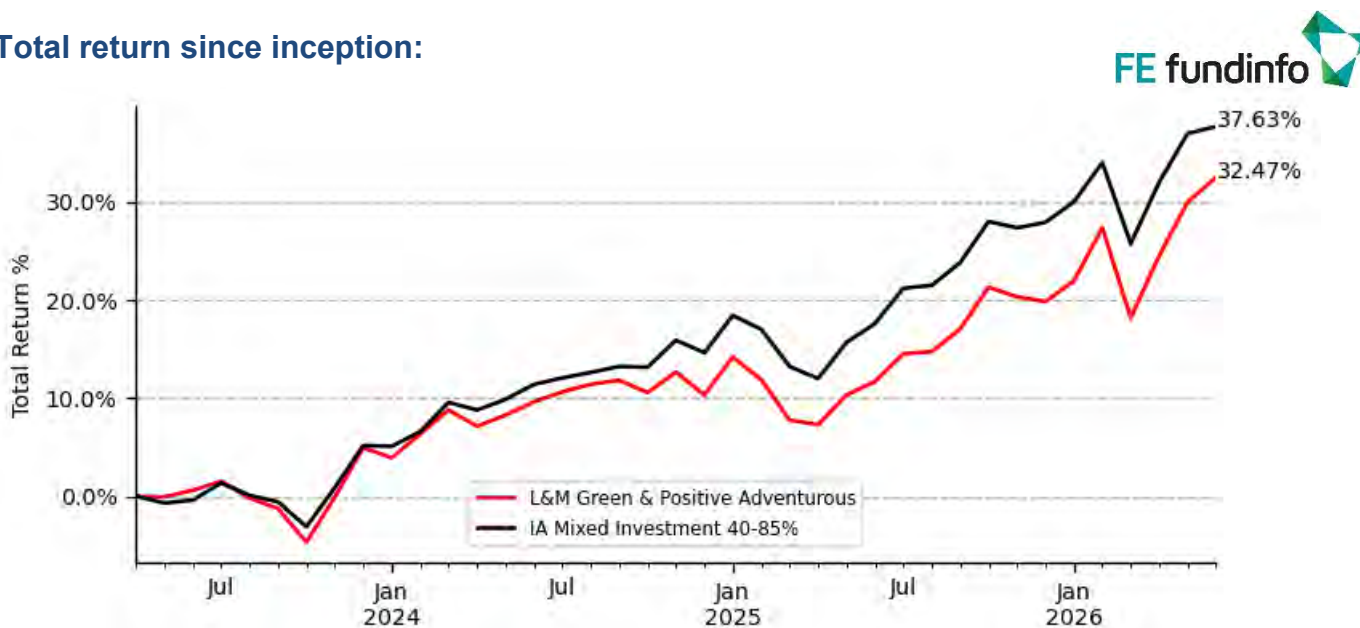


Performance as of 30 June 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	1.94	12.1	10.54	18.61	31.66	N.A	32.47	9.06
IA Mixed Investment 40-85%	0.52	9.47	7.62	17.05	38.15	N.A	37.63	7.77

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

Managed by Copia Capital Management

Key Information

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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

0.48% p.a.

Transaction Cost of underlying funds

0.09% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

1.24% 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.

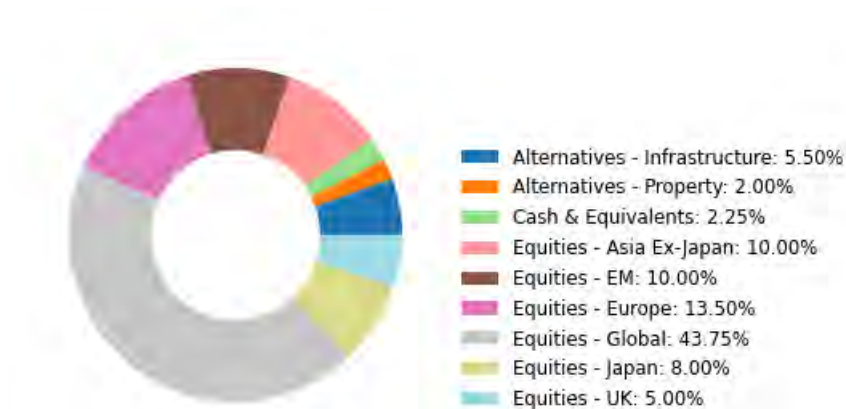
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L&G Future World ESG Tilted and Optimised Asia Pacific Index C GBP	10.0
Wellington Global Stewards Fund GBP E AccU	10.0
Nomura Japan Sustainable Equity Core F GBP	8.0
EdenTree Responsible and Sustainable European Equity I	7.5
Jupiter Ecology Fund I 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:

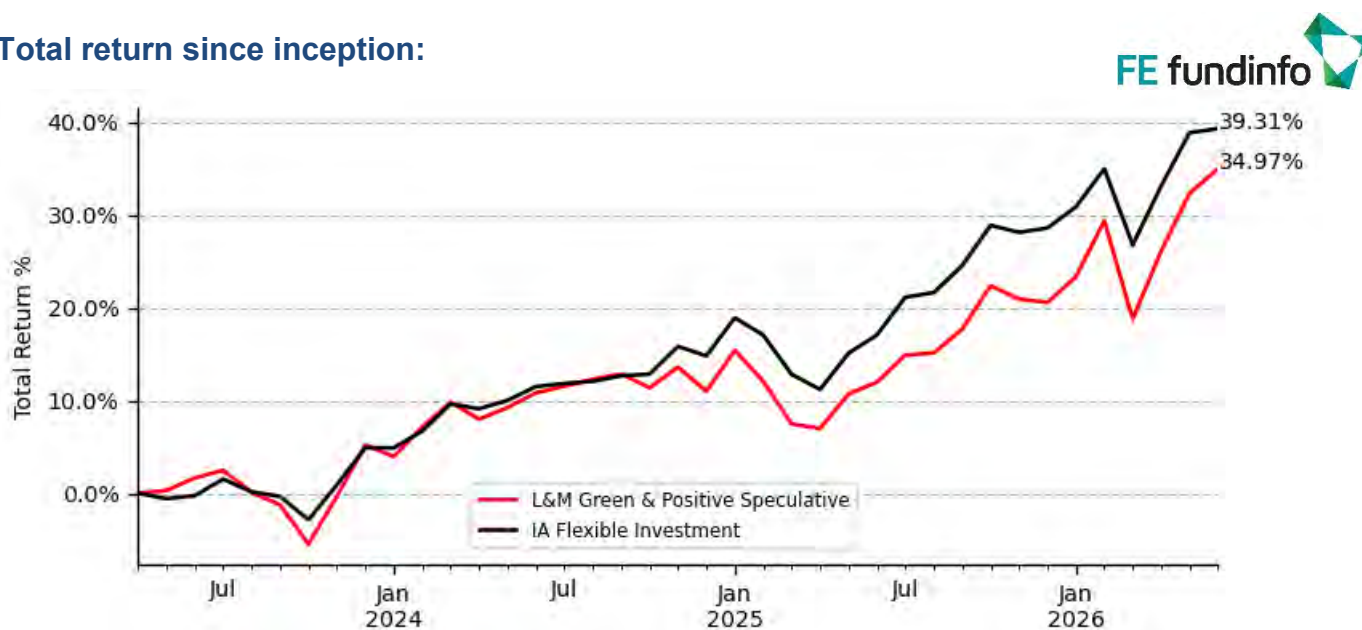


Performance as of 30 June 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	1.98	13.63	11.95	20.53	32.78	N.A	34.97	10.42
IA Flexible Investment	0.33	9.89	8.33	19.0	39.65	N.A	39.31	8.01

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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