



Legal & Medical Investments Ltd

ACTIVE PORTFOLIOS

Legal & Medical Investments
with Copia Capital Management

OUTLOOK



Factsheets August 2026

Active Defensive
Active Cautious
Active Moderately Adventurous
Active Adventurous
Active Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Active Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

26 August 2026

Launch Date

28 February 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

0.3% p.a.

Transaction Cost of underlying funds

0.08% p.a.

Risk Profile

L&M Active Defensive

Gross Income Yield

3.78% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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	17.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	10.25
MI TwentyFour Monument Bond I Inc Gross	10.0
Jupiter Monthly Income Bond Fund U1 Acc	9.75
Legal & General Sh Dated GBP Corp Bond Index C Acc	9.5
Royal London Short Duration Credit Fund Z GBP Acc	9.0
Polar Capital Japan Value S GBP Inc*	5.0
Fidelity Index US P Acc	4.5
FTF ClearBridge US Equity inc Fund EB Inc GBP	3.25
HSBC European Index Fund Class Acc C	3.0

Asset Allocation breakdown:



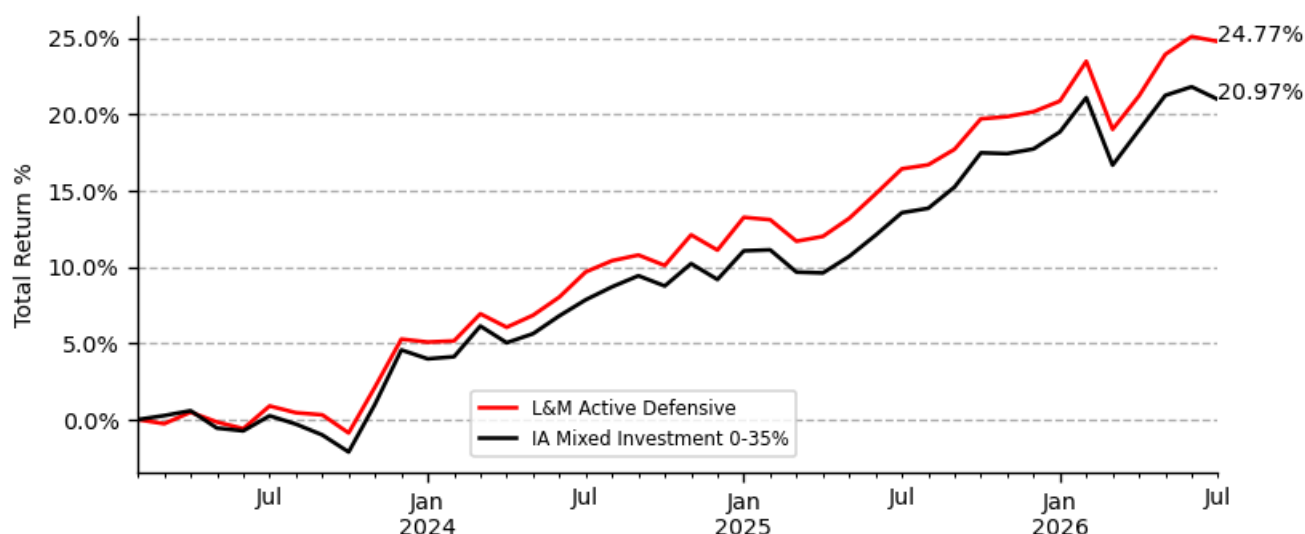
Alternatives - Infrastructure: 5.00%
Alternatives - Property: 2.00%
Bonds - ABS: 10.00%
Bonds - Global: 9.75%
Bonds - UK Corporate: 18.50%
Bonds - UK Government: 17.00%
Bonds - US Government: 10.25%
Cash & Equivalents: 2.00%
Equities - Europe: 5.50%
Equities - Japan: 5.00%
Equities - North America: 9.75%
Equities - UK: 5.25%

Performance as of 31 July 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Defensive	-0.26	2.95	3.23	7.17	23.67	N.A	24.77	4.39
IA Mixed Investment 0-35%	-0.68	1.69	1.79	6.53	20.67	N.A	20.97	4.53

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 Active Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date

26 August 2026

Launch Date

28 February 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

0.13% p.a.

Risk Profile

L&M Active Cautious

Gross Income Yield

3.26% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

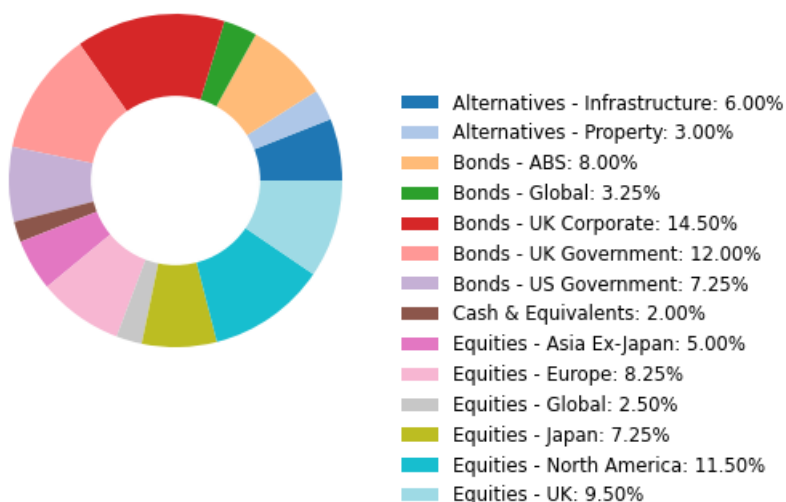
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Approach: This approach is for looking to grow and preserve capital over the long-term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those clients advised by Legal & Medical Investments Ltd.

Top 10 Holdings**:

Name	Weighting %
Fidelity Index UK Gilt Fund S Accumulation Shares	12.0
Royal London Short Duration Credit Fund Z GBP Acc	9.0
MI TwentyFour Monument Bond I Inc Gross	8.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	7.25
Polar Capital Japan Value S GBP Inc*	7.25
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.5
Janus Henderson European Selected Opps I Acc	5.0
M&G Asian PP Acc GBP	5.0
Fidelity Index US P Acc	5.0
FTF ClearBridge US Equity inc Fund EB Inc GBP	4.5

Asset Allocation breakdown:

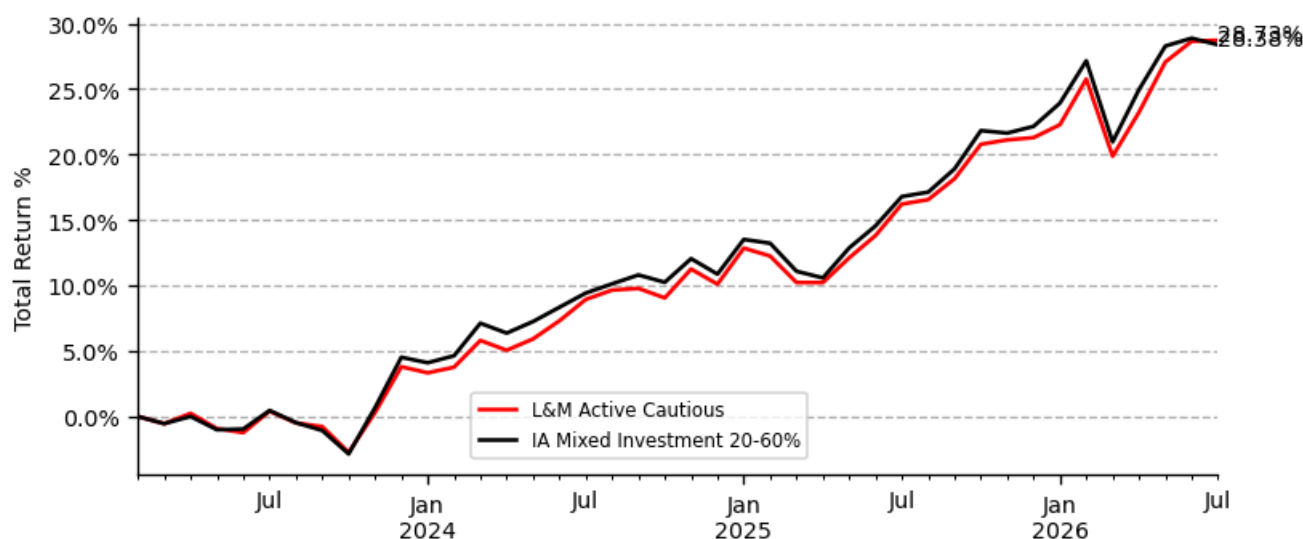


Performance as of 31 July 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Cautious	0.06	4.47	5.27	10.76	28.21	N.A	28.73	5.6
IA Mixed Investment 20-60%	-0.39	2.74	3.59	9.92	27.8	N.A	28.38	5.77

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 Active Moderately Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

26 August 2026

Launch Date

28 February 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

0.46% p.a.

Transaction Cost of underlying funds

0.16% p.a.

Risk Profile

L&M Active Moderately Adventurous

Gross Income Yield

2.81% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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 %
Polar Capital Japan Value S GBP Inc*	9.5
Fidelity Index UK Gilt Fund S Accumulation Shares	8.25
Royal London Short Duration Credit Fund Z GBP Acc	6.5
Janus Henderson European Selected Opps I Acc	6.5
Fidelity Index US P Acc	6.0
M&G Asian PP Acc GBP	6.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	5.5
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
MI TwentyFour Monument Bond I Inc Gross	5.0
FTF ClearBridge US Equity inc Fund EB Inc GBP	4.25

Asset Allocation breakdown:



Alternatives - Infrastructure: 6.50%
Alternatives - Property: 2.50%
Bonds - ABS: 5.00%
Bonds - Global: 2.00%
Bonds - UK Corporate: 9.00%
Bonds - UK Government: 8.25%
Bonds - US Government: 5.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 6.00%
Equities - EM: 4.00%
Equities - Europe: 10.50%
Equities - Global: 4.00%
Equities - Japan: 9.50%
Equities - North America: 13.25%
Equities - UK: 12.00%

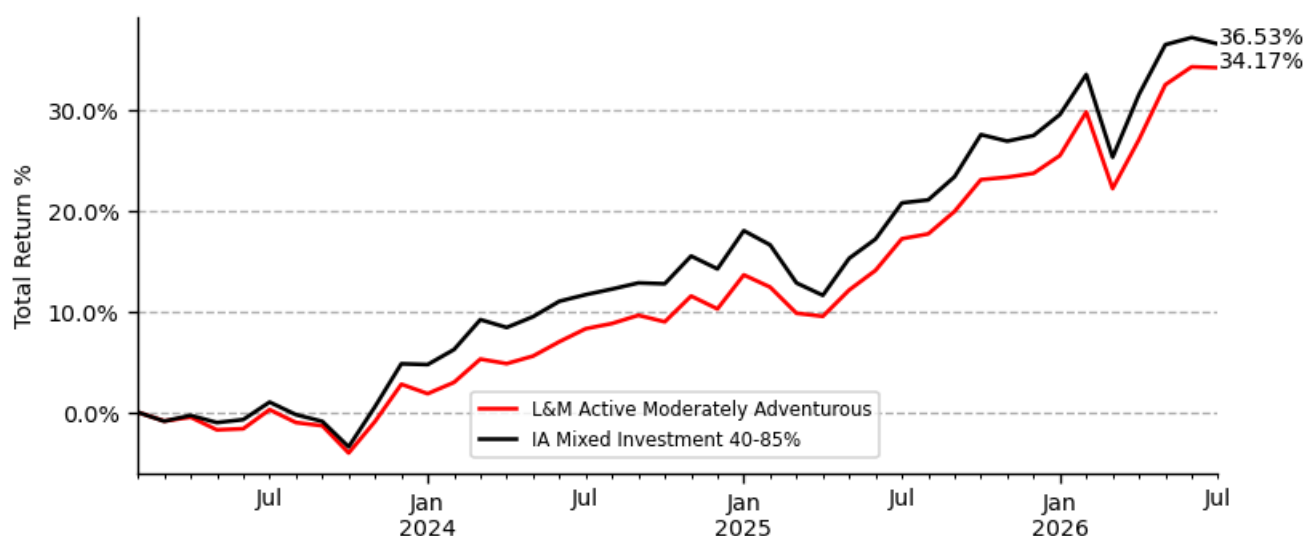
Performance as of 31 July 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Moderately Adventurous	-0.06	5.62	6.94	14.47	33.82	N.A	34.17	6.92
IA Mixed Investment 40-85%	-0.46	3.81	5.41	13.06	35.16	N.A	36.53	7.57

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

Total return since inception:

FE fundinfo 



Risk

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Legal & Medical Investments Ltd

L&M Active Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

26 August 2026

Launch Date

28 February 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

0.51% p.a.

Transaction Cost of underlying funds

0.2% p.a.

Risk Profile

L&M Active Adventurous

Gross Income Yield

2.47% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical 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 %
Polar Capital Japan Value S GBP Inc*	8.0
M&G Asian PP Acc GBP	7.5
Fidelity Index US P Acc	7.0
Baillie Gifford Emerging Markets Growth B Acc	6.5
Janus Henderson European Selected Opps I Acc	6.0
HSBC European Index Fund Class Acc C	6.0
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
Artemis SmartGARP UK Equity I Acc GBP	5.5
Fidelity Index UK P Acc	5.5
Polar Capital Biotechnology I Acc GBP	5.0

Asset Allocation breakdown:



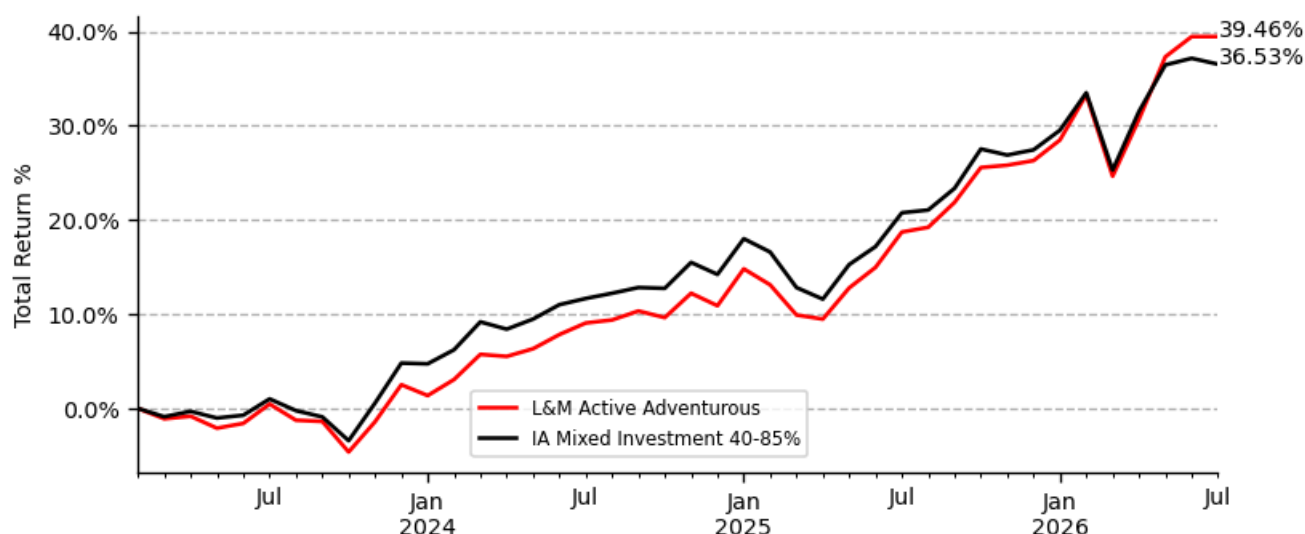
Alternatives - Infrastructure: 8.00%
Alternatives - Property: 2.00%
Bonds - ABS: 2.00%
Bonds - Global: 2.00%
Bonds - UK Corporate: 3.00%
Bonds - UK Government: 4.50%
Bonds - US Government: 2.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 7.50%
Equities - EM: 6.50%
Equities - Europe: 12.00%
Equities - Global: 8.00%
Equities - Japan: 8.00%
Equities - North America: 15.50%
Equities - UK: 16.50%

Performance as of 31 July 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Adventurous	0.0	6.72	8.55	17.47	38.81	N.A	39.46	7.91
IA Mixed Investment 40-85%	-0.46	3.81	5.41	13.06	35.16	N.A	36.53	7.57

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 Active Speculative

Managed by Copia Capital Management

Key Information

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26 August 2026

Launch Date

28 February 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

0.53% p.a.

Transaction Cost of underlying funds

0.22% p.a.

Risk Profile

L&M Active Speculative

Gross Income Yield

1.73% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Portfolios is to provide a broadly diversified efficient portfolio for different risk return profiles to grow and preserve capital in real terms over time.

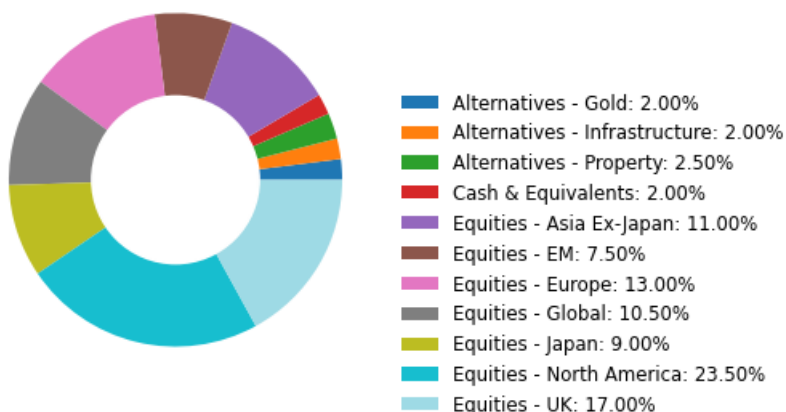
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Top 10 Holdings**:

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M&G Asian PP Acc GBP	11.0
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FTF ClearBridge US Equity inc Fund EB Inc GBP	7.5
Baillie Gifford Emerging Markets Growth B Acc	7.5
HSBC European Index Fund Class Acc C	7.0
Fidelity Index UK P Acc	6.0
Janus Henderson European Selected Opps I Acc	6.0
Polar Capital Biotechnology I Acc GBP	6.0
Artemis SmartGARP UK Equity I Acc GBP	5.5

Asset Allocation breakdown:

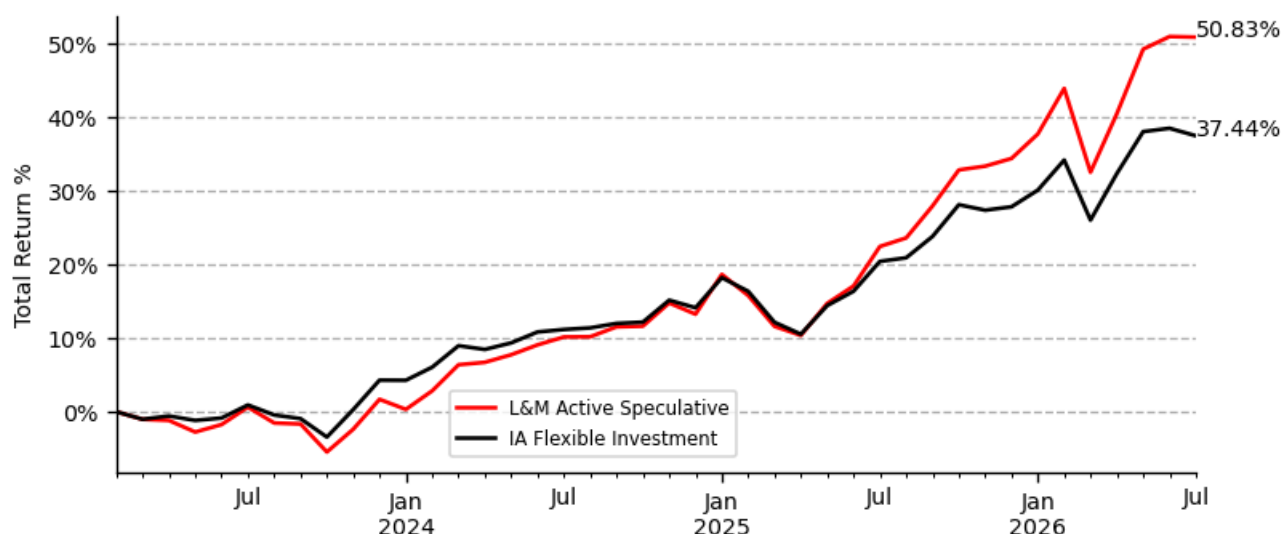


Performance as of 31 July 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Speculative	-0.05	7.4	9.55	23.2	49.89	N.A	50.83	9.75
IA Flexible Investment	-0.73	3.87	5.66	14.16	36.19	N.A	37.44	7.82

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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