Legal & Medical Investments Ltd

ACTIVE PORTFOLIOS

Legal & Medical Investments with Copia Capital Management



Factsheets October 2026

Active Defensive
Active Cautious
Active Moderately Adventurous
Active Adventuruous
Active Speculative

Managed by Copia Capital Management

L&M Active Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date
28 October 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
0.33% p.a.

Transaction Cost of underlying funds
0.09% p.a.

Risk Profile
L&M Active Defensive

Gross Income Yield
4.27% 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.

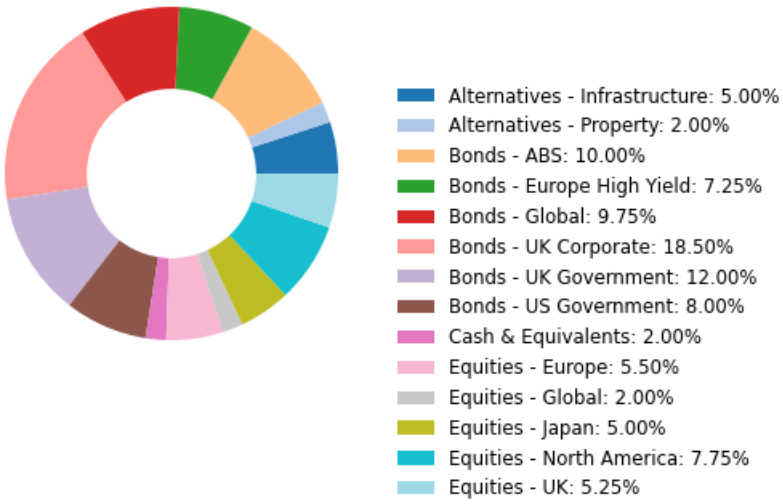
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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	12.0
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
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	8.0
Lazard Nordic High Yield S Acc GBP	7.25
Polar Capital Japan Value S GBP Inc*	5.0
FTF ClearBridge US Equity inc Fund EB Inc GBP	3.25
HSBC European Index Fund Class Acc C	3.0

Asset Allocation breakdown:



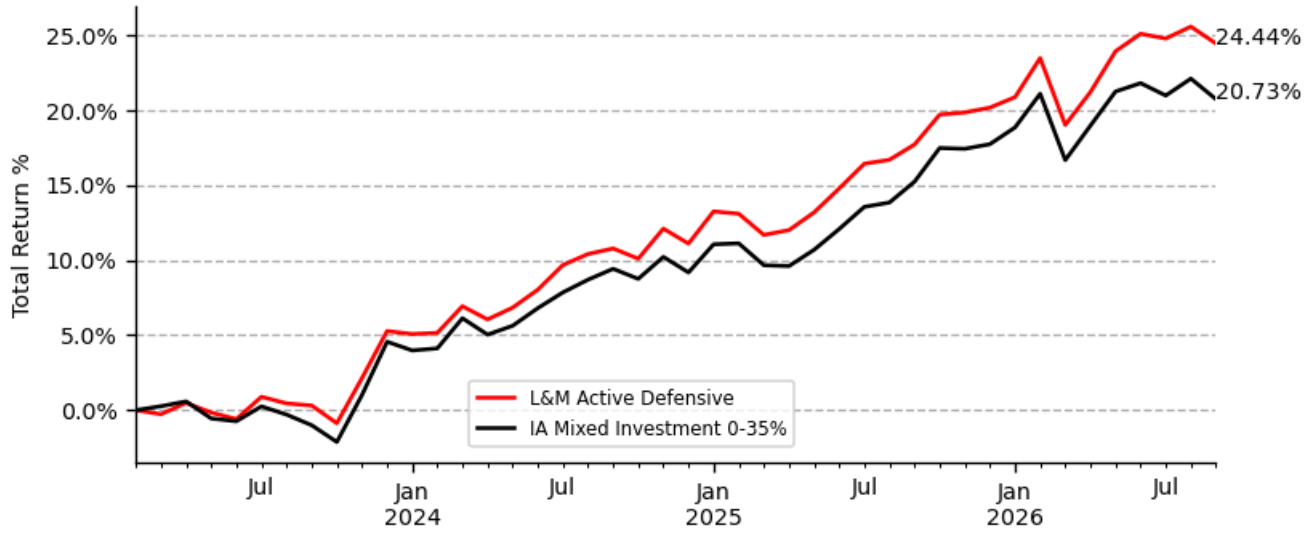
L&M Active Defensive
Continued...

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Defensive	-0.9	-0.52	4.56	5.72	24.05	N.A	24.44	4.35
IA Mixed Investment 0-35%	-1.12	-0.88	3.48	4.77	21.96	N.A	20.73	4.51

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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L&M Active Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date
28 October 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
0.41% p.a.

Transaction Cost of underlying funds
0.12% p.a.

Risk Profile
L&M Active Cautious

Gross Income Yield
3.57% p.a.

Expected Minimum Investment Term
5+ years

Description

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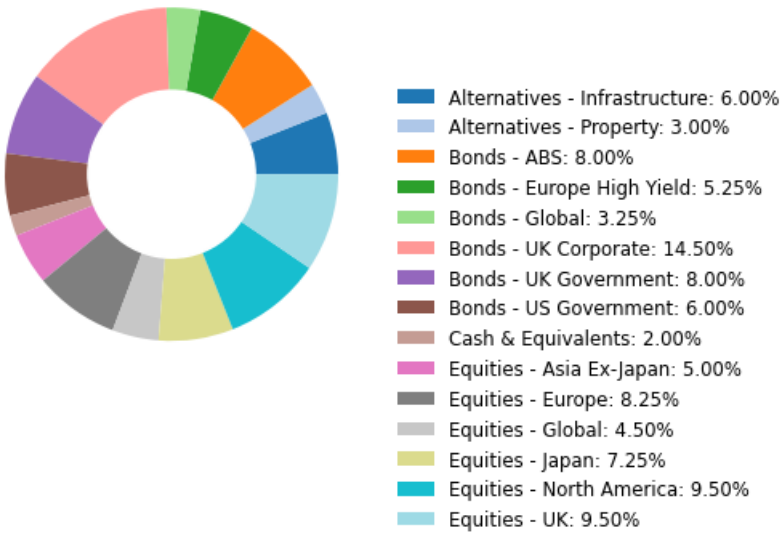
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Top 10 Holdings**:

Name	Weighting %
Royal London Short Duration Credit Fund Z GBP Acc	9.0
MI TwentyFour Monument Bond I Inc Gross	8.0
Fidelity Index UK Gilt Fund S Accumulation Shares	8.0
Polar Capital Japan Value S GBP Inc*	7.25
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	6.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.5
Lazard Nordic High Yield S Acc GBP	5.25
EdenTree Responsible and Sustainable European Equity I	5.0
M&G Asian PP Acc GBP	5.0
FTF ClearBridge US Equity inc Fund EB Inc GBP	4.5

Asset Allocation breakdown:



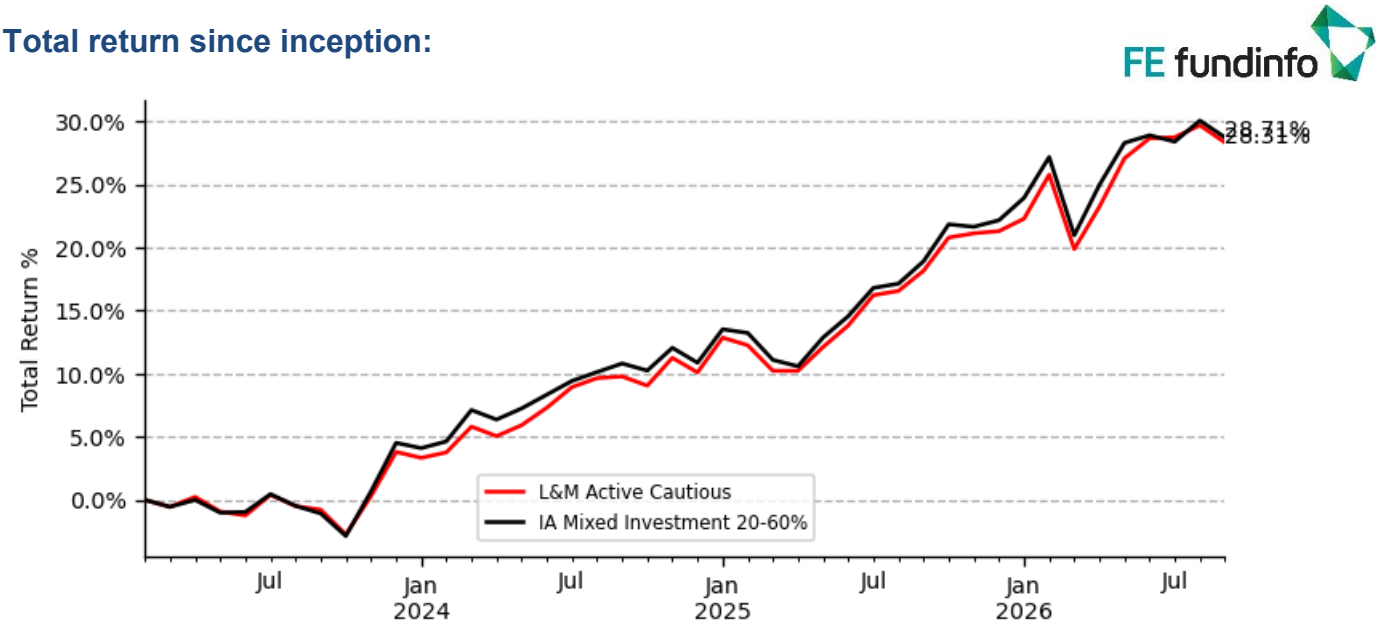
L&M Active Cautious
Continued...

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Cautious	-1.05	-0.26	7.04	8.6	29.31	N.A	28.31	5.54
IA Mixed Investment 20-60%	-1.03	-0.13	6.41	8.25	30.11	N.A	28.71	5.71

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 Active Moderately Adventurous

Managed by Copia Capital Management

Key Information

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28 October 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
0.45% p.a.

Transaction Cost of underlying funds
0.15% p.a.

Risk Profile
L&M Active Moderately Adventurous

Gross Income Yield
3.04% 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.

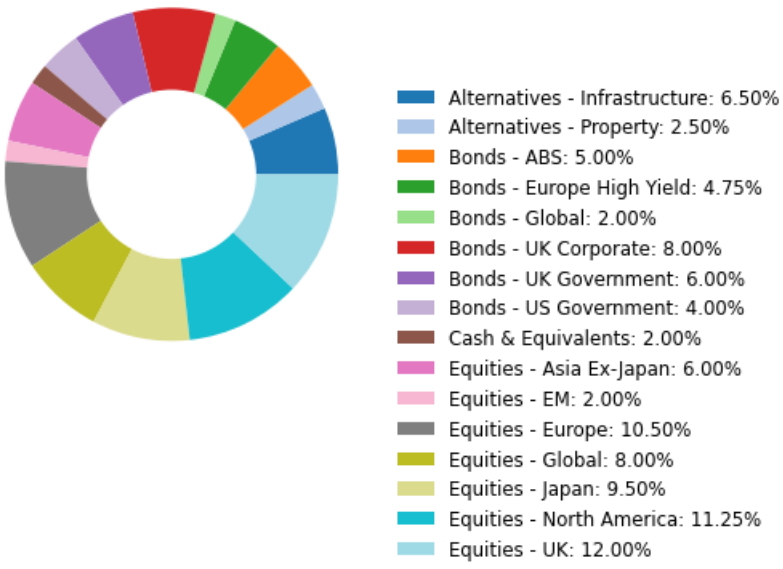
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Top 10 Holdings**:

Name	Weighting %
Polar Capital Japan Value S GBP Inc*	9.5
EdenTree Responsible and Sustainable European Equity I	6.5
M&G Asian PP Acc GBP	6.0
Fidelity Index UK Gilt Fund S Accumulation Shares	6.0
Royal London Short Duration Credit Fund Z GBP Acc	5.5
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
MI TwentyFour Monument Bond I Inc Gross	5.0
Lazard Nordic High Yield S Acc GBP	4.75
FTF ClearBridge US Equity inc Fund EB Inc GBP	4.25
Fidelity Index US P Acc	4.0

Asset Allocation breakdown:



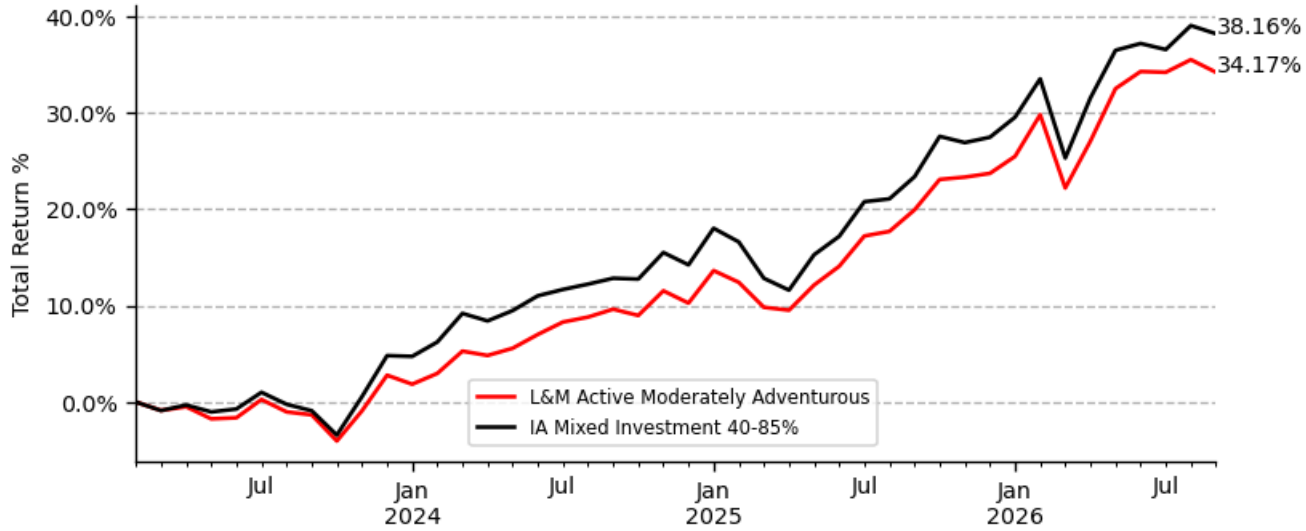
L&M Active Moderately Adventurous
Continued...

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Moderately Adventurous	-0.96	-0.06	9.81	11.89	35.98	N.A	34.17	6.81
IA Mixed Investment 40-85%	-0.61	0.74	10.28	12.01	39.42	N.A	38.16	7.45

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 Active Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date
28 October 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
0.48% p.a.

Transaction Cost of underlying funds
0.19% p.a.

Risk Profile
L&M Active Adventurous

Gross Income Yield
2.56% 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.

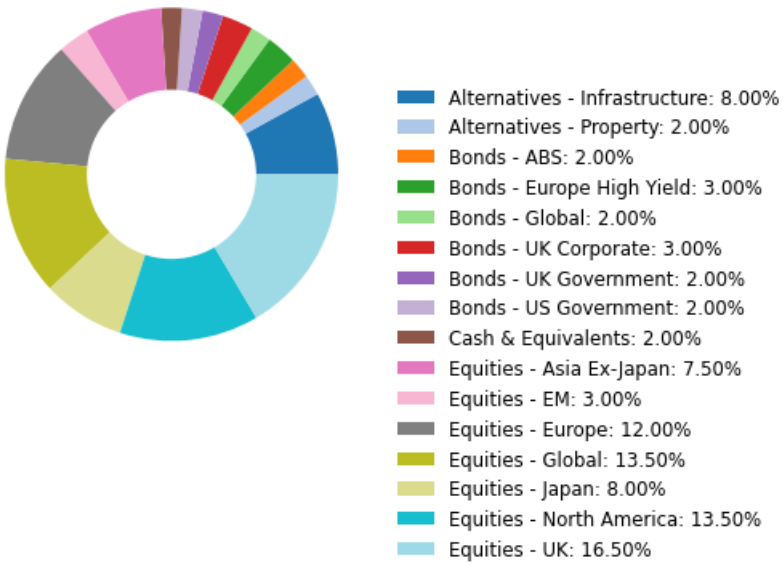
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Top 10 Holdings**:

Name	Weighting %
Polar Capital Japan Value S GBP Inc*	8.0
M&G Asian PP Acc GBP	7.5
HSBC European Index Fund Class Acc C	6.0
EdenTree Responsible and Sustainable European Equity I	6.0
Fidelity Index UK P Acc	5.5
Orbis Global Equity Standard*	5.5
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5
Artemis SmartGARP UK Equity I Acc GBP	5.5
Polar Capital Biotechnology I Acc GBP	5.0
Fidelity Index US P Acc	5.0

Asset Allocation breakdown:



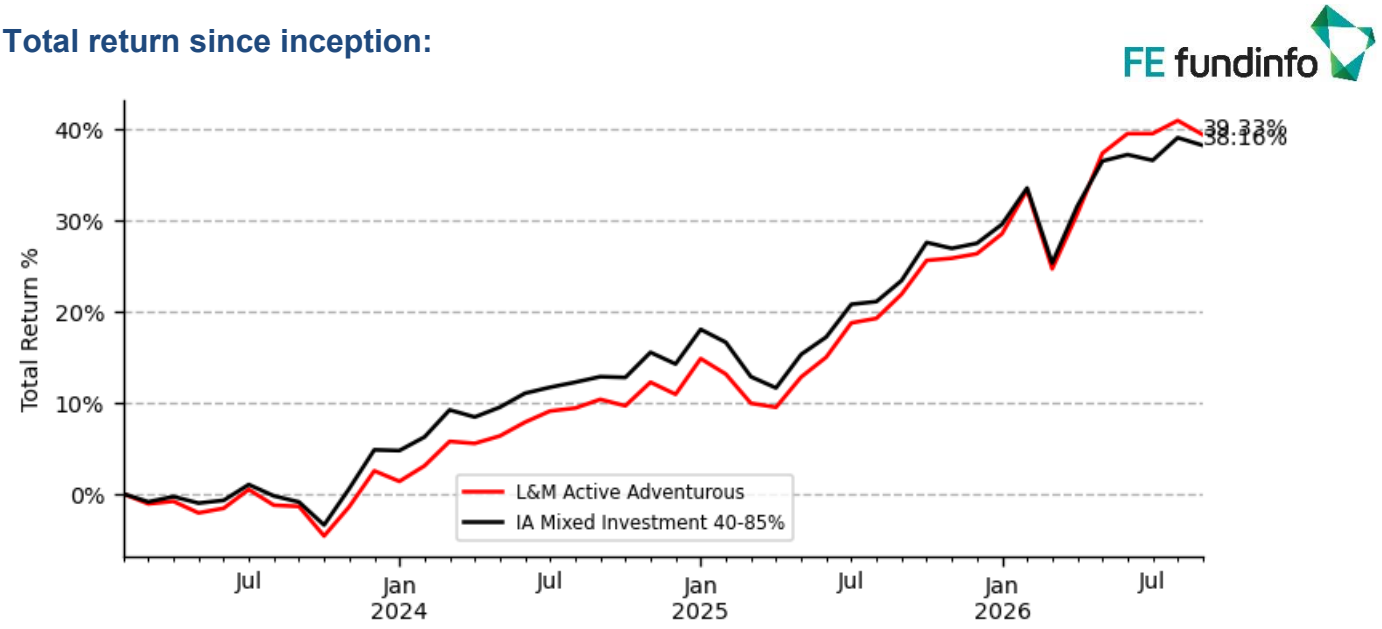
L&M Active Adventurous
Continued...

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Adventurous	-1.1	-0.08	11.79	14.34	41.29	N.A	39.33	7.79
IA Mixed Investment 40-85%	-0.61	0.74	10.28	12.01	39.42	N.A	38.16	7.45

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 Active Speculative

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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
0.49% p.a.

Transaction Cost of underlying funds
0.2% p.a.

Risk Profile
L&M Active Speculative

Gross Income Yield
1.61% p.a.

Expected Minimum Investment Term
5+ years

Description

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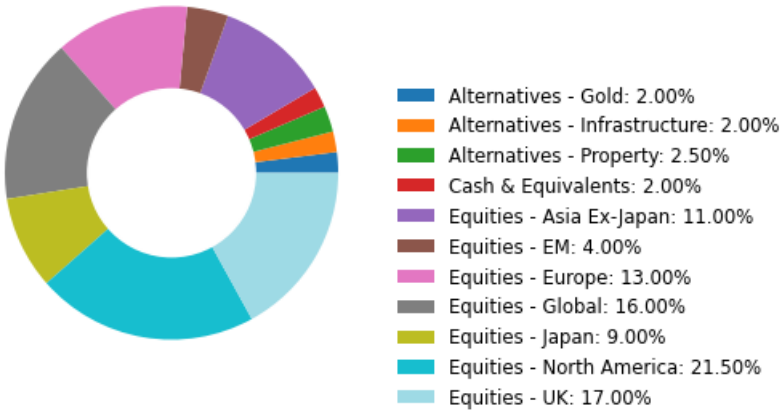
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Fidelity Index UK P Acc	6.0
EdenTree Responsible and Sustainable European Equity I	6.0
Polar Capital Biotechnology I Acc GBP	6.0
Artemis SmartGARP UK Equity I Acc GBP	5.5
Jupiter UK Multi Cap Income W GBP Acc GBP	5.5

Asset Allocation breakdown:



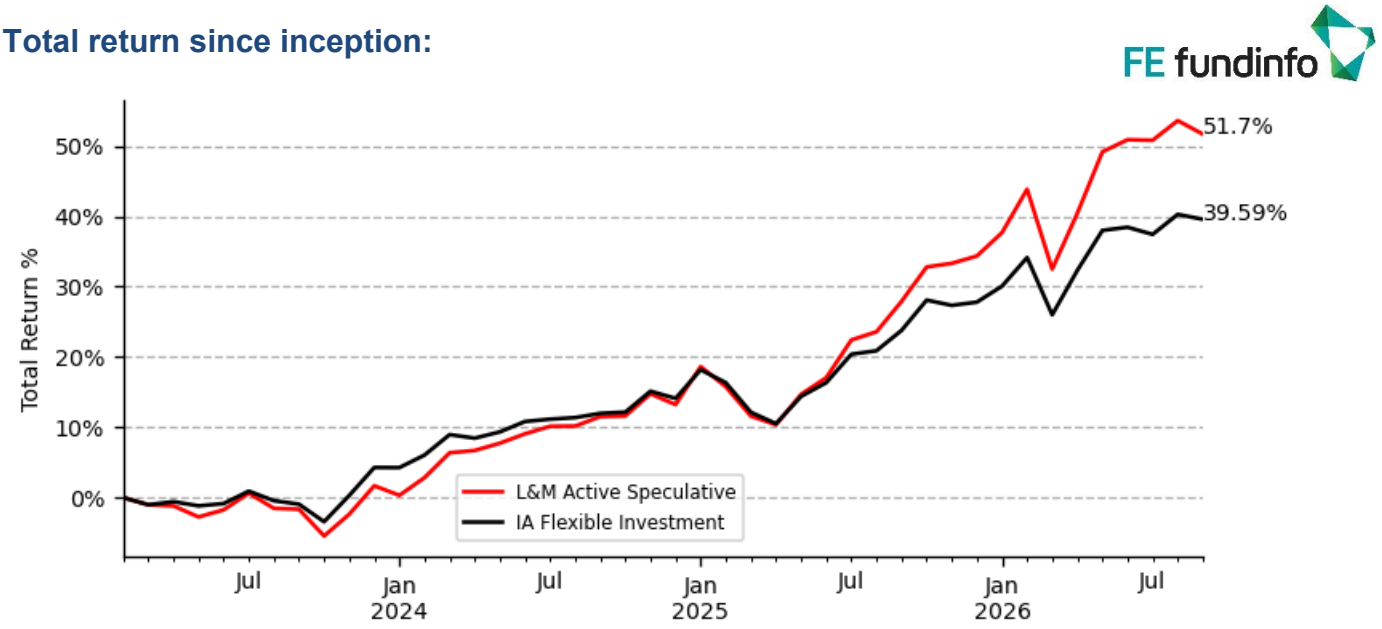
L&M Active Speculative
Continued...

Performance as of 30 September 2026

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Active Speculative	-1.26	0.53	14.49	18.59	54.26	N.A	51.7	9.6
IA Flexible Investment	-0.5	0.82	10.78	12.77	40.91	N.A	39.59	7.7

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Total return since inception:



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