



Legal & Medical Investments Ltd

Copia Legal & Medical

GREEN AND POSITIVE PORTFOLIOS



Factsheets November 2024

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



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

27 November 2024

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

0.08% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.63% 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.

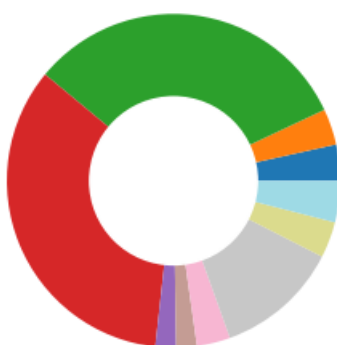
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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	15.0
AXA Sterling Credit Short Duration Bond ZI Acc	10.0
Edentree Resp and Sust Short Dated Bond ClassB Inc	9.25
CT Responsible UK Equity 2 Acc	4.0
FP Foresight UK Infrastructure Income A Acc	3.5
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
Amundi Index MSCI Europe SRI PAB - IG A	3.25

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: 3.25%
Equities - Global: 12.00%
Equities - Japan: 3.50%
Equities - UK: 4.00%



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

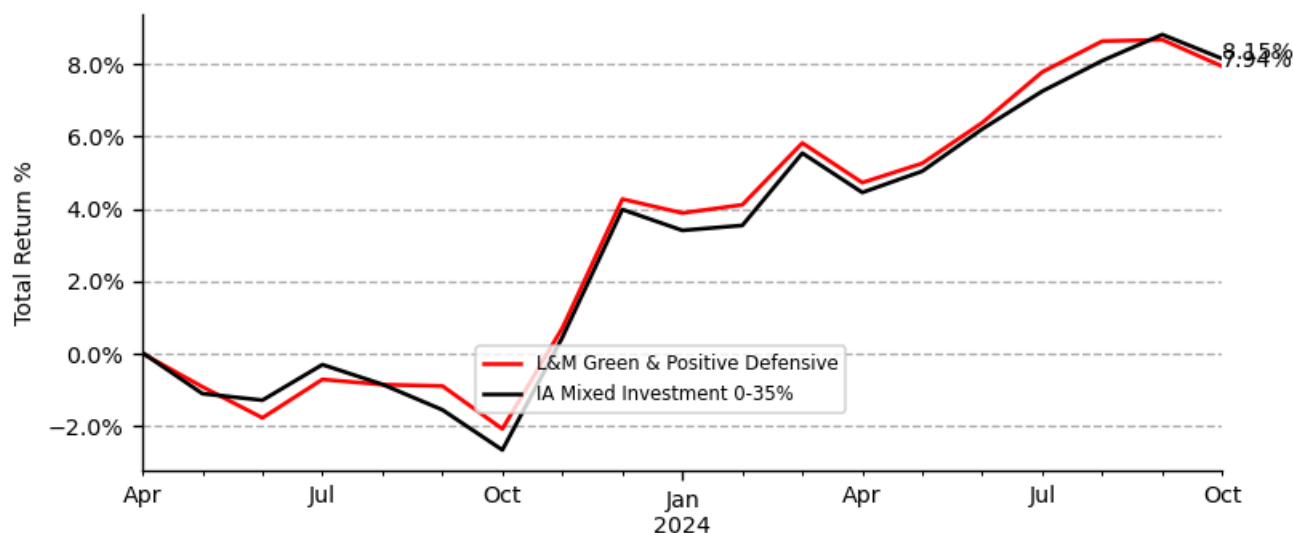
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Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	-0.68	0.15	3.07	10.23	N.A	N.A	7.94	4.44
IA Mixed Investment 0-35%	-0.61	0.84	3.54	11.11	N.A	N.A	8.15	4.65

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

Total return since inception:



Risk

The model portfolio is managed by Copia Capital Management, the investment manager, to fulfil the model's investment strategy and objectives. The investment manager may make changes to the investments held without notice. Clients are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this report. The portfolio report includes the assets held at the date published. The portfolio report will be updated and made available as soon as is practicable following a change made by the investment manager

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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.

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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

27 November 2024

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

0.38% p.a.

Transaction Cost of underlying funds

0.09% p.a.

Risk Profile

L&M Green & Positive Cautious

Gross Income Yield

2.17% 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.

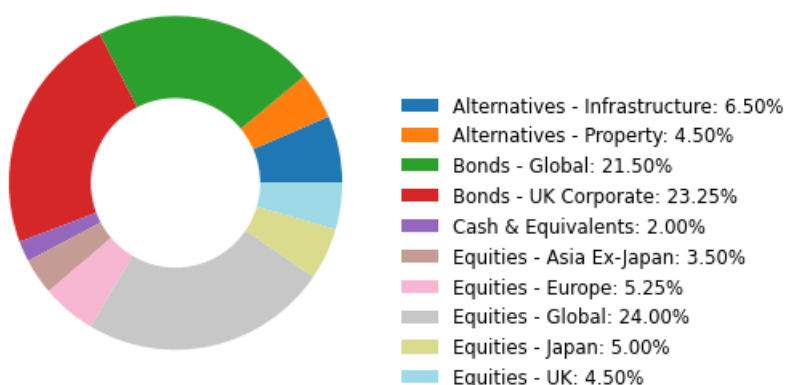
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Approach: This approach is for looking to grow and preserve capital over the long-term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those clients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

Top 10 Holdings**:

Name	Weighting %
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	12.0
Royal London Short Duration Credit Fund Z GBP Acc	10.0
Aegon GI Sht Dated Climate Transition GBP S Acc	9.5
Edentree Resp and Sust Short Dated Bond ClassB Inc	7.25
AXA Sterling Credit Short Duration Bond ZI Acc	6.0
Amundi Index MSCI Europe SRI PAB - IG A	5.25
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	5.0
CT Responsible UK Equity 2 Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.5
FP Foresight UK Infrastructure Income A Acc	4.5

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Cautious

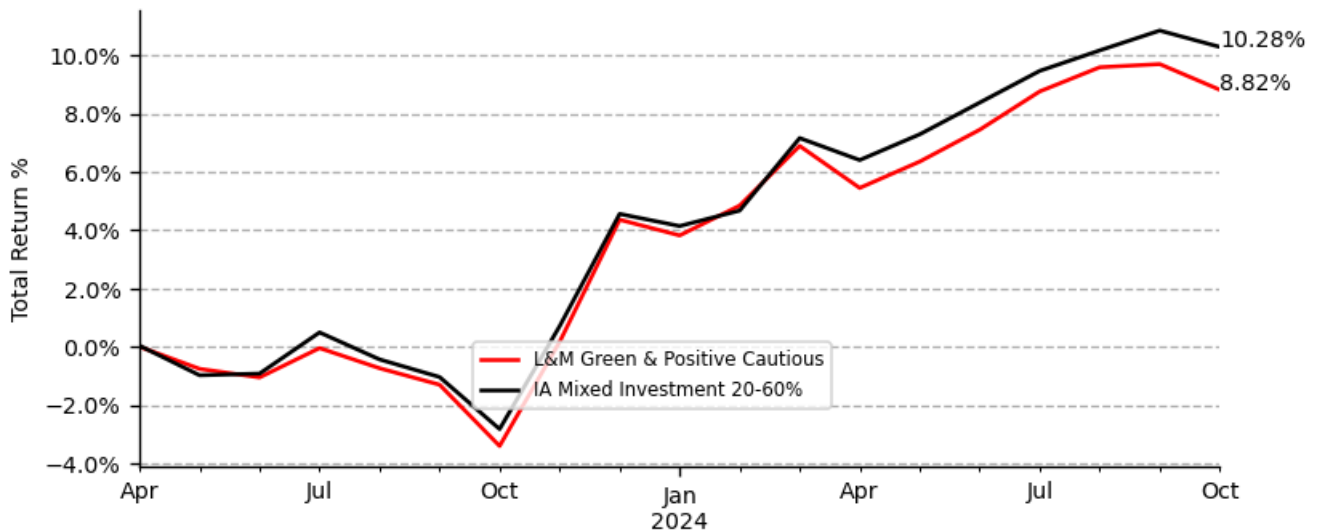
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Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	-0.8	0.05	3.2	12.65	N.A	N.A	8.81	5.5
IA Mixed Investment 20-60%	-0.51	0.75	3.65	13.49	N.A	N.A	10.28	5.17

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

27 November 2024

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

0.1% p.a.

Risk Profile

L&M Green & Positive Moderately Adventurous

Gross Income Yield

1.8% 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	7.0
Amundi Index MSCI Europe SRI PAB - IG A	6.5
Edentree Resp and Sust Short Dated Bond ClassB Inc	5.75
Wellington Global Stewards Fund GBP E AccH	5.5
Royal London Short Duration Credit Fund Z GBP Acc	5.0
Aegon GI Sht Dated Climate Transition GBP S Acc	5.0
CT Responsible UK Equity 2 Acc	5.0
Jupiter Ecology Fund I Class Acc	5.0
Legal & General Global Real Est Dividend Idx C Acc	4.5

Asset Allocation breakdown:



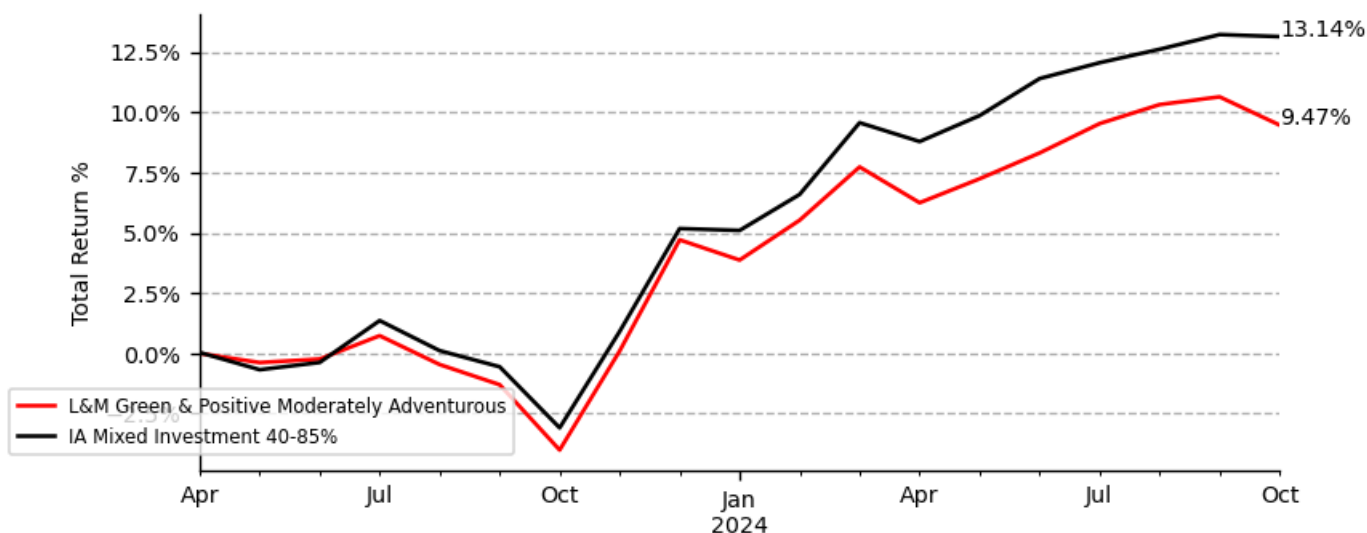
Alternatives - Infrastructure: 7.50%
Alternatives - Property: 4.50%
Bonds - Global: 15.00%
Bonds - UK Corporate: 14.25%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 5.00%
Equities - Europe: 6.50%
Equities - Global: 29.25%
Equities - Japan: 7.00%
Equities - UK: 5.00%

Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	-1.06	-0.05	3.03	14.04	N.A	N.A	9.47	6.31
IA Mixed Investment 40-85%	-0.07	0.97	4.0	16.74	N.A	N.A	13.14	5.9

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

27 November 2024

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

0.47% p.a.

Transaction Cost of underlying funds

0.1% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.48% 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.

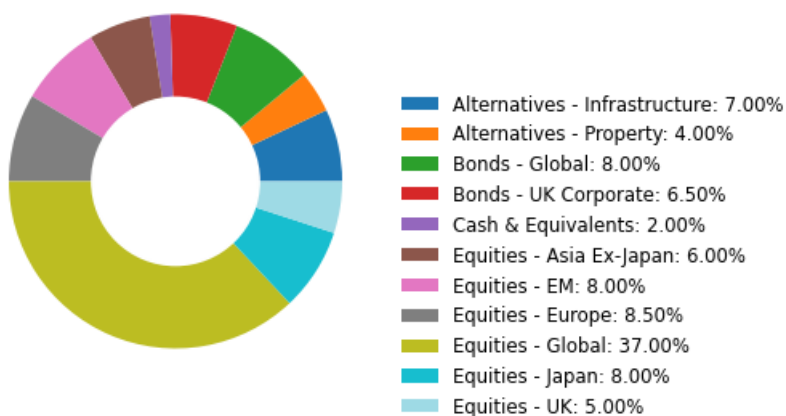
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Approach: This approach is for looking to grow and preserve capital over the long-term investment time horizon where there is need for a portfolio diversified across multiple asset classes and geographies. This approach is only available to those clients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

Top 10 Holdings**:

Name	Weighting %
Amundi Index MSCI Europe SRI PAB - IG A	8.5
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	8.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	8.0
Wellington Global Stewards Fund GBP E AccH	7.0
Jupiter Ecology Fund I Class Acc	6.0
Stewart Investors Asia Pacific Sust. B Acc GBP	6.0
Janus Henderson Global Sustainable Equity I Acc	5.5
CT Responsible UK Equity 2 Acc	5.0
Baillie Gifford Positive Change B Acc	4.5
FP Foresight UK Infrastructure Income A Acc	4.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

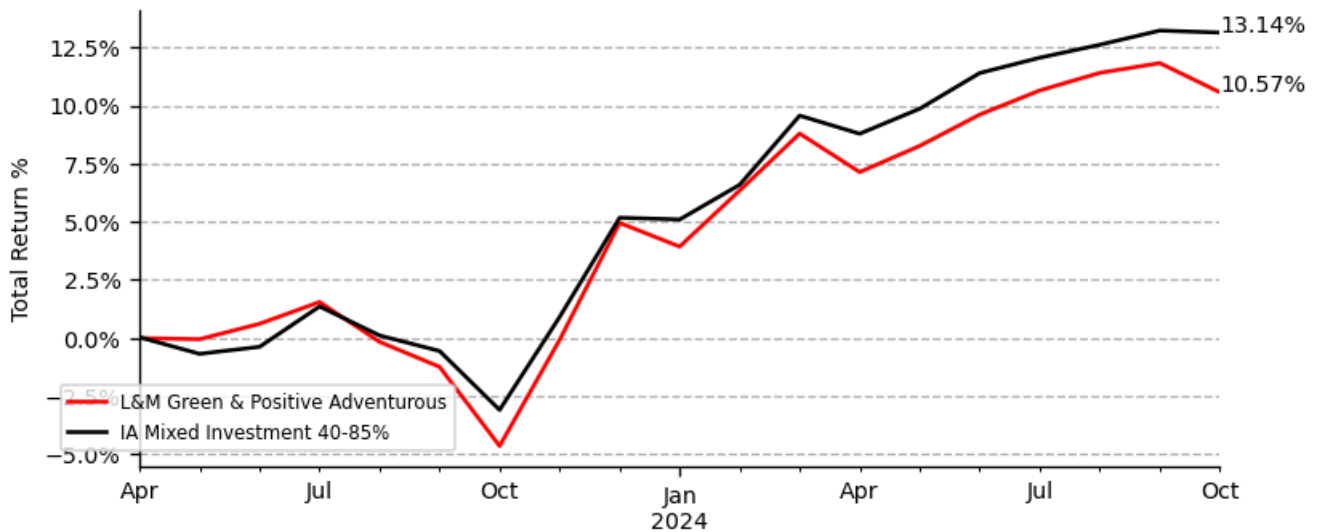
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Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	-1.12	-0.07	3.2	15.95	N.A	N.A	10.57	7.24
IA Mixed Investment 40-85%	-0.07	0.97	4.0	16.74	N.A	N.A	13.14	5.9

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

Factsheet Date

27 November 2024

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

0.55% p.a.

Transaction Cost of underlying funds

0.12% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

0.83% 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.

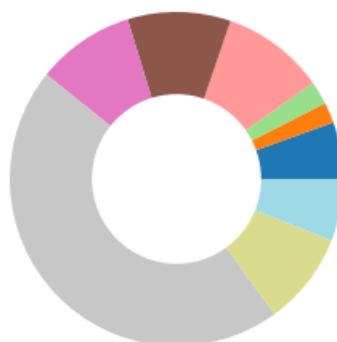
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CT Responsible UK Equity 2 Acc	6.0
Janus Henderson Global Sustainable Equity I Acc	5.75
Regnan Sustainable Water and Waste Fund A Acc GBP	5.0

Asset Allocation breakdown:



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- Alternatives - Property: 2.00%
- Cash & Equivalents: 2.25%
- Equities - Asia Ex-Japan: 10.00%
- Equities - EM: 10.00%
- Equities - Europe: 9.50%
- Equities - Global: 45.75%
- Equities - Japan: 9.00%
- Equities - UK: 6.00%



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L&M Green & Positive Speculative

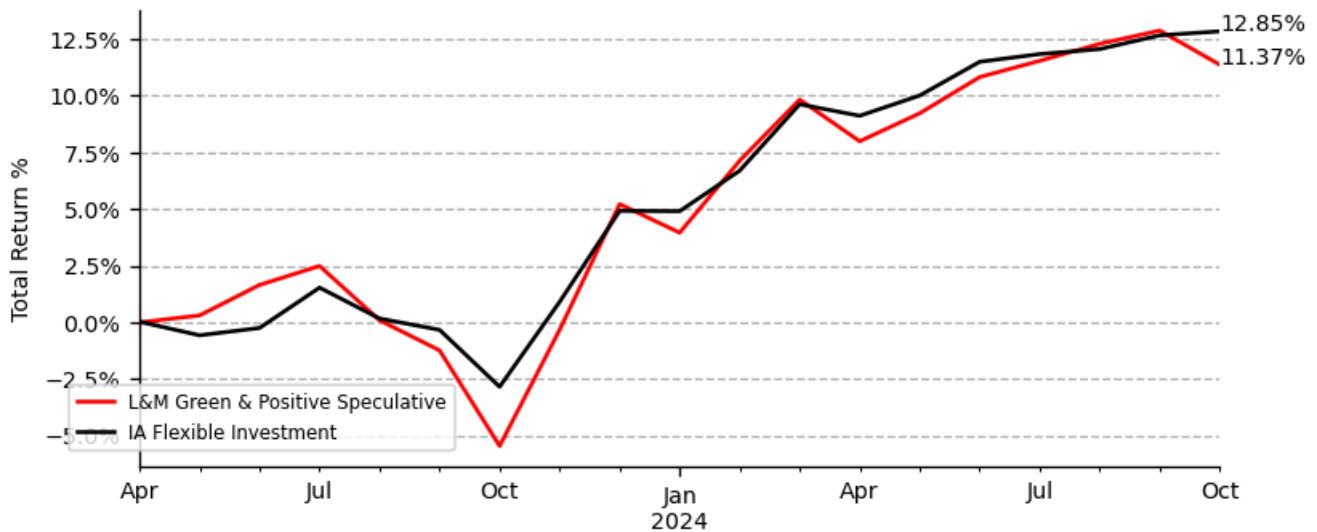
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Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	-1.33	-0.15	3.13	17.8	N.A	N.A	11.37	8.47
IA Flexible Investment	0.16	0.9	3.42	16.15	N.A	N.A	12.85	5.65

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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