



Legal & Medical Investments Ltd

Copia Legal & Medical

PASSIVE PORTFOLIOS



Factsheets November 2024

Passive Defensive
Passive Cautious
Passive Moderately Adventurous
Passive Adventurous
Passive Speculative

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Passive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

27 November 2024

Launch Date

31 March 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

0.08% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Defensive

Gross Income Yield

3.17% p.a.

Expected Minimum Investment Term

5+ years

Description

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

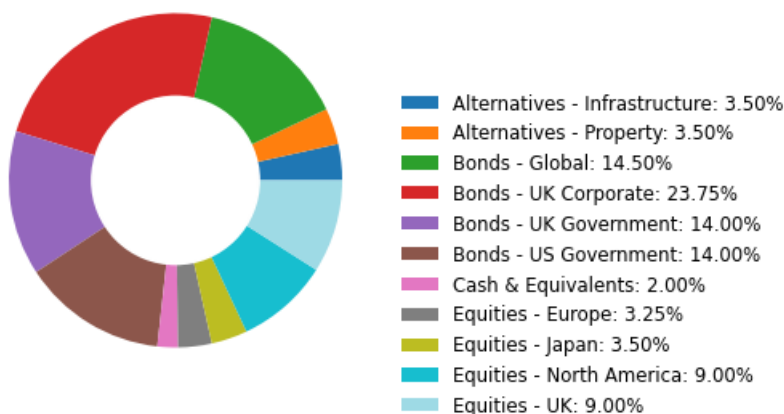
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	14.5
Fidelity Index UK Gilt Fund S Accumulation Shares	14.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	14.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	13.75
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	10.0
Fidelity Index UK P Acc	9.0
Fidelity Index US P Acc	9.0
Fidelity Index Japan P Acc	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
HSBC European Index Fund Class Acc C	3.25

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Passive Defensive

Continued...

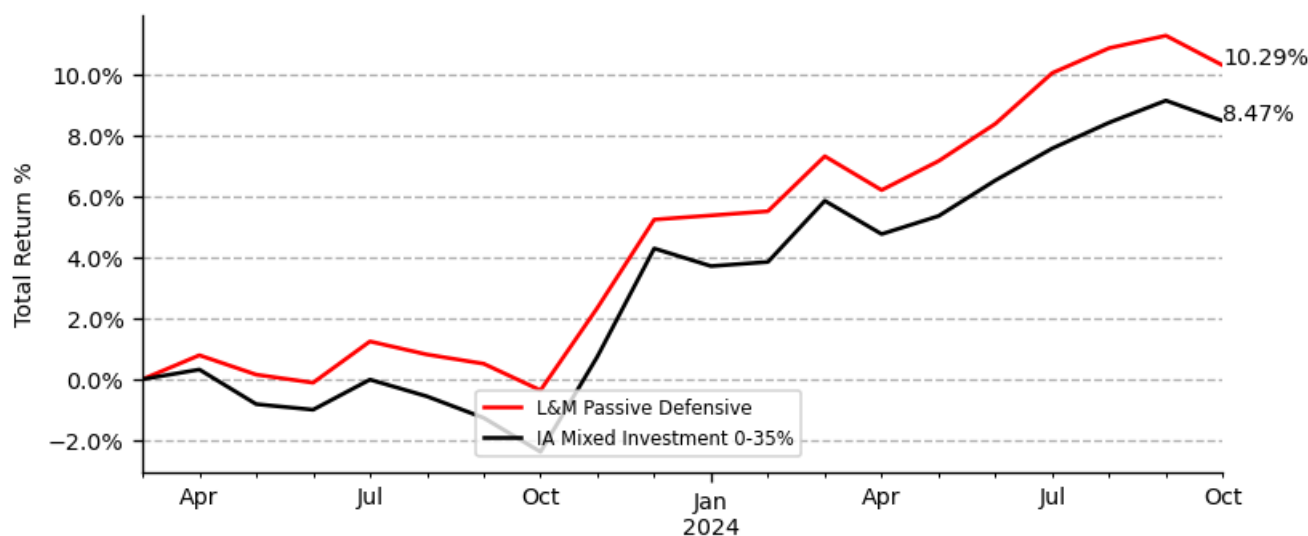
Performance as of 31 October 2024



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Defensive	-0.88	0.23	3.85	10.69	N.A	N.A	10.29	3.9
IA Mixed Investment 0-35%	-0.61	0.84	3.54	11.11	N.A	N.A	8.47	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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**Best value fund share class available to Copia to be used.

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Legal & Medical Investments Ltd

L&M Passive Cautious

Managed by Copia Capital Management

Key Information

Factsheet Date

27 November 2024

Launch Date

31 March 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

0.1% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Cautious

Gross Income Yield

2.93% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Passive 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 P Acc	11.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	10.0
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	10.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	9.5
Fidelity Index UK Gilt Fund S Accumulation Shares	9.25
Fidelity Index US P Acc	8.5
Vanguard U.K. ShTrm Invt Grd Bd Idx Inst+GBP Acc	7.0
HSBC European Index Fund Class Acc C	5.25
Fidelity Index Japan P Acc	5.0
Fidelity Index World P Acc	4.5

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.50%
Alternatives - Property: 4.50%
Bonds - Global: 10.00%
Bonds - UK Corporate: 17.00%
Bonds - UK Government: 9.25%
Bonds - US Government: 9.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 3.50%
Equities - Europe: 5.25%
Equities - Global: 8.00%
Equities - Japan: 5.00%
Equities - North America: 8.50%
Equities - UK: 13.00%



Legal & Medical Investments Ltd

L&M Passive Cautious

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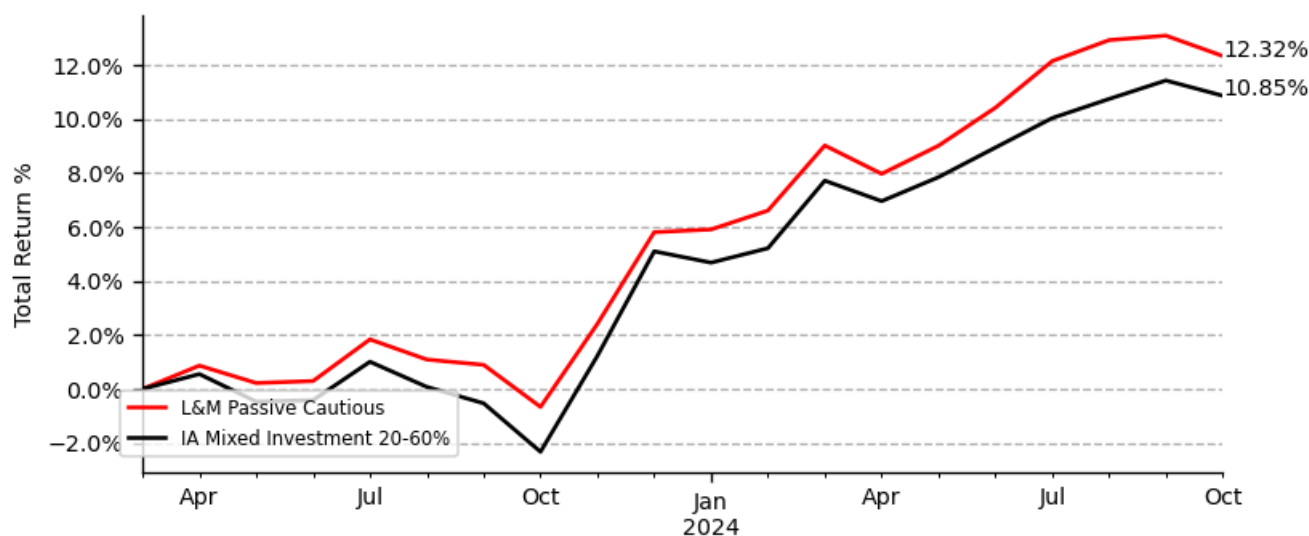


Performance as of 31 October 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Cautious	-0.67	0.17	4.04	13.07	N.A	N.A	12.32	4.5
IA Mixed Investment 20-60%	-0.51	0.75	3.65	13.49	N.A	N.A	10.85	5.04

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 Passive Moderately Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

27 November 2024

Launch Date

31 March 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

0.12% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Moderately Adventurous

Gross Income Yield

2.66% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Passive 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 P Acc	12.0
Fidelity Index US P Acc	12.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	11.0
Fidelity Index Japan P Acc	7.0
Vanguard Global ShortTm Corp Bd Idx I+ GBP Hdg Acc	7.0
HSBC European Index Fund Class Acc C	6.5
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	6.5
Fidelity Index UK Gilt Fund S Accumulation Shares	6.25
Legal & General Global Real Est Dividend Idx C Acc	4.5
Fidelity Index World P Acc	4.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.50%
Alternatives - Property: 4.50%
Bonds - Global: 7.00%
Bonds - UK Corporate: 11.00%
Bonds - UK Government: 6.25%
Bonds - US Government: 6.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 4.00%
Equities - EM: 6.00%
Equities - Europe: 6.50%
Equities - Global: 8.25%
Equities - Japan: 7.00%
Equities - North America: 12.00%
Equities - UK: 14.50%



Legal & Medical Investments Ltd

L&M Passive Moderately Adventurous

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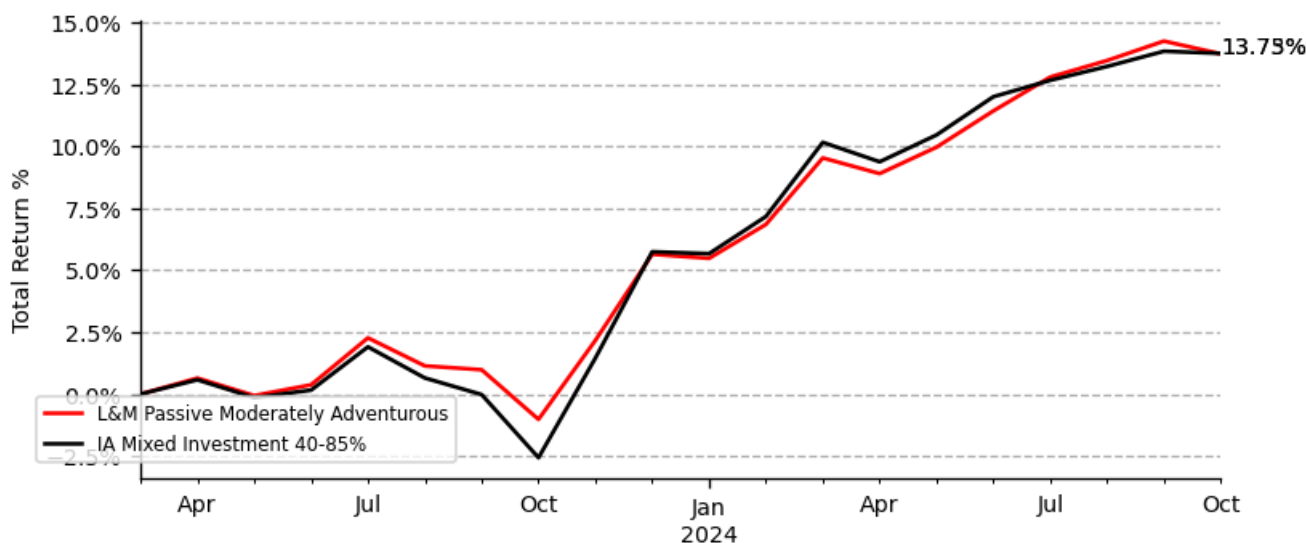
Performance as of 31 October 2024



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Moderately Adventurous	-0.45	0.83	4.44	14.9	N.A	N.A	13.73	4.79
IA Mixed Investment 40-85%	-0.07	0.97	4.0	16.74	N.A	N.A	13.75	5.75

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 Passive Adventurous

Managed by Copia Capital Management

Key Information

Factsheet Date

27 November 2024

Launch Date

31 March 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

0.12% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Adventurous

Gross Income Yield

2.43% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Passive 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 P Acc	15.0
Fidelity Index US P Acc	14.0
HSBC European Index Fund Class Acc C	8.5
Fidelity Index Japan P Acc	8.0
HSBC Pacific Index Accumulation S	7.0
Fidelity Index World P Acc	5.0
Legal & General Sh Dated GBP Corp Bond Index C Acc	5.0
Vanguard U.S. Government Bond Ix Inst+GBP Hgd Acc	4.5
Fidelity Index UK Gilt Fund S Accumulation Shares	4.5
Legal & General Global Emerging Markets Idx C Acc	4.0

Asset Allocation breakdown:



Alternatives - Infrastructure: 4.00%
Alternatives - Property: 4.00%
Bonds - Global: 2.00%
Bonds - UK Corporate: 5.00%
Bonds - UK Government: 4.50%
Bonds - US Government: 4.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 7.00%
Equities - EM: 8.00%
Equities - Europe: 8.50%
Equities - Global: 10.50%
Equities - Japan: 8.00%
Equities - North America: 14.00%
Equities - UK: 18.00%



Legal & Medical Investments Ltd

L&M Passive Adventurous

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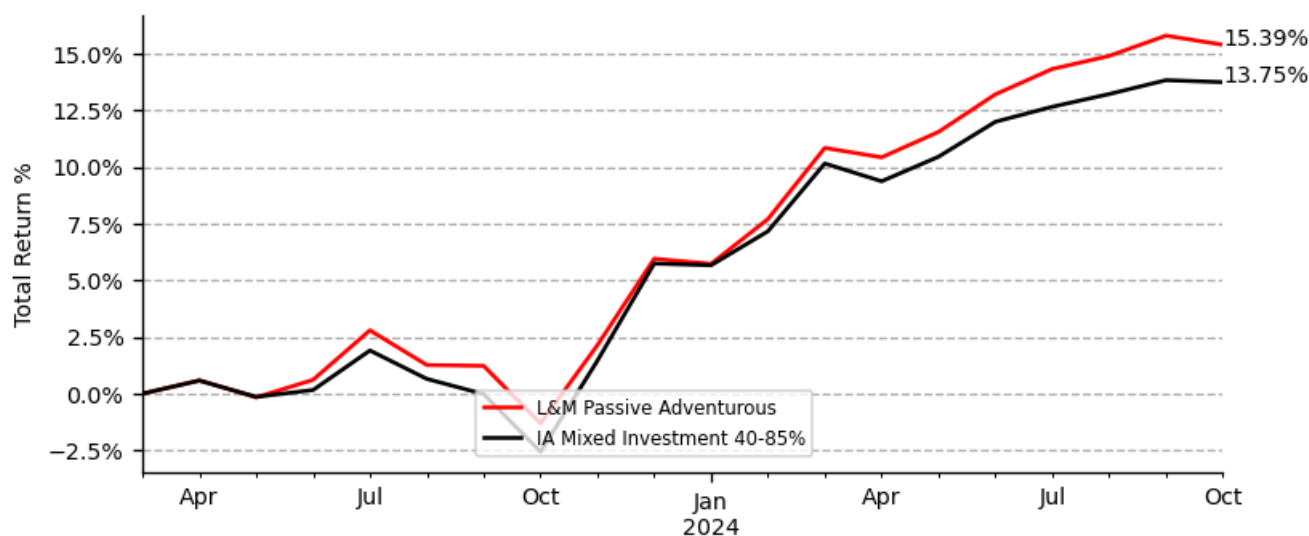
Performance as of 31 October 2024



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Adventurous	-0.35	0.94	4.5	16.92	N.A	N.A	15.39	5.45
IA Mixed Investment 40-85%	-0.07	0.97	4.0	16.74	N.A	N.A	13.75	5.75

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 Passive Speculative

Managed by Copia Capital Management

Key Information

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27 November 2024

Launch Date

31 March 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

0.13% p.a.

Transaction Cost of underlying funds

0.04% p.a.

Risk Profile

L&M Passive Speculative

Gross Income Yield

2.02% p.a.

Expected Minimum Investment Term

5+ years

Description

Objective: The objective of the Legal & Medical Passive 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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Fidelity Index World P Acc	10.0
HSBC Pacific Index Accumulation S	10.0
HSBC European Index Fund Class Acc C	9.5
Fidelity Index Japan P Acc	9.0
Pictet-China Index-I GBP	5.0
Legal & General Global Emerging Markets Idx C Acc	5.0
L&G Global Small Cap Equity Index C GBP Acc	4.0
Legal & General UK Mid Cap Index I Acc	3.5

Asset Allocation breakdown:



Alternatives - Infrastructure: 3.00%
Alternatives - Property: 2.50%
Bonds - US Government: 1.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 10.00%
Equities - EM: 10.00%
Equities - Europe: 9.50%
Equities - Global: 17.50%
Equities - Japan: 9.00%
Equities - North America: 16.00%
Equities - UK: 19.00%



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L&M Passive Speculative

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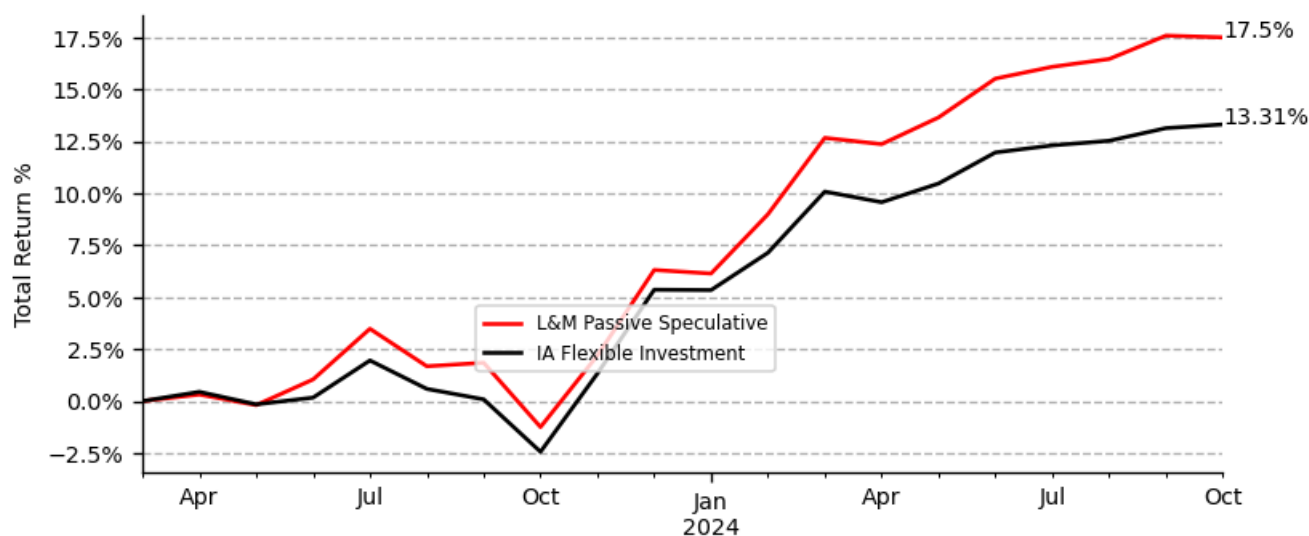
Performance as of 31 October 2024



	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Passive Speculative	-0.07	1.22	4.57	18.99	N.A	N.A	17.5	6.05
IA Flexible Investment	0.16	0.9	3.42	16.15	N.A	N.A	13.31	5.51

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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