



Legal & Medical Investments Ltd

Legal & Medical Investments
with Copia Capital Management

GREEN & POSITIVE PORTFOLIOS



Factsheets January 2025

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

Managed by Copia Capital Management



Legal & Medical Investments Ltd

L&M Green & Positive Defensive

Managed by Copia Capital Management

Key Information

Factsheet Date

28 January 2025

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

0.28% p.a.

Transaction Cost of underlying funds

0.07% p.a.

Risk Profile

L&M Green & Positive Defensive

Gross Income Yield

2.57% 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.

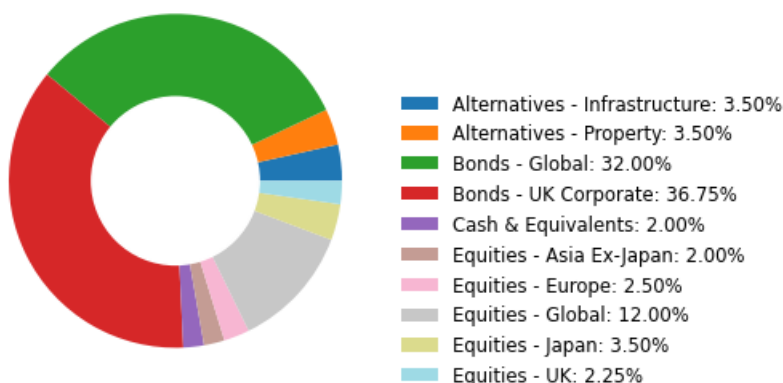
Strategy: The strategy uses a Strategic Asset Allocation model of major asset classes with a systematic Tactical Asset Allocation overlay.

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 %
Royal London Short Duration Credit Fund Z GBP Acc	16.0
Aegon GI Sht Dated Climate Transition GBP S Acc	16.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	16.0
Edentree Resp and Sust Short Dated Bond ClassB Inc	10.75
AXA Sterling Credit Short Duration Bond ZI Acc	10.0
FP Foresight UK Infrastructure Income A Acc	3.5
Legal & General Global Real Est Dividend Idx C Acc	3.5
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	3.5
AXA Framlington Health Z Acc GBP	3.0
Legal & General GI Health & Pharma Idx I GBP Acc	3.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Defensive

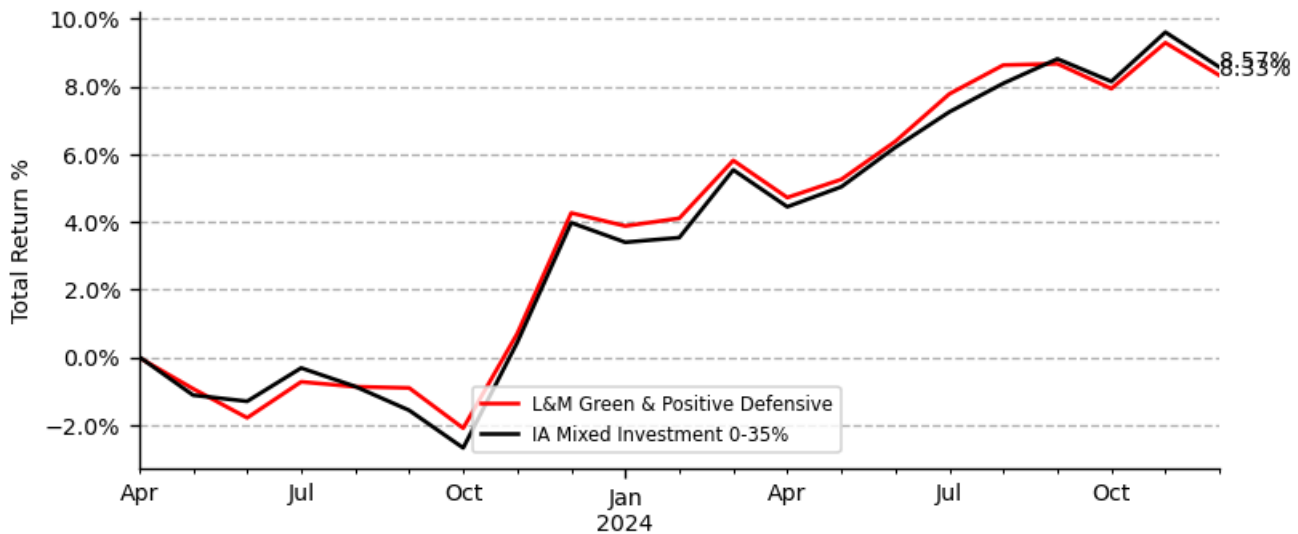
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Performance as of 31 December 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Defensive	-0.88	-0.32	1.83	3.89	N.A	N.A	8.33	4.38
IA Mixed Investment 0-35%	-0.94	-0.22	2.23	4.42	N.A	N.A	8.57	4.6

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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**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

28 January 2025

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

0.08% p.a.

Risk Profile

L&M Green & Positive Cautious

Gross Income Yield

2.23% 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.

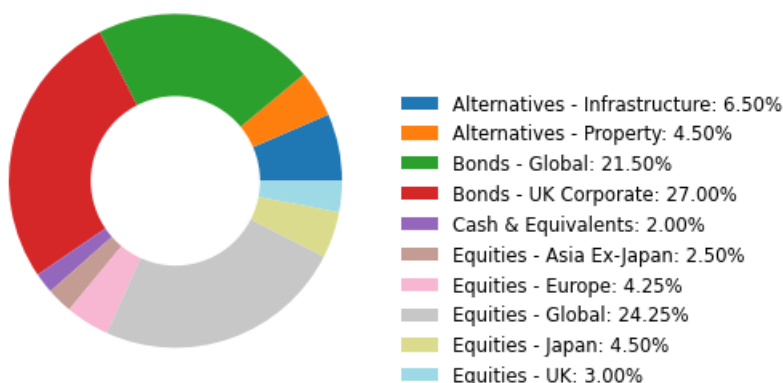
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Top 10 Holdings**:

Name	Weighting %
Royal London Short Duration Credit Fund Z GBP Acc	12.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	12.0
Aegon GI Sht Dated Climate Transition GBP S Acc	9.5
Edentree Resp and Sust Short Dated Bond ClassB Inc	9.0
AXA Sterling Credit Short Duration Bond ZI Acc	6.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	4.5
FP Foresight UK Infrastructure Income A Acc	4.5
Legal & General Global Real Est Dividend Idx C Acc	4.5
Amundi Index MSCI Europe SRI PAB - IG A	4.25
Janus Henderson Global Sustainable Equity I Acc	4.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Cautious

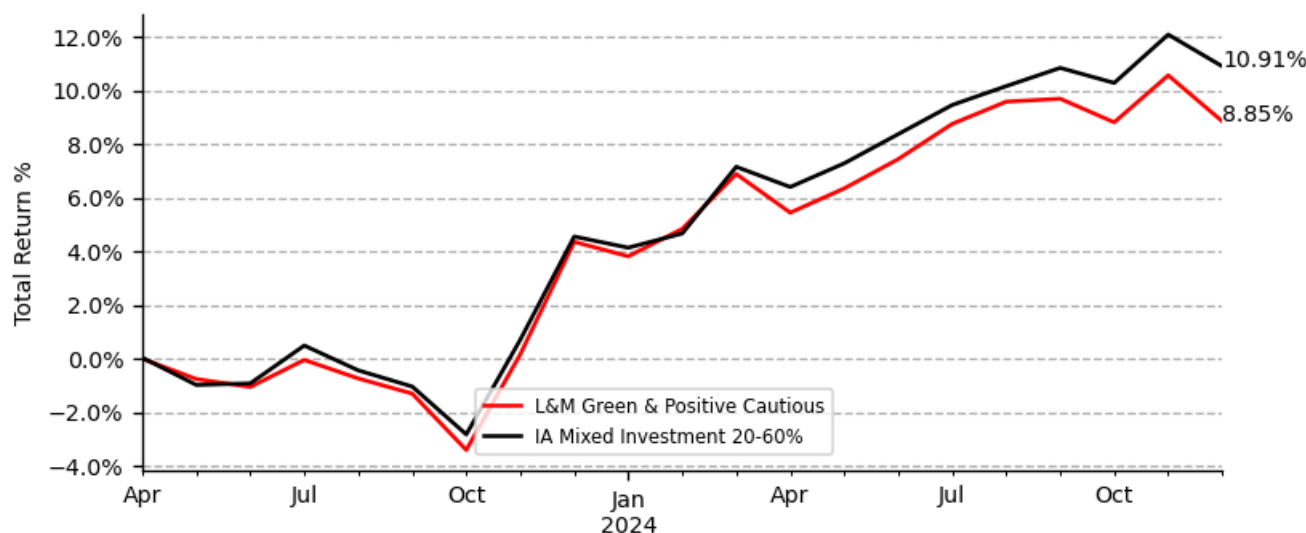
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Performance as of 31 December 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Cautious	-1.55	-0.77	1.31	4.31	N.A	N.A	8.85	5.52
IA Mixed Investment 20-60%	-1.05	0.06	2.34	6.07	N.A	N.A	10.91	5.13

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

28 January 2025

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

0.4% p.a.

Transaction Cost of underlying funds

0.08% p.a.

Risk Profile

L&M Green & Positive Moderately Adventurous

Gross Income Yield

1.98% 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.

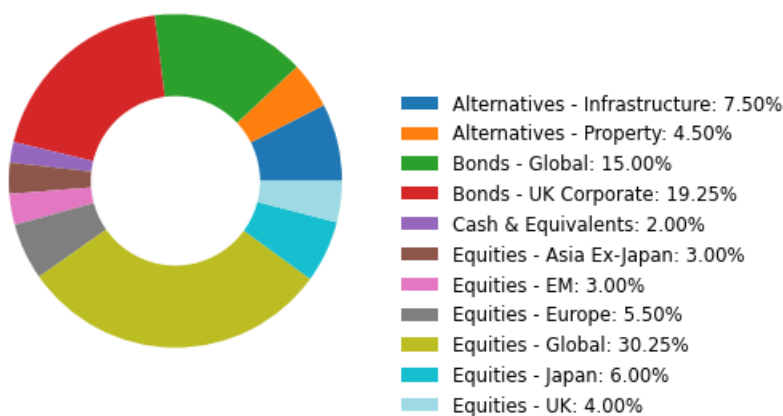
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Top 10 Holdings**:

Name	Weighting %
Royal London Short Duration Credit Fund Z GBP Acc	10.0
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	10.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	6.0
Edentree Resp and Sust Short Dated Bond ClassB Inc	5.75
Amundi Index MSCI Europe SRI PAB - IG A	5.5
Wellington Global Stewards Fund GBP E AccU	5.5
Aegon GI Sht Dated Climate Transition GBP S Acc	5.0
Legal & General Global Real Est Dividend Idx C Acc	4.5
Janus Henderson Global Sustainable Equity I Acc	4.5
FP Foresight UK Infrastructure Income A Acc	4.5

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Moderately Adventurous

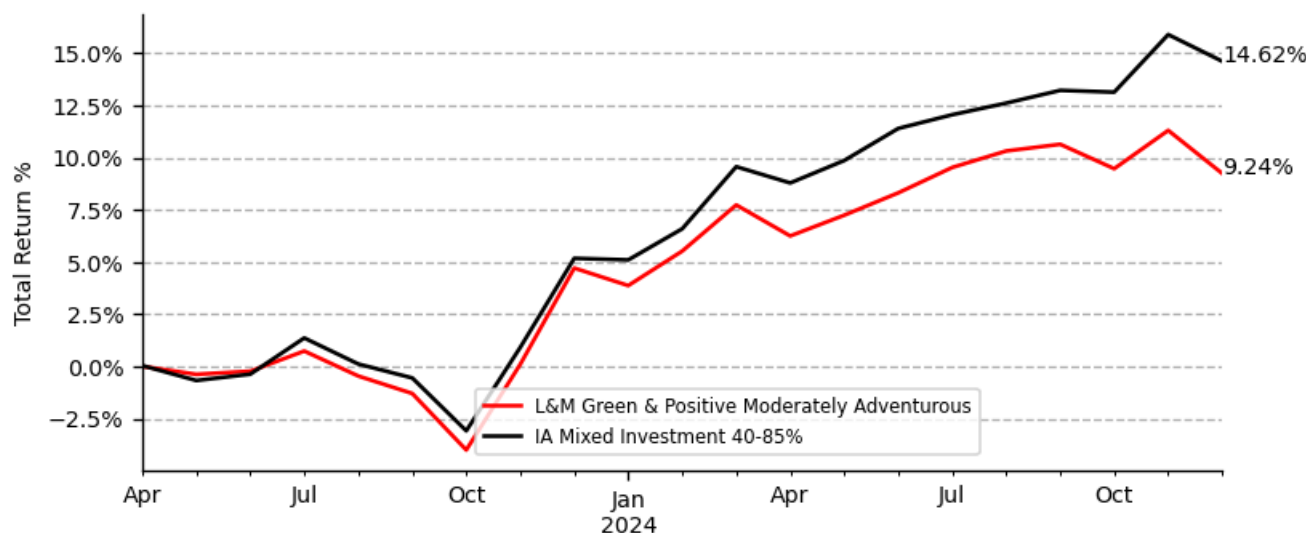
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Performance as of 31 December 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Moderately Adventurous	-1.85	-1.26	0.86	4.33	N.A	N.A	9.24	6.32
IA Mixed Investment 40-85%	-1.1	1.23	2.89	8.98	N.A	N.A	14.62	5.93

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

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Key Information

Factsheet Date

28 January 2025

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

0.45% p.a.

Transaction Cost of underlying funds

0.09% p.a.

Risk Profile

L&M Green & Positive Adventurous

Gross Income Yield

1.63% 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 %
iShs ESG Ovseas CorpoRt Bd Idx Fd (UK) D Acc GBP	8.0
Wellington Global Stewards Fund GBP E AccU	7.0
Royal London Short Duration Credit Fund Z GBP Acc	7.0
iShares Japan Equity ESG Idx Fd (UK) Cls D Acc GBP	7.0
Amundi Index MSCI Europe SRI PAB - IG A	6.5
Janus Henderson Global Sustainable Equity I Acc	5.5
Stewart Investors Asia Pacific Sust. B Acc GBP	5.0
Jupiter Ecology Fund I Class Acc	5.0
Vanguard ESG Dvlp Wld All Cap Eq Idx (UK) GBP Acc	5.0
Baillie Gifford Positive Change B Acc	4.5

Asset Allocation breakdown:



Alternatives - Infrastructure: 7.00%
Alternatives - Property: 4.00%
Bonds - Global: 8.00%
Bonds - UK Corporate: 11.50%
Cash & Equivalents: 2.00%
Equities - Asia Ex-Japan: 5.00%
Equities - EM: 8.00%
Equities - Europe: 6.50%
Equities - Global: 37.00%
Equities - Japan: 7.00%
Equities - UK: 4.00%



Legal & Medical Investments Ltd

L&M Green & Positive Adventurous

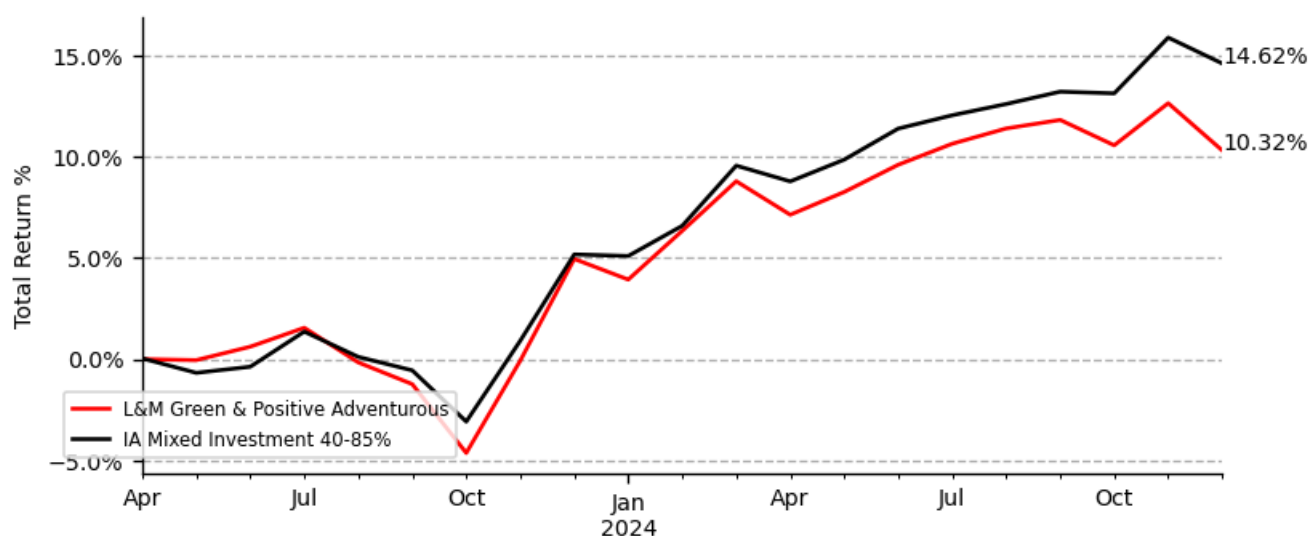
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Performance as of 31 December 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Adventurous	-2.07	-1.35	0.65	5.11	N.A	N.A	10.32	7.24
IA Mixed Investment 40-85%	-1.1	1.23	2.89	8.98	N.A	N.A	14.62	5.93

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

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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

0.49% p.a.

Transaction Cost of underlying funds

0.1% p.a.

Risk Profile

L&M Green & Positive Speculative

Gross Income Yield

1.14% p.a.

Expected Minimum Investment Term

5+ years

Description

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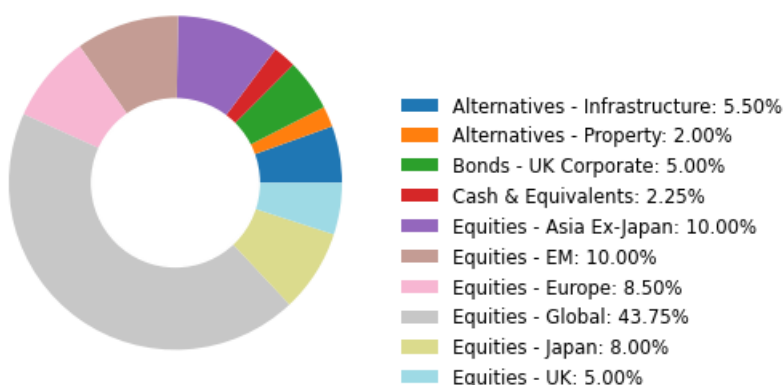
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Baillie Gifford Positive Change B Acc	6.0
Stewart Investors Gbl Em Mkts Sust. B Acc GBP	6.0
Janus Henderson Global Sustainable Equity I Acc	5.75
Regnan Sustainable Water and Waste Fund A Acc GBP	5.0
CT Responsible UK Equity 2 Acc	5.0

Asset Allocation breakdown:





Legal & Medical Investments Ltd

L&M Green & Positive Speculative

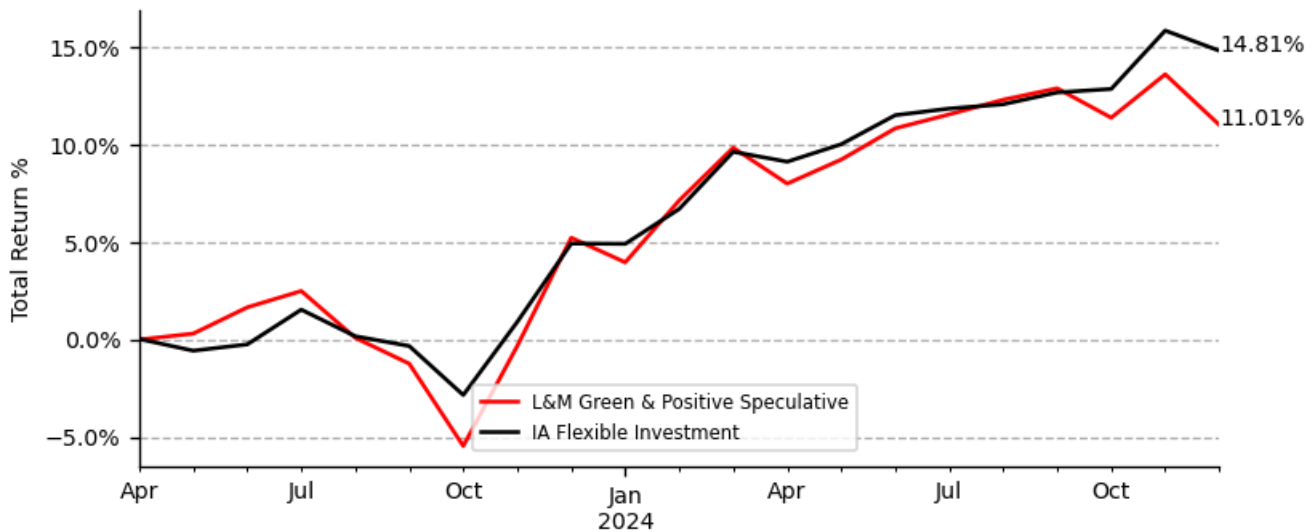
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Performance as of 31 December 2024

	1M Return%	3M Return%	6M Return%	1Yr Return%	3Yr Return%	5Yr Return%	Since Inception%	Ann. Vol.%
L&M Green & Positive Speculative	-2.28	-1.65	0.17	5.5	N.A	N.A	11.01	8.41
IA Flexible Investment	-0.89	1.9	2.97	9.42	N.A	N.A	14.81	5.71

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Total return since inception:



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