

Platform Managed Portfolio Service

Balanced Strategy

October 2017

Key information

Benchmark

ARC Sterling Balanced PCI

Strategy details

Launch date 2 June 2011
 Minimum initial investment £1,000
 Rebalancing strategy (minimum) Quarterly
 Currency £ GBP
 Annual management charge 0.30% + VAT
 Annual yield (current) 1.51%

Annualised volatility and OCF

Bordier Balanced 5.97%
 Ongoing charges figures (OCF) 0.73%

Annualised volatility data as at 31/10/17 - Source: FE Analytics

Investment update - October

Following our latest Investment Committee meeting, changes were made to the Balanced strategy during October's quarterly rebalance. The Henderson Index Linked Bond fund was sold, with some proceeds being reinvested into the Threadneedle Sterling Short Dated Corporate Bond fund, with the balance being retained as cash. The Henderson fund disposal represents a continuation of our current policy to reduce longer duration risk within our strategies. Our Investment Committee felt that it was still too soon to be increasing equity risk, which continues to target a 40% weighting within the Balanced strategy, given we are about to enter uncharted waters; the replacement of a decade's worth of crisis monetary policies is likely to be quite troublesome. A change was made to the underlying UK equity income asset allocation, with the Henderson UK Equity Income & Growth fund being sold and proceeds being invested into the newly added Franklin UK Equity Income fund, to increase exposure to international earnings within the UK fund allocation.

Discretionary manager

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Balanced Strategy

Bordier UK Managed Portfolio Service

Our Platform Managed Portfolio Service (PMPS) has been awarded the maximum Defaqto 5 stars as a solution for advisers to manage client assets on a third party platform. The service offers five investment growth strategies ranging from Defensive to Adventurous and is available on the following platforms; Ascentric, Aviva, FundsNetwork, Fusion, Novia, Nucleus, Praemium, Seven Investment Management, Standard Life, Transact and Zurich.

Investment objective

The objective is to build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stockmarket behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

Risk score

Our strategies are constructed around five investment strategies, each with a differing commitment to equities via collective funds and other asset classes. The strategy is managed with a maximum target of 60% invested in equity markets at any given time and has been categorised as a Bordier UK risk score:

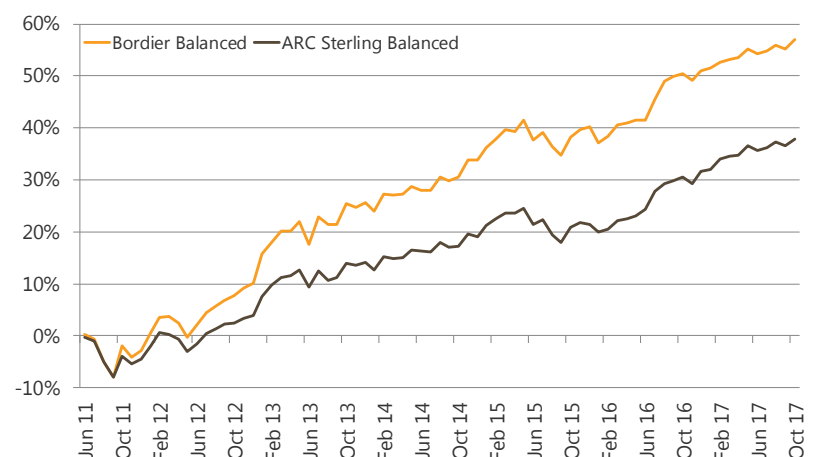


Model performance

	1mth	6mth	YTD	1yr	3yr	5yr	Start*
PMPS Balanced	1.40%	2.78%	4.97%	5.45%	23.46%	47.99%	56.94%
ARC Balanced	1.20%	2.85%	5.58%	6.58%	18.83%	35.24%	37.83%

Data as at 31/10/17 (* Inception from 02/06/11 to 31/10/17) - Figures net of 0.30% + VAT
 Source: FE Analytics

Inception performance



Past performance is not a guide to future results
 Source: FE Analytics (See risk warning overleaf)



About Bordier & Cie (UK) PLC

Bordier & Cie (UK) PLC is a specialist wealth manager that promotes a long-standing culture of consistency and excellence, whether in the performance of our portfolios, the service given by our staff or our award-winning reporting.

Bordier UK focuses on managing the wealth of individuals, families and trustees. We manage portfolios for pensions, trusts, charities, offshore bonds, livery companies, small institutions and welfare committees, as well as investments from our own staff. Working alongside professional advisers and managing investment solutions on behalf of their clients is core to the Bordier UK business.

Bordier UK was previously known as Berry Asset Management PLC, one of the country's most widely respected private portfolio management firms. The team that led Berry Asset Management continue to run the business to this day.

Bordier UK is part of the Bordier Group. The Bordier Group is built on solid foundations, with a strong tier one capital ratio of over 25%. Established in Geneva in 1844, the Bordier Group operates in six countries across four continents, managing assets of circa £9.3bn for approximately 4,000 families (Source: Bordier & Cie as at 30 September 2017).

Contact us



David Muncaster

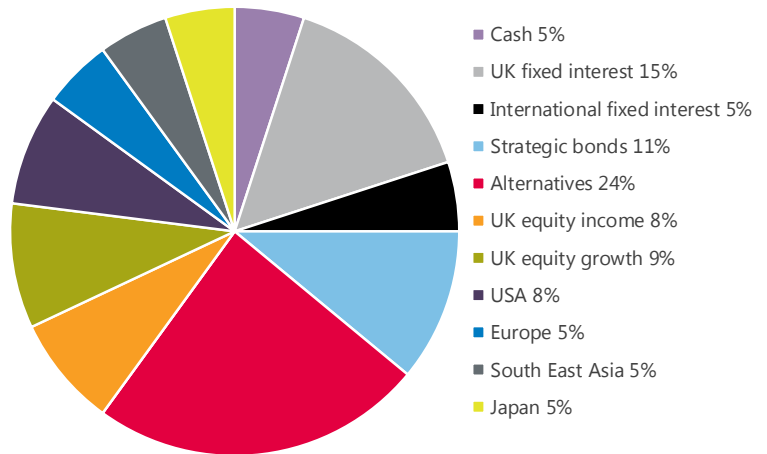
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For further information on this strategy or any of our other investment services please contact David Muncaster or a member of our sales team at sales@bordieruk.com

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Asset allocation

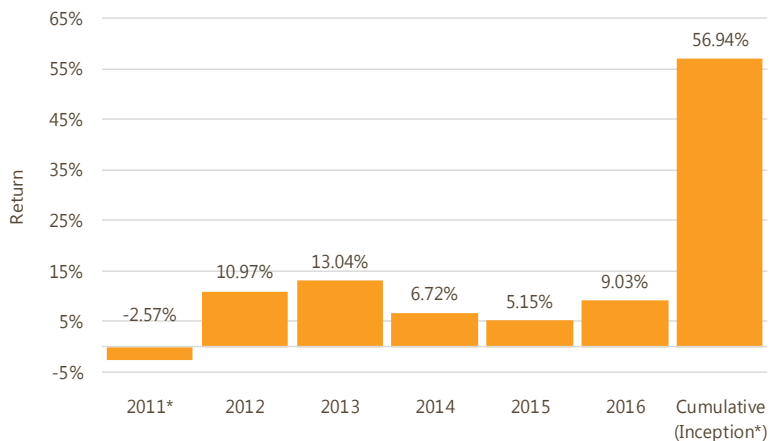
The strategy is invested across the following asset classes:



Top 10 holdings

Holding	%	Holding	%
Schroder Strategic Credit	6	Old Mutual Global Equity Absolute Return	5
Henderson UK Absolute Return	5	Man GLG Japan Core Alpha	5
AXA Sterling Credit Short Duration Bond	5	CF Miton US Opportunities	5
M&G UK Inflation Linked Corporate Bond	5	BNY Mellon Absolute Return Equity	4
Newton Global Dynamic Bond	5	Gemcap AHFM Defined Returns	4

Discrete annual returns



Data as at 31/10/17 (*Inception from 02/06/11 to 31/10/17) - Figures net of 0.30% + VAT
Source: FE Analytics

Risk warning: The value of an investment and any income from it may fall as well as rise, may be affected by exchange rate fluctuations and you may not get back the amount you originally invested. The information in this factsheet does not constitute an offer of, or an invitation to buy or sell any security. Levels and bases of tax can change. The securities detailed in this factsheet may not be suitable for all investors. The model portfolio is applied to client accounts by the platform provider but it may take some time for the client accounts to mirror the model. Bordier & Cie (UK) PLC recommends that you seek the advice of your financial adviser.

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