

## **Bordier & Cie (UK) PLC**

### **Platform Managed Portfolio Service ('PMPS')**

#### **About Bordier UK**

Bordier & Cie (UK) PLC (Bordier UK) is a specialist wealth manager that can trace its London history back to 1981, when Berry Asset Management was established by current Executive Chairman, Jamie Berry. In 2001, the Bordier & Cie group formed a strategic alliance with Berry Asset Management, acquiring a stakeholding in the business. Since then, the relationship has deepened and broadened significantly, and in September 2014 the firm changed its name to Bordier & Cie (UK) PLC.

Bordier UK focuses on providing investment management services, including the management of funds for general investment accounts, ISAs, pensions, trusts and offshore bonds to financial advisers, lawyers, accountants, charities, family offices and other large institutions.

Several key characteristics set us apart from many of our competitors:

- We do not have any in-house funds or products which could compromise the impartiality of our services.
- The principals of the business as well as a number of our investment managers invest their own money alongside our clients.
- We take a global investment approach and consider a wide range of asset classes in our investment process.
- Our robust and repeatable centralised investment process ensures consistency of performance and risk management across client portfolios, risk profiles and services with no individual manager risk.
- We seek to anticipate change and position portfolios accordingly and believe that asset allocation adds more value than any other investment decision.
- We have a central Investment Committee with a wealth of investment experience in a wide variety of market conditions.

#### **Bordier & Cie**

Bordier & Cie is an independent private bank that has been managed by the Bordier family since 1844. They have built a dynastic reputation to become one of Switzerland's most reputable and highly regarded private banks, and like us, are devoted to private wealth management. Bordier Group assets under management as at 30 September 2017 are circa £9.3 billion.

The guiding principle of our entire group is very simple – we put our hearts and souls into it because we own the business and have no outside shareholder influence. Every bit of energy, ambition and natural ability that we possess is given to our business and our clients.

## Managing risk

Successful investment management must acknowledge the risks that investors face when constructing and managing a portfolio. Risk is inevitable in investing, and we cannot eliminate it entirely in the portfolios Bordier UK manage. However, our robust investment process is designed to contain risk and volatility to acceptable levels, and to ensure that your portfolio is managed within the risk tolerance agreed with you and your advisers at the outset.

We take a global investment approach and consider a wide range of asset classes in our investment process. Our aim is to meet our clients' expectations without incurring undue risk. We appreciate that in most of cases capital is not replaceable and great care must be taken to preserve it.

We seek to reduce risk through:

- **Taking a multi asset approach** – We invest across a broad cross section of asset classes, many of which behave differently to the stockmarket as a whole.
- **Having defined strategic allocation ranges in portfolios** – Each portfolio is linked to an investment strategy with clearly defined allocation ranges for every asset class.
- **Making active tactical decisions** – We position portfolios to reflect anticipated changes.
- **Investment in funds** – We use funds in the construction of our portfolios rather than direct equities. We feel this is the best approach for our clients because the best talent tends to work in the funds industry and no one investment firm is good at everything. This approach also increases diversification, reduces overall risk in portfolios and enables us to implement asset allocation decisions quickly and efficiently.

## Awards

We are proud to have been recognised for the way in which we deliver for clients through a series of awards:

- Defaqto 5 Star Rating for our Bespoke, BMPS and PMPS offerings – one of only four discretionary wealth managers to retain the top rating in all three categories for four consecutive years.
- Wealth Adviser Awards – Best HNW Team and Best Wealth Manager (Cautious Portfolio) 2017.
- Gold Standard Awards – Wealth Management 2014, 2015, 2016, and 2017, Discretionary Portfolio Management 2014 and 2017.
- Wealth Adviser Awards – Best Wealth Planning Team 2015 and 2016.
- Wealth and Money Management Awards – Best for Strategic Allocation 2014.
- Portfolio Adviser Wealth Management Awards – Best Innovation 2014.
- Money Marketing Financial Services Awards – Best Wealth Management Firm 2014.

***Corporate winner or shortlisted for 59 prestigious industry awards since 2012***

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Bordier & Cie (UK) PLC | Private Wealth Management since 1844

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## Why recommend the Platform Managed Portfolio Service?

- A managed portfolio service where Bordier UK are the appointed discretionary manager.
- Strategy asset allocation is actively managed and incorporates Bordier UK's Investment Committee's tactical asset allocations decisions.
- Offers a global investment approach with a consideration to a wide range of asset classes including global equity markets, fixed interest assets, absolute return investments, commercial property etc.
- Investment strategies are monitored by Bordier UK's central Investment Committee to ensure consistency of performance from one portfolio to another.
- Portfolios benefit from the collective experience of the Bordier UK's Investment Committee with an average experience 20 years+.
- Portfolios are positioned from a forward-looking perspective, often with a short-term tactical overlay in specific investment sectors.
- Portfolios are rebalanced at least quarterly to negate the effects of portfolio 'drift'.
- Investments held within the PMPS strategies are continually monitored by Bordier UK's research team and replaced where concerns arise with regards to performance or positioning.
- Bordier UK's robust investment process is designed to contain risk and volatility to acceptable levels, and to ensure that client portfolios are managed within the risk tolerance agreed with the client and their adviser at the outset.
- Clients will benefit from significant diversification, currently between 20-30 individual holdings (dependant on the selected strategy).
- Bordier UK utilise large institutional share class investments where possible within portfolios to help maintain a cost effective ongoing charges figure ('OCF').
- Portfolio performance is benchmarked against the independent Asset Risk Consultant Private Client Index ('ARC PCI') and 3-month London Inter Bank Offer Rate ('LIBOR') in the case of the lowest risk strategy (PMPS Defensive).

## Next steps

If you would like more information on our PMPS or wish to discuss a specific client scenario before confirming your recommendation, please do not hesitate to contact us on **020 7667 6600** or email **sales@bordieruk.com**.

## Risk warning, disclaimer and authorisation

Bordier & Cie (UK) PLC offer Restricted advice as defined by the FCA, which means that if we make a personal recommendation of an investment solution to you, it will be from Bordier UK's range of investment propositions, and will reflect your needs and your approach to risk. This document is not intended as an offer to acquire or dispose of any security or interest in any security. Potential investors should take their own independent advice to assess the suitability of investments. Whilst every effort has been made to ensure that the information contained in this presentation is correct, the directors of Bordier & Cie (UK) PLC can take no responsibility for any action taken (or not taken) as a result of the matters discussed within it.

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