

August 2018

bordier | 1844

# Risk Targeted Managed Service Bordier UK Risk Targeted 5 (RT5)

## Key information

### Benchmark

ARC Sterling Balanced PCI

### Strategy details

Launch date	1 March 2016
Minimum initial investment (direct)	£20,000
Minimum initial investment (platform)	£1,000
Rebalancing strategy (minimum)	Quarterly
Currency	£ GBP
Annual management charge (direct)	0.75% + VAT
Annual management charge (platform)	0.30% + VAT *
Annual yield (current)	1.33%
Ongoing charges figure ('OCF')	0.78%

\* Not including platform fees

### Investment update - August

Following the moderate correction seen in the first quarter of 2018, global stockmarkets have generally recovered quite well, largely on the back of continued monetary stimulus and a tax-led injection to US corporate profitability. However, in recent weeks market confidence has waned as some new challenges to growth and financial stability have emerged. Emerging markets have seen a sharp reversal as trade worries and US policy begin to come to the fore. The US Federal Reserve had already noted that changes to trade policy could cause it to question the outlook and how it handles its own policy change – the concern being a prolonged drag on corporate earnings that could accumulate over a longer period. Closer to home, Brexit continues to influence markets with EU Chief Negotiator Michel Barnier's recent comments hinting at a Brexit deal strengthening the pound and in turn weighing heavily on the UK market. As such, our considered approach to markets has continued and equity exposure remains targeting 53% in the RT5 strategy. There were no changes made to the RT5 strategy as we continue to maintain our neutral risk position relative to the Dynamic Planner risk boundaries.

### Discretionary manager

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### Risk Targeted Managed Service

Our Risk Targeted ('RT') Managed Service is available directly through our Bordier UK platform or via the Novia platform. The offering provides access to our discretionary management service at a much lower entry level than would normally be available and offers cost-effective portfolio management. The portfolios:

- Offer five investment strategies with different levels of risk and expected return.
- Are rigorously mapped within a specific Dynamic Planner ('DP') risk profile tolerance.
- Can be held within general investment accounts, ISAs, SIPPs and other wrappers (platform dependent).

### 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 stock market behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

### Risk category

The strategy is managed in accordance with DP risk profiles and is part of their Risk Target Managed ('RTM') offering. The strategy's expected volatility is targeted to stay within the assigned DP risk profile's boundaries.

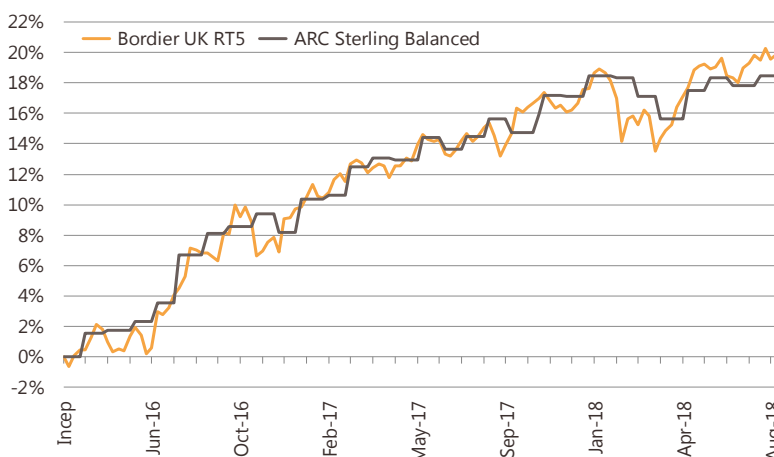
### Model performance



	1mth	3mth	6mth	YTD	1yr	2yr	Start*
Bordier UK RT5	0.06%	0.86%	3.09%	1.67%	3.68%	10.98%	19.55%
ARC Balanced	-0.20%	0.28%	1.96%	0.40%	1.89%	9.45%	18.22%

Data as at 31/08/18 (\*Inception from 01/03/16 to 31/08/18) - Figures net of 0.30% + VAT  
Source: FE Analytics

### Inception performance



Past performance is not a guide to future results. Inception date from 01/03/16.  
Source: FE Analytics (See risk warning overleaf)

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## About Bordier UK

Bordier & Cie (UK) PLC ('Bordier UK') is a specialist investment 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, 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 30%. Established in Geneva in 1844, the Bordier Group operates in six countries across three continents, managing assets of circa £9.4bn for approximately 4,000 families (Source: Bordier & Cie as at 30 June 2018).

## Contact us



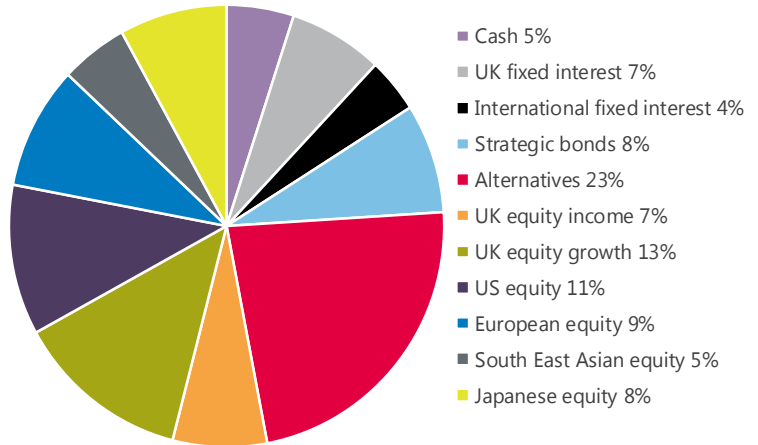
### David Muncaster

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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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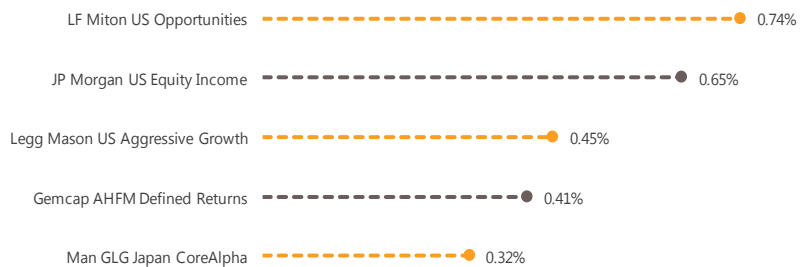
## Asset allocation



## Top 10 holdings

Holding	%	Holding	%
Gemcap AHFM Defined Returns	7	Man GLG Japan CoreAlpha	5
Janus Henderson UK Absolute Return	7	Franklin UK Managers' Focus	4
Old Mutual Global Equity Absolute Return	7	JPM US Equity Income	4
Cash (deposit)	5	LF Miton US Opportunities	4
JOHCM Continental European	5	M&G UK Inflation Linked Corporate Bond	4

## Top 5 contributors over 1 year



Data as at 31/08/18 Source: FE Analytics

## Discrete quarterly returns

	Q2 2016*	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018
Bordier UK RT5	0.70%	6.06%	1.60%	2.36%	0.83%	0.85%	2.39%	-3.06%	3.70%
ARC Balanced	1.88%	4.91%	1.73%	2.57%	1.01%	0.70%	2.27%	-3.10%	2.10%

Data to 30/06/18 (\*Q2 2016 performance from 01/03/16) - 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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