

September 2018

bordier | 1844

# Risk Targeted Managed Service Bordier UK Risk Targeted 7 (RT7)

## Key information

### Benchmark

ARC Sterling Equity Risk 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)	1.59%
Ongoing charges figure ('OCF')	0.86%

\* Not including platform fees

### Investment update - September

With the exception of the US, boosted by President Trump's corporate tax cut, global stockmarkets have struggled to make much headway during the summer, whilst bond markets have lost some ground against a backdrop of tighter monetary policy and higher inflation. Trade war tensions persist whilst the consequent rise in the US dollar has made life more uncomfortable for many emerging economies. The outcome and impact of Brexit for both the UK and continental European economies remains one of the biggest near-term uncertainties, whilst the threat of Italy's fragile financial position triggering another eurozone crisis never seems too far away. With these uncertainties in mind, no changes were made to the RT7 strategy during September. Our Investment Committee feel that some care is still necessary, however we believe that there are opportunities which lie specifically within the US stockmarket and in the US dollar, and we are looking to implement changes across our strategies to take advantage of these opportunities in due course.

### 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 a high correlation to stock market behaviour and rewards, and be entirely comfortable with substantial volatility and very limited 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.

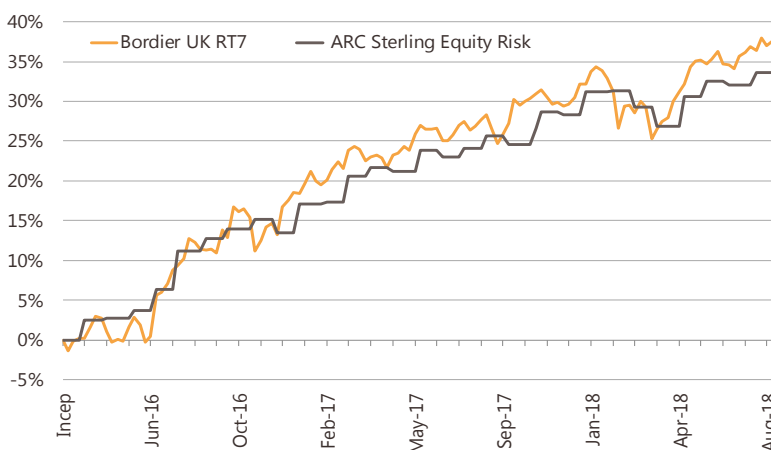


### Model performance

	1mth	3mth	6mth	YTD	1yr	2yr	Start*
Bordier UK RT7	-0.05%	2.27%	9.64%	4.08%	8.10%	21.33%	37.14%
ARC Equity Risk	0.30%	1.30%	7.79%	2.66%	6.23%	17.59%	33.56%

Data as at 30/09/18 (\*Inception from 01/03/16 to 30/09/18) - 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 25%. Established in Geneva in 1844, the Bordier Group operates in six countries across three continents, managing assets of circa £9.9bn for approximately 4,000 families (Source: Bordier & Cie as at 30 September 2018).

## Contact us

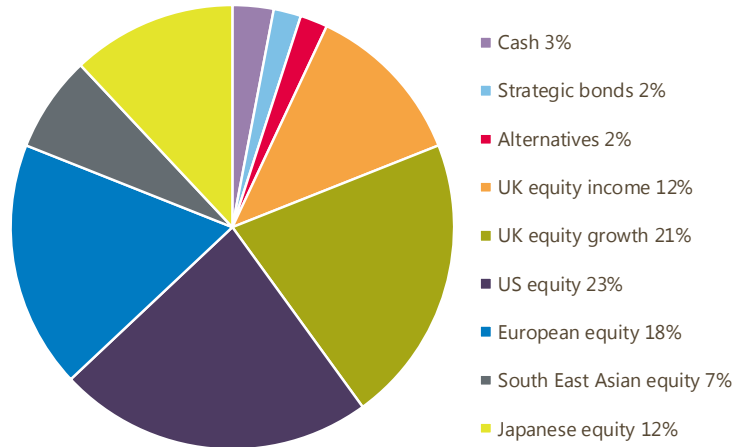


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For further information on this strategy or any of our other investment services please contact David Muncaster or a member of our sales team at sales@bordieruk.com.

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## Asset allocation



## Top 10 holdings

Holding	%	Holding	%
JOHCM Continental European	7	Franklin UK Managers' Focus	5
Legg Mason Clearbridge US Agg. Growth	7	Invesco Perpetual Japan	5
Man GLG Japan CoreAlpha	7	Jupiter European	5
JPM US Equity Income	6	River & Mercantile UK Equity Income	5
LF Miton US Opportunities	6	FP Crux European Special Situations	4

## Top 5 contributors over 1 year



Data as at 30/09/18 Source: FE Analytics

## Discrete returns

	2016*	2017	Q1 2018	Q2 2018	Q3 2018
Bordier UK RT7	18.42%	11.27%	-5.07%	7.21%	2.27%
ARC Equity Risk	16.80%	11.39%	-4.76%	6.41%	1.30%

Data to 30/09/18 (\*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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