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Platform Managed Portfolio Service

Balanced Strategy

September 2019

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)	1.71%

Annualised volatility and OCF

Bordier Balanced	5.01%
Ongoing charges figures ('OCF')	0.74%

Annualised 3-year volatility data as at 30/09/19 - Source: FE Analytics

Investment update - September

September saw world markets rise as investors returned, potentially revived from their summer holidays. During the period, both the US and Europe undertook further monetary easing in the face of a continued slowdown in global economic data (particularly within the manufacturing sector), whilst in the UK, the uncertainty over Brexit continued to cloud the outlook for the economy. It is evident that the US/China trade war continues to play a prominent role in the slowdown in growth across most major economies and it remains unclear as to whether a resolution will develop, with further tariffs set to come into place later this year. The Balanced strategy remained unchanged during September, however as we enter another potentially difficult period for markets, our Investment Committee continue to proactively seek to protect the hard-earned gains made so far this year and position the strategies to take advantage of a potential buying opportunity. With this in mind, our Investment Committee are looking to undertake a risk reduction exercise that can be achieved without reducing our commitments to equity markets. Our neutral stance in equities reflects the balance between continued opportunities supported by additional central bank stimulus, but also some caution from slowing economic growth/profits/margins.

Discretionary manager

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Platform 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, Hubwise, James Hay, 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

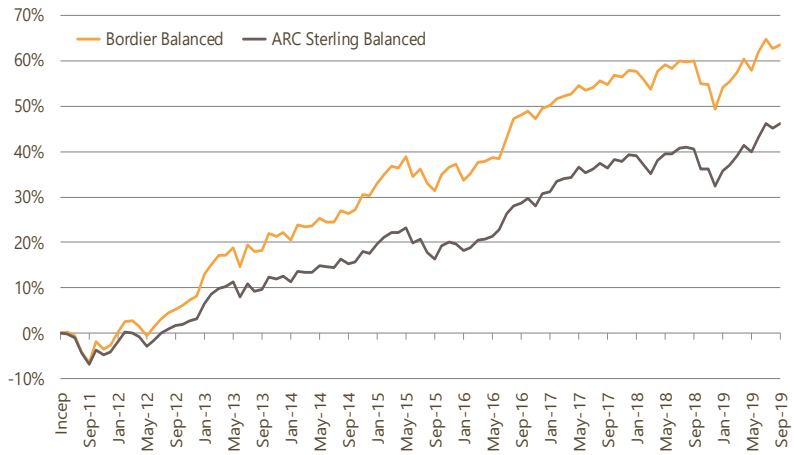
Our strategies are constructed around five investment strategies, each with a differing commitment to equities via collective funds and other asset classes. The strategy is managed with a maximum target of 60% invested in equity markets at any given time and has been categorised as a Bordier UK risk profile 3. This strategy has received a Defaqto Risk Rating 4 - Low Risk.

Model performance

	1mth	6mth	YTD	1yr	3yr	5yr	Start*
PMPS Balanced	0.6%	3.9%	9.5%	2.3%	10.4%	29.5%	63.6%
ARC Balanced	0.8%	5.2%	10.6%	4.2%	14.0%	26.4%	46.2%

Data as at 30/09/19 (*Inception from 02/06/11 to 30/09/19) - 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)

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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 the quality of our 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, 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 1 capital ratio of 28%. Established in Geneva in 1844, the Bordier Group operates in six countries across three continents, managing assets of circa £10.6bn for approximately 4,000 families (Source: Bordier & Cie as at 30 June 2019).

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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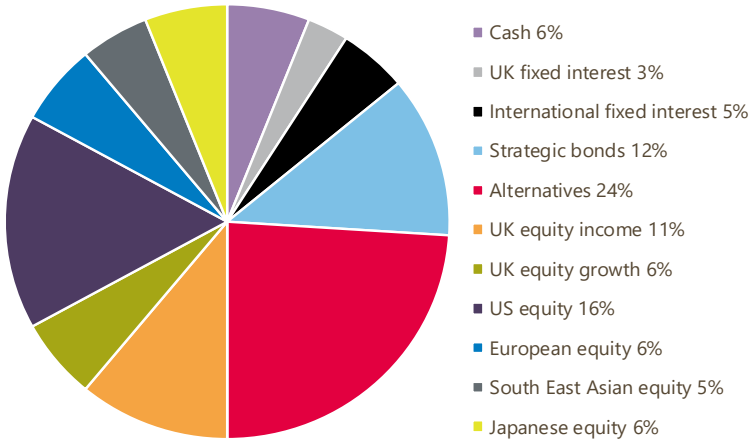
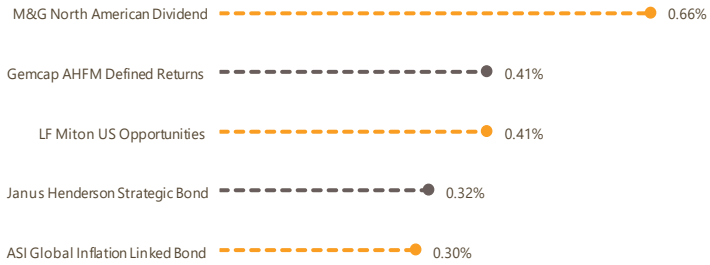
Asset allocation



Top 10 holdings

Holding	%	Holding	%
Cash (deposit)	6	Fortem Capital Progressive Growth	5
Gemcap AHFM Defined Returns	6	Franklin UK Equity Income	5
LF Miton US Opportunities	6	Janus Henderson UK Absolute Return	5
M&G North American Dividend	6	Merian Global Equity Absolute Return	5
Man GLG Japan CoreAlpha	6	Schroder Strategic Credit	5

Top 5 contributors over 1 year



Data as at 30/09/19 Source: FE Analytics

Discrete annual returns

	2011*	2012	2013	2014	2015	2016	2017	2018
PMPS Balanced	-2.6%	11.0%	13.0%	6.7%	5.2%	9.0%	5.6%	-5.5%
ARC Balanced	-4.1%	7.7%	9.2%	4.5%	1.9%	8.6%	6.7%	-5.1%

Data to 31/12/18 (*2011 performance from 02/06/11) - 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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