

September 2019

bordier | 1844

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

### Key information

#### Benchmark

ARC Sterling Balanced Asset 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)	1.68%
Ongoing charges figure ('OCF')	0.74%

\* Not including platform fees

#### 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 RT5 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 and maintaining our neutral risk position relative to the Dynamic Planner risk boundaries. Our neutral risk position 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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#### Risk Targeted Managed Service

Our Risk Targeted ('RT') Managed Service is available directly through our Bordier UK platform or via the Novia or Transact platforms. 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.

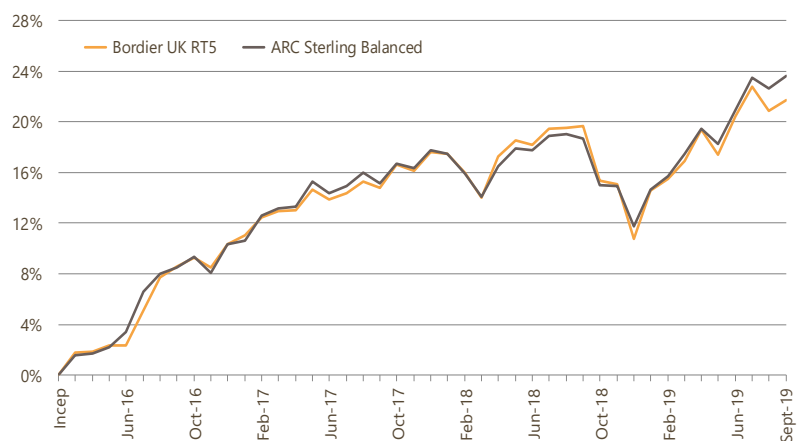
#### Model performance



	1mth	3mth	6mth	YTD	1yr	3yr	Start*
Bordier UK RT5	0.7%	1.0%	4.1%	9.9%	1.7%	12.1%	21.7%
ARC Balanced Asset	0.8%	2.2%	5.2%	10.6%	4.2%	14.0%	23.6%

Data as at 30/09/19 (\*Inception from 01/03/16 to 30/09/19) - 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 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



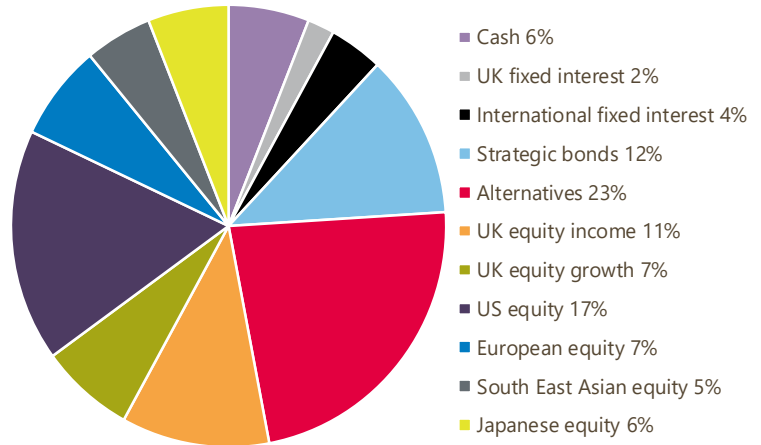
### David Muncaster

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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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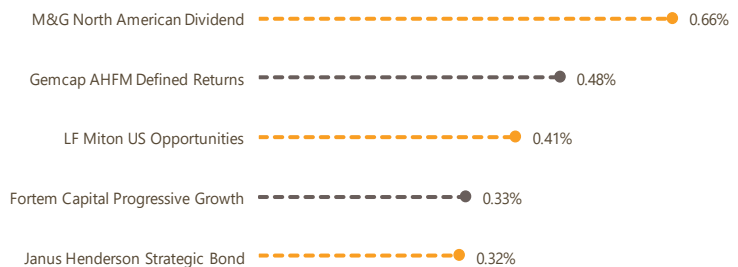
## Asset allocation



## Top 10 holdings

Holding	%	Holding	%
Gemcap AHFM Defined Returns	7	Man GLG Japan CoreAlpha	6
Cash (deposit)	6	Franklin UK Equity Income	5
Fortem Capital Progressive Growth	6	Janus Henderson UK Absolute Return	5
LF Miton US Opportunities	6	Merian Global Equity Absolute Return	5
M&G North American Dividend	6	Schroder Strategic Credit	5

## Top 5 contributors over 1 year



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

## Discrete returns

	2016*	2017	2018	Q1 2019	Q2 2019	Q3 2019
Bordier UK RT5	10.3%	6.6%	-5.8%	5.6%	3.1%	1.0%
ARC Balanced Asset	10.4%	6.7%	-5.1%	5.1%	3.0%	2.2%

Data to 30/09/19 (\*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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