

Reasons why

Bordier UK

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 their portfolios, the service given by their staff or the quality of their reporting.

Bordier UK focuses on providing investment management services for adviser firms via general investment accounts, ISAs, personal and corporate pensions, trusts, and offshore bonds. Their key partners include financial advisers, lawyers, accountants, charities, family offices and other large institutions.

Bordier UK's investment process is underpinned by a disciplined approach that harnesses some of the stringent requirements of institutional fund management whilst remaining linked to adviser and private client requirements.

Bordier UK is part of the Bordier Group and was previously known as Berry Asset Management, one of the country's most widely respected portfolio management firms. The team that led Berry Asset Management continue to run the business to this day.

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 Bordier UK, are devoted to private wealth management.

The Bordier Group has assets under management of circa **£13.4 billion** and is built on solid foundations, with a strong Tier 1 capital ratio of **32.1%** as at 30 June 2022.

The Bordier Group remains committed to the principles of wealth management in its true sense: financially secure, independently managed and dedicated to servicing advisers and their clients globally.

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

Awards



Bordier UK are proud to have been recognised for their investment services and the way in which they have delivered for clients:

- **Defaqto** – they have achieved and retained the maximum Defaqto 5 Star Ratings for their Wealth Management Service (bespoke) and Managed Portfolio Service for the tenth consecutive year, whilst their Platform Managed Portfolio Service has been 5 Star Rated since the inception of Defaqto’s DFM MPS on Platform Rating category in 2014. They are one of only three discretionary fund managers (‘DFMs’) to achieve the top rating in three DFM categories during this period.
- **Asset Risk Consultants** – ARC 3D Award 2015, 2016, 2017, 2018, 2019, 2020, 2021 and 2022.
- **Wealth Adviser Awards** – Best HNW Team and Best Wealth Manager (Cautious Portfolio) 2017; Best Private Client Investment Manager 2019 and 2022; Best Wealth Manager (Balanced Portfolio) 2022.
- **Gold Standard Awards** – Wealth Management 2014, 2015, 2016, 2017, 2018 and 2019; Discretionary Portfolio Management 2014 and 2017.
- **Global Investor Awards** – Wealth Manager of the Year 2018.
- **Portfolio Adviser Wealth Management Awards** – Best Innovation 2014.
- **WealthBriefing European Awards** – Specialist Wealth Manager 2019 and 2020; Specialist Investment Manager with assets under management over £5 Billion and Discretionary Fund Management (DFM) Offering 2022.
- **Wealth and Money Management Awards** – Best for Strategic Allocation 2014; Best Bespoke HNWI Portfolio Management Service (UK) 2019.
- **Money Marketing Financial Services Awards** – Best Wealth Management Firm 2014.

Corporate winner or shortlisted for over 100 prestigious industry awards since 2014

What sets Bordier UK apart

Several key characteristics set Bordier UK apart from many of their competitors:

Bordier Group – As part of the independent Bordier Group, directed by three Managing Partners who carry unlimited liability, Bordier UK can draw upon 178 years of wealth and investment management experience. They are one of the few private, family-owned businesses of scale operating in the UK DFM market. Bordier Group's industry-leading capital and liquidity ratios offer stability that many DFM peers cannot. They have not had a trading loss since 1950.

Investment process – Their fund selection team leverage decades of investment experience to identify the funds of tomorrow in an ever-evolving economic backdrop. They take a differentiated and global investment approach, unconstrained by benchmarks or traditional portfolio thinking, to meet clients' investment goals. Capital preservation is at the core of their robust centralised investment process and this process ensures consistency of performance and risk management across client portfolios and services. It has delivered a proven track record of consistent and strong risk-adjusted returns throughout different market conditions.

Access to specialist talent – Through industry relationships, they can access smaller, specialist fund managers and high conviction funds that can take advantage of exclusive investment opportunities.

No in-house funds or products – They do not have any in-house funds or products that could compromise the impartiality of their services.

Continuity – Bordier UK's central Investment Committee has a wealth of investment experience in a wide variety of market conditions. They offer consistency and management longevity, running bespoke portfolios overseen by the same Chairman and Chief Investment Officer for over 30 years, whilst their Managed Portfolio Service has been successfully overseen by the same Investment Director since inception in July 2012. The four most senior investment directors have worked alongside each other, managing client portfolios, for over 18 years. All investment directors sit on the Investment Committee, so they are perfectly positioned to implement investment views and themes to both private client portfolios and MPS solutions – providing consistency and continuity in everything they do.

Investment philosophy – They seek to anticipate change, position portfolios accordingly and believe that asset allocation, in both active and passive investments, adds more value than any other investment decision. They use funds in their portfolio construction rather than investing directly in equities to increase diversification, blend different investment styles and to reduce the overall risk in portfolios. Investing in funds also enables them to implement asset allocation decisions quickly and efficiently without the trading costs associated with investing in direct equities. They allocate significantly to alternative investments such as 'market neutral' absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.

No external shareholders – They have no external shareholders, nor are they backed by private equity – they are not for sale and have never been for the past 178 years. The principals of Bordier UK have their money invested alongside clients.

Clear and competitive pricing – Charges are highly competitive, whilst remaining clear and fair, with no hidden extras. VAT does not apply to their annual management charge for their direct and platform managed portfolio services and institutional share class funds are used wherever possible, so clients benefit from wholesale rather than retail charges for fund management.

Managing risk

Successful investment management must acknowledge the risks that investors face when constructing and managing a portfolio. Risk is inevitable in investing and Bordier UK cannot eliminate it entirely in the portfolios they manage. However, their robust investment process is designed to maximise returns within the defined risk tolerance, agreed with the client and their advisers, to help clients achieve their aspirations. They appreciate that in most cases capital is not replaceable and great care must be taken to preserve it.

With a strong emphasis on wealth preservation and consistent client outcomes, Bordier UK manage risk by adhering to four key principles:

- **Uncorrelated asset classes** – Bordier UK invest across a broad cross section of asset classes (with significant consideration to uncorrelated asset classes), many of which behave differently to the stockmarket as a whole. They invest in alternative investments such as ‘market neutral’ absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.
- **Defined strategic allocation ranges in portfolios** – Each portfolio is linked to an investment strategy with clearly defined allocation ranges for every asset class. Strategies are characterised by a long term or strategic commitment to equities (which increases in increments of 20% for each strategy) and an active range for shorter term or tactical positioning by the Investment Committee. The non-equity exposure in each strategy is invested across a wide range of asset classes that the Investment Committee believe offer the dual properties of value and diversification. They vary the commitment to individual asset classes depending on their outlook for markets and economies, all while keeping a close eye on overall portfolio structure and portfolio risk.
- **Forward looking, globally unconstrained active tactical decisions** – They position portfolios to reflect anticipated changes. They do not look to select funds that can outpace benchmarks year in, year out. Instead, they concern themselves with selecting funds that can be used to construct a sustainable portfolio that meets the longer-term aspirations and objectives of clients.
- **Investment in funds** – They use funds in the construction of their portfolios rather than investing directly in equities. They believe this is the best approach for clients, because the best talent tends to work in the funds industry. This approach increases diversification, blends different investment styles, reduces the overall risk in portfolios, and enables them to implement asset allocation decisions quickly and efficiently. All their underlying funds are open-ended and suitable for retail clients.

If you would like more information on our services or wish to discuss a specific client scenario before confirming your recommendation, please contact us via:



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Important information

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