

Strategy details

Inception	2 June 2011
Min. initial investment	£1,000
Rebalancing strategy (min.)	Quarterly
Currency	£ GBP
Annual yield (current)	2.61%
Annualised volatility	7.85%

Annualised 3-year volatility data as at 31.03.25

Charges

Annual management charge*	0.30%
Ongoing charges figure	0.63%

*Not including platform fees.

Investment objective

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 profile

The strategy is managed with a maximum target of 60% equity market exposure and is categorised as a Bordier Risk Profile 3 and Defaqto Risk Rating 5 (Balanced).



About the Platform Managed Portfolio Service

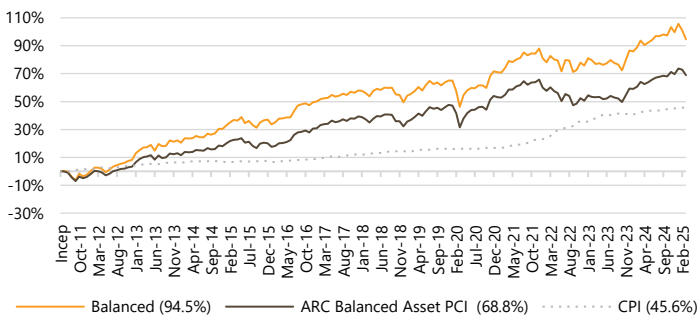
Our Platform Managed Portfolio Service ('PMPS') has been awarded the maximum Defaqto 5 stars as a solution for advisers to manage client assets on a third-party platform. The service offers five investment growth strategies ranging from Defensive to Adventurous. Each strategy has a different level of risk and potential return, with risk categorised by equity market exposure that increases in increments of 20% for each strategy.

Investment update

Continuing concerns over the impact of US tariffs on global trade and inflation heavily impacted equity markets in March. Global equities fell 5% in local currency terms, but by nearly 7% in sterling terms as the US dollar weakened quite significantly. Global bonds also fell over the month, albeit more modestly and with significant dispersion across regions. The US market was most affected by the uncertainty caused by President Trump's haphazard tariff announcements and now significantly lags other key markets so far this year. Consequent growth concerns weighed heavily on smaller companies while the giant technology stocks, which dominate the larger cap end of the US market, also remain under pressure in the face of perceived competition from China. The broader eurozone market declined in March, although it remains in positive territory so far this year as a shift in fiscal policy has driven some optimism on the economy. The UK market also fell c.2% over the month amongst the negative sentiment, however it did largely shrug off the spending cuts announcements from Chancellor Reeves. Asian and emerging markets outperformed their developed market counterparts, ending the month broadly flat in local currency terms. As would generally be expected, sovereign bond returns in each key region have offset gains or losses in equity market returns. Consequently, US treasuries have returned a positive 3% year to date. The US Federal Reserve kept rates on hold at its March meeting but did intimate that it might be more focused on supporting growth than dampening inflation, still leaving the possibility of 50 basis points of cuts before the end of the year. In contrast, the European Central Bank cut rates for the second time this year with the market now expecting a further 60 basis points of cuts over the course of 2025. Despite near-term challenges, we continue to view financial conditions generally as remaining quite supportive for businesses, consumers and investment risk-taking, and expect asset price volatility to subside once greater policy clarity materialises. The risk of being whipsawed by recent price movements is high, so our preference is to sit tight within stockmarkets, maintain the strategy at the top end of its allowable equity range, and ride out this period of uncertainty.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
Balanced (60% eq.)	0.5%	6.5%	33.1%	42.1%
ARC Balanced Asset PCI (30-70% eq.)	2.9%	5.4%	28.5%	37.6%
CPI	2.3%	16.1%	25.2%	36.4%

Annualised performance

	1yr	3yr	5yr	10yr
Balanced (60% eq.)	0.5%	2.1%	5.9%	3.6%
ARC Balanced Asset PCI (30-70% eq.)	2.9%	1.8%	5.1%	3.2%
CPI	2.3%	5.1%	4.6%	3.2%

Discrete performance

	YTD	2024	2023	2022	2021	2020
Balanced (60% eq.)	-2.6%	6.8%	6.2%	-6.5%	9.4%	4.1%
ARC Balanced Asset PCI (30-70% eq.)	-0.5%	6.4%	5.8%	-9.1%	7.6%	4.3%
CPI	0.3%	2.6%	3.9%	10.5%	5.4%	0.7%

Source: Bordier UK & FE Analytics as at 31.03.25.

Bordier UK returns net of 0.30% AMC. VAT applied to AMC from inception (02.06.11) until 31.08.21. Latest ARC PCI data is provisional. Past performance is not a guide to future results. See full risk warning overleaf.

Asset allocation

Sector breakdown



Table with 2 columns: Sector, %

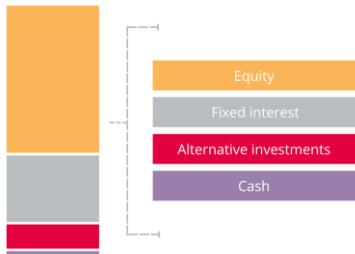
Cash	2
Fixed interest	28
Alternatives	10
UK equity (income)	3
UK equity (growth)	8
US equity	23
European equity	5
Asia-Pacific ex Japan equity	11
Japanese equity	4
Thematic and global equity	6

Top 10 holdings

Table with 2 columns: Fund, %

TwentyFour Corporate Bond	7
Invesco Asian	6
Premier Miton US Opportunities	6
Schroder Strategic Credit	6
Vanguard UK Long Duration Gilt Index	6
Janus Henderson Strategic Bond	5
Schroder ISF Asian Total Return	5
Arbrook American Equities	4
Janus Henderson Absolute Return	4
JOHCM UK Growth	4

Asset class breakdown



Note: For illustrative purposes only.

Source: FE Analytics as at 31.03.25

Third-party platform availability

We work with the following platforms:



Please enquire about the service for your chosen platform.

Contact us

For further information on this strategy or any of our other investment services please contact a member of our sales team:

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

Important information

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. Please note that the calculated OCF from FE Analytics may vary from that stated by your chosen platform provider. Bordier & Cie (UK) PLC recommends that you seek the advice of your financial adviser.

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