

## Hybrid Passive Risk Targeted solutions

### Why Bordier UK

Bordier UK is a specialist investment manager whose core business is working with financial advisers to manage investment solutions on behalf of their clients. We are part of the Bordier Group, which was established in Geneva in 1844, and who currently operate in six countries across three continents. The Bordier Group manage around £16bn of assets.



#### Investment philosophy

Our philosophy can be summarised as uncomplicated yet reassuring, with a focus on wealth preservation and a devotion to meeting client expectations. We take no direction from benchmarks, instead choosing to have freedom and flexibility in our forward-looking, proactive approach to asset allocation. It is a tried and tested methodology that we've operated in the UK for over 40 years.



#### Differentiated approach

Our approach is exemplified by our allocation to alternative investments. We believe that the primary objective of an 'alternatives' allocation should be to provide an uncorrelated return profile to traditional asset classes – a key characteristic many portfolios lack. We utilise long/short market neutral funds to support our focus on wealth preservation.



#### Fund picking expertise

Our highly experienced research team, whose experience spans various market cycles, focus on identifying tomorrow's winners. With no internal funds, the team are unconstrained to analyse the entire market and have a successful track record of selecting managers who have outperformed their relative benchmarks and peer groups.



#### High conviction management with no client left behind

Market-leading efficiency to execute highly active asset allocation and fund selection changes across our range of investment solutions. Our high conviction approach, with timely implementation of key investment decisions, ensures good client outcomes.

### Our Hybrid Passive Risk Targeted solutions

Our Hybrid Passive Risk Targeted ('RT') solutions consist of five actively managed investment strategies with different levels of risk and expected return, offering you access to our discretionary fund management capabilities at a lower cost through the combination of active and passive collective investments. The propositions provide a solution that, when cost considerations are paramount, does not compromise on quality. Investment strategies are monitored by our central Investment Committee to ensure consistency of performance from one portfolio to another.

All our Hybrid Passive RT models are managed in accordance to Dynamic Planner's Risk Target Managed ex-ante assigned boundaries. The models are checked on a quarterly basis to ensure they stay within the expected volatility boundaries assigned to the Dynamic Planner profiles, whilst offering suitable exposure to at least six asset classes included within the respective Dynamic Planner asset allocations.






The portfolios can be held within general investment accounts, ISAs and SIPPs.



- **Dynamic Planner Risk Target Managed:** each strategy is managed within the agreed Dynamic Planner risk boundary, meaning it does not drift outside of your agreed risk tolerance, assisting your adviser with their ongoing suitability assessment.
- **Robust and repeatable:** our centralised investment process ensures consistent implementation of asset allocation and fund selection relevant to each client's risk profile, helping provide consistent outcomes across all client portfolios.
- **Risk management:** consistent implementation ensures appropriate risk management and reward relevant to your risk profile and risk/return expectation.
- **Reassurance:** increased Dynamic Planner oversight provides a robust governance framework for each strategy.
- **Track record:** a long record of producing strong and consistent risk-adjusted returns.

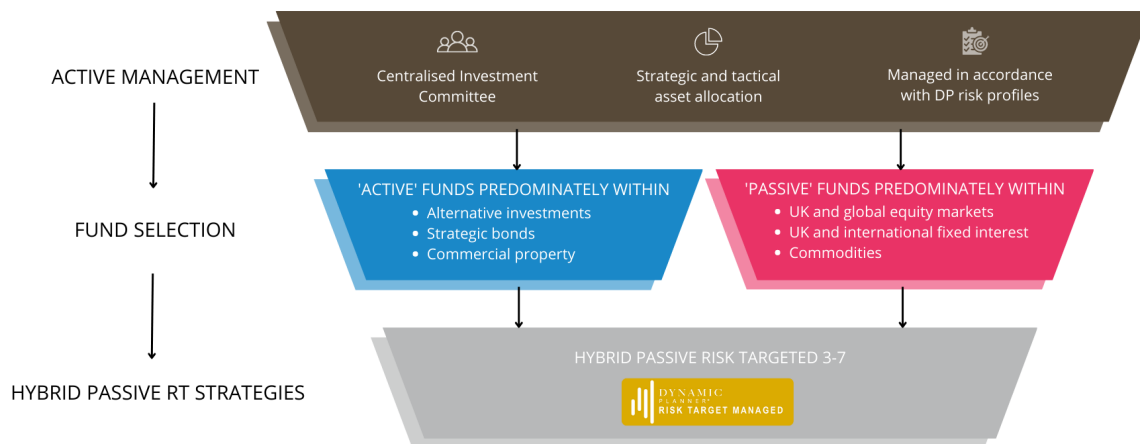
## Hybrid Passive Risk Targeted solutions

### Strategy overview

Strategy	Current equity exposure	Current ongoing charges figure	Dynamic Planner risk profile
Hybrid Passive RT3	22%	0.43%	
Hybrid Passive RT4	43%	0.41%	
Hybrid Passive RT5	61%	0.41%	
Hybrid Passive RT6	79%	0.42%	
Hybrid Passive RT7	94%	0.40%	

As at 31 March 2025.

### Constructing our Hybrid Passive RT strategies



### Asset allocation - breakdown

	Hybrid Passive RT3	Hybrid Passive RT4	Hybrid Passive RT5	Hybrid Passive RT6	Hybrid Passive RT7
Fixed interest	57%	39%	26%	13%	2%
UK equities	3%	8%	11%	14%	14%
Overseas equities	19%	35%	50%	65%	80%
Alternative investments	19%	16%	11%	6%	2%
Property	0%	0%	0%	0%	0%
Cash	2%	2%	2%	2%	2%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Passive investment exposure</b>	<b>37%</b>	<b>42%</b>	<b>44%</b>	<b>46%</b>	<b>54%</b>

As at 31 March 2025.

## Hybrid Passive Risk Targeted solutions

### Hybrid Passive RT5 strategy - example overview



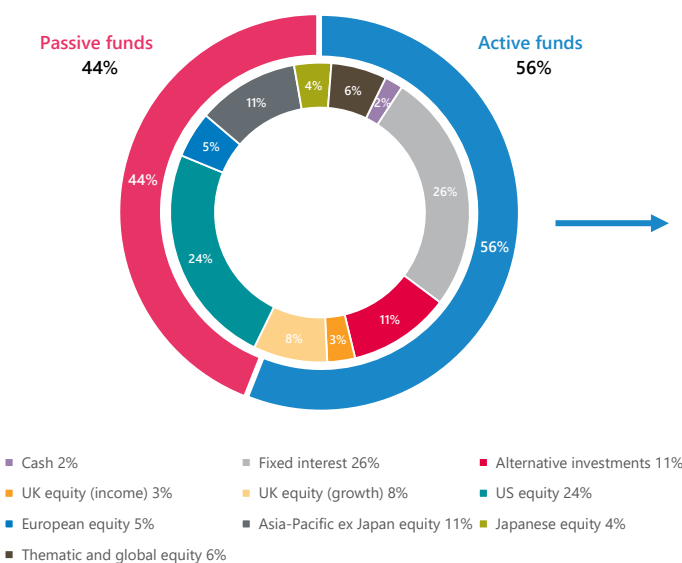
#### Investment objective

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 in accordance with Dynamic Planner risk profile 5, with the strategy's expected volatility targeted to stay within the assigned Dynamic Planner risk profile's boundaries.

#### Asset allocation



Sector	Fund name	Holding
UK equity	Montanaro UK Income	3%
Asia-Pacific ex Japan equity	Invesco Asian	3%
European equity	Jupiter European	3%
Thematic & global equity	FTF ClearBridge Global Infrastructure Inc.	3%
	Sanlam Global Artificial Intelligence	3%
Alternative investments	Janus Henderson Absolute Return	4%
	Premier Miton Tellworth UK Select	4%
	Artemis Short-Duration Strategic Bond	3%
US equity	Premier Miton US Opportunities	5%
	Artemis US Smaller Companies	4%
	Arbrook American Equities	3%
Fixed interest	TwentyFour Corporate Bond	7%
	Schroder Strategic Credit	6%
	Janus Henderson Strategic Bond	5%
Strategy yield		2.69%

#### Top 10 holdings

Holding	%	Holding	%
TwentyFour Corporate Bond	7	Janus Henderson Strategic Bond	5
abrdn Asia Pacific ex-Japan Tracker	6	Premier Miton US Opportunities	5
Schroder Strategic Credit	6	Vanguard UK Long Duration Gilt Index	5
Fidelity Index UK	5	Artemis US Smaller Companies	4
HSBC American Index	5	Fidelity Index US	4

#### Ongoing charges figure

Underlying funds' ongoing charges figure	0.41%
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The ongoing charges figure ('OCF') relates to the current cost of the underlying holdings' OCFs within the strategy and is calculated on a weighted average basis.

All data as at 31 March 2025.  
Please note total costs and charges including AMC and platform fees will be added in accordance with your service.

## Hybrid Passive Risk Targeted solutions

### Accessing the solutions and service details

#### Direct with Bordier UK - WMS & MPS

- No additional platform fees.
- No VAT applicable to MPS.
- Minimum investment £250,000 or £20,000 (service dependent).
- Direct access to an investment director or our MPS team (service dependent).
- Personalised investment proposal available.
- Auto-ISA function available.
- Quarterly Bordier UK reporting.
- Online facility that gives access to valuations.
- Annual tax reports available.
- At least quarterly rebalancing.
- Custody of assets with Bordier UK.
- Income drawdown facility available.

#### Third-party platforms - PMPS

- Minimum investment £1,000 with minimum subsequent investment £100.
- No VAT applicable to service.
- Reporting via platform only.
- At least quarterly rebalancing.
- Custody of assets with third-party platform.
- We work with the following third-party platforms:



**bordier** | 1844

### Defaqto 5 Star Rated

We have achieved and retained, over the past thirteen years, the maximum Defaqto 5 Star Rating for our Wealth Management Service (bespoke) and Managed Portfolio Service ('MPS') offerings. Our Platform MPS offering has been 5 Star Rated since the inception of Defaqto's DFM MPS on Platform Rating category in 2014.

We are one of only three discretionary fund managers ('DFM') to have achieved these highest three Defaqto DFM Star Ratings across this period.

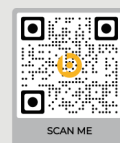


### Contact us

For further information, please speak to your adviser or visit our website at [www.bordieruk.com](http://www.bordieruk.com).



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This document can be provided in a number of accessible formats – please call us on 020 7667 6600 or email [clientservices@bordieruk.com](mailto:clientservices@bordieruk.com) for further information.

### 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 document 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 document 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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