

Strategy details

Inception	2 July 2012
Min. initial investment	£20,000
Rebalancing strategy (min.)	Quarterly
Currency	£ GBP
Annual yield (current)	2.10%
Annualised volatility	7.40%

Annualised 3-year volatility data as at 30.06.25

Charges

Annual management charge	0.75%
Ongoing charges figure	0.61%

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.



About the Managed Portfolio Service

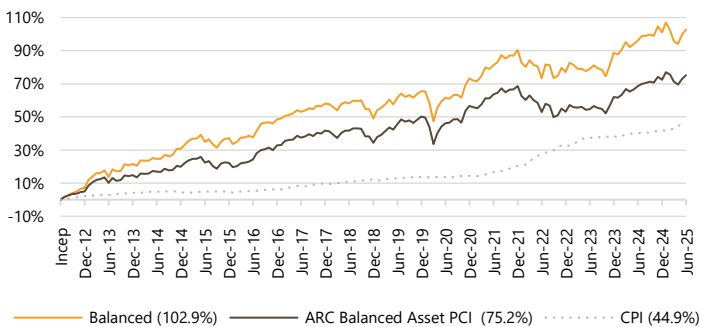
Our Managed Portfolio Service ('MPS') has been awarded the maximum Defaqto 5 stars as a solution for advisers to manage client assets directly with Bordier UK. The service offers five actively managed investment strategies ranging from Defensive to Adventurous. Each strategy has a different level of risk and potential return, with risk categorised by equity market exposure that increases in increments of 20% for each strategy, and the ability to select an income option to benefit from regular income from the strategy as well as potential long-term capital growth.

Investment update

June was another positive month for global equity indices, albeit there were unusually divergent returns across individual markets and regions. The US equity market continued its sharp recovery from the tariff announcement-led falls in Q1, as easing concerns over trade policy and the economy continued to improve sentiment. The weaker dollar is providing a boost for Asian markets, which provided the strongest returns over the month in both local currency and sterling terms. News of a trade 'understanding' between China and the US was also well received. Having performed strongly so far this year, eurozone markets were flat over the month. The latest composite Purchasing Managers' Index ('PMI') for the region came in unchanged, suggesting that the region's economy remains stagnant. The FTSE 100 Index was also flat over the month, weighed down by weakness in the energy and healthcare sectors. Within fixed income markets, UK and US government bond yields fell slightly as sentiment became slightly more dovish. Our base case view is that the White House will manage to keep tariffs in place, despite the legal challenge, and that the universal tariff level settles slightly above the 10% level. The one key exception could be China, where the level could be significantly higher due to geopolitical rivalry. Assuming this base case is correct, the overall impact on global growth and inflation could be relatively modest, and not enough to derail the global economy or unduly disrupt the expected path of interest rates across key markets. We are therefore retaining our positive view on equities as we believe the economic backdrop remains favourable and the outlook for corporate earnings remains positive. As such, no changes were made over the month, and the strategy remains at the top end of its allowable equity range. Sovereign bonds offer relatively attractive yields, and important diversification benefits in portfolios, while default rates across corporate debt markets remain low. Our alternatives funds continue to perform well, and we are preparing to add a new fund into this area of portfolios with a proven track record of producing strong risk-adjusted returns.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
Balanced (60% eq.)	3.4%	17.0%	25.7%	50.4%
ARC Balanced Asset PCI (30-70% eq.)	3.9%	14.6%	19.8%	43.1%
CPI	3.2%	13.6%	27.4%	38.1%

Annualised performance

	1yr	3yr	5yr	10yr
Balanced (60% eq.)	3.4%	5.4%	4.7%	4.2%
ARC Balanced Asset PCI (30-70% eq.)	3.9%	4.7%	3.7%	3.6%
CPI	3.2%	4.4%	5.0%	3.3%

Discrete performance

	YTD	2024	2023	2022	2021	2020
Balanced (60% eq.)	0.9%	6.0%	6.1%	-7.4%	9.3%	4.2%
ARC Balanced Asset PCI (30-70% eq.)	1.6%	6.4%	5.8%	-9.1%	7.6%	4.3%
CPI	2.1%	2.6%	3.9%	10.5%	5.4%	0.7%

Source: Bordier UK & FE Analytics as at 30.06.25.

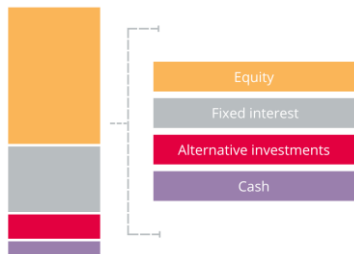
Bordier UK returns net of 0.75% AMC. VAT applied to AMC from inception (02.07.12) until 31.08.21. Latest ARC PCI data is provisional. Past performance is not a guide to future results. See full risk warning overleaf.

Asset allocation

Sector breakdown



Asset class breakdown



Note: For illustrative purposes only.

Sector	%
Cash	7
Fixed interest	23
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

Fund	%
Cash (deposit)	7
TwentyFour Corporate Bond	7
Invesco Asian	6
Schroder Strategic Credit	6
Vanguard UK Long Duration Gilt Index	6
Fidelity American Growth	5
Premier Miton US Opportunities	5
Schroder ISF Asian Total Return	5
Arbrook American Equities	4
JOHCM UK Growth	4

Source: FE Analytics as at 30.06.25

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. Bordier & Cie (UK) PLC recommends that you seek the advice of your financial adviser.

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