

## *Platform* Managed Portfolio Service

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### *Why Bordier UK*

We are a wealth and 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 £16.7bn of assets.

We are truly independent, with no private equity or external shareholders. We have no appetite to further acquire or be acquired, which offers clients and their advisers stability and continuity, alongside significant financial strength to provide peace of mind. Importantly, we recognise that in many instances capital is not replaceable and great care must be taken to preserve it.

#### 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.

#### High conviction management

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 – no client is left behind.

#### 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.

#### 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.

## *Our Platform* Managed Portfolio Service

Our Platform Managed Portfolio Service ('PMPS') provides a high quality, affordable way for advisers to manage your assets on third-party platform.

Our five actively managed PMPS investment strategies – Defensive, Cautious, Balanced, Growth and Adventurous – are managed by our experienced Managed Portfolio Service team, which has been successfully overseen by the same Investment Director since July 2012.

Our robust centralised investment process is designed to contain risk and volatility to acceptable levels, and to ensure that your portfolio is managed within your chosen strategy's mandated equity risk tolerance.

Investments held within our PMPS strategies are continually monitored by our Research team and adjusted where concerns arise with regards to performance or positioning.

- Risk graded strategies: 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.
- 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.
- Track record: a long record of producing strong and consistent risk-adjusted returns.

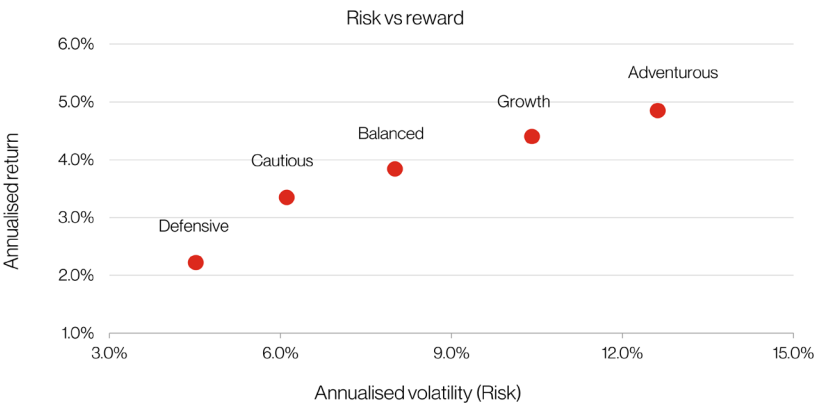
# Strategy *overview*

Strategy	Permittable equity range	Current equity exposure	Current ongoing charges figure	Bordier UK risk score	Defaqto Risk Rating
Defensive	0-20%	20%	0.52%	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>-</div><div>Risk scale</div><div>+</div></div>	<div><div>2</div><div>defaqto</div></div>
Cautious	20-40%	40%	0.58%	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>-</div><div>Risk scale</div><div>+</div></div>	<div><div>3</div><div>defaqto</div></div>
Balanced	40-60%	60%	0.63%	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>-</div><div>Risk scale</div><div>+</div></div>	<div><div>5</div><div>defaqto</div></div>
Growth	60-80%	80%	0.69%	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>-</div><div>Risk scale</div><div>+</div></div>	<div><div>7</div><div>defaqto</div></div>
Adventurous	80-100%	98%	0.74%	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>-</div><div>Risk scale</div><div>+</div></div>	<div><div>8</div><div>defaqto</div></div>

As at 31 July 2025.

# Annualised *risk vs return*

7 years to 31 July 2025



Source: Bordier UK & FE Analytics as at 31 July 2025. Annualised volatility is calculated as Standard deviation of monthly returns for period  $x\sqrt{(N=12)}$ . Platform Managed Portfolio Service total returns net of 0.30% AMC. VAT applied to AMC from inception until 31 August 2021. Past performance is not a guide to future results.

# Asset allocation – *breakdown*

	Defensive	Cautious	Balanced	Growth	Adventurous
Fixed interest	52%	36%	23%	11%	0%
UK equities	3%	8%	11%	14%	16%
Overseas equities	17%	32%	49%	66%	82%
Alternative investments	26%	22%	15%	7%	0%
Property	0%	0%	0%	0%	0%
Cash	2%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%

As at 31 July 2025.

# Balanced strategy – *example overview*

## Investment objective

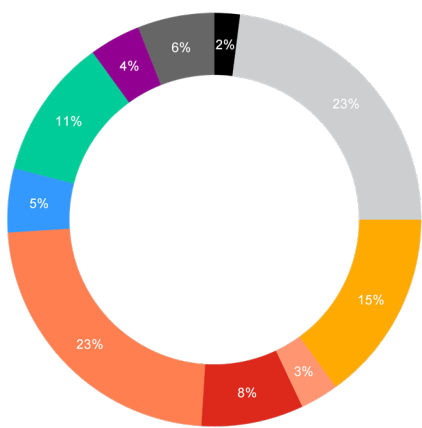
To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stock market behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

## Risk profile

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



## Asset allocation



Sector	Holding
Cash	2%
Fixed interest	23%
Alternative investments	15%
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

Holding	%	Holding	%
TwentyFour Corporate Bond	7	Jupiter Merian Global Equity Absolute Return	5
Invesco Asian	6	Schroder ISF Asian Total Return	5
Premier Miton US Opportunities	6	Arbrook American Equities	4
Schroder Strategic Credit	6	Fidelity Index US	4
Vanguard UK Long Duration Gilt Index	6	Janus Henderson Absolute Return	4

## Strategy yield

Annual yield (current)	2.25%
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## Ongoing charges figure

Underlying funds' ongoing charges figure	0.63%
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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 July 2025.  
Please note total costs and charges including AMC and platform fees will be added in accordance with your service.

## Accessing the service and service details

Launch date	12 June 2011	Currency	£GBP
Initial investment	£1,000	Annual management charge	0.30%
Rebalancing	Quarterly (min.)	Individual investment manager	MPS Team

We work with the following third-party platforms:



## 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.

### 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 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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