

## *Risk Targeted* solutions

### *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 Risk Targeted solutions*








Our Risk Targeted ('RT') solutions consist of five investment strategies with different levels of risk and expected return. Investment strategies are monitored by our central Investment Committee to ensure consistency of performance from one portfolio to another.

All our 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.

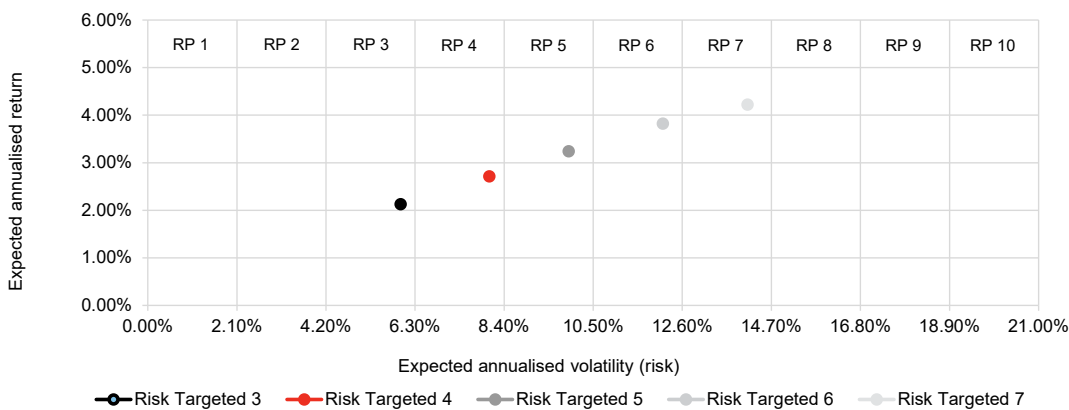
- Dynamic Planner Risk Target Managed: each strategy is managed within the agreed Dynamic Planner risk boundary, meaning it does not drift outside of your agreed risk tolerance, assisting your adviser with their ongoing suitability assessment.
- Robust and repeatable: our centralised investment process 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.

# Strategy *overview*

Strategy	Current equity exposure	Current ongoing charges figure	Dynamic Planner risk profile
Risk Targeted 3	20%	0.50%	
Risk Targeted 4	41%	0.57%	
Risk Targeted 5	59%	0.58%	
Risk Targeted 6	79%	0.62%	
Risk Targeted 7	94%	0.66%	

As at 31 July 2025.

## Mapping to *Dynamic Planner RTM risk profiles*



Source: Bordier UK & Dynamic Planner Q1 2025 RTM asset class assumptions as at 31 July 2025.

## Asset allocation – *breakdown*

	Risk Targeted 3	Risk Targeted 4	Risk Targeted 5	Risk Targeted 6	Risk Targeted 7
Fixed interest	52%	35%	23%	11%	2%
UK equities	3%	8%	11%	14%	14%
Overseas equities	17%	33%	48%	65%	80%
Alternative investments	26%	22%	16%	8%	2%
Property	0%	0%	0%	0%	0%
Cash	2%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%

As at 31 July 2025.

# Risk Targeted 5 strategy – *example overview*

## Investment objective

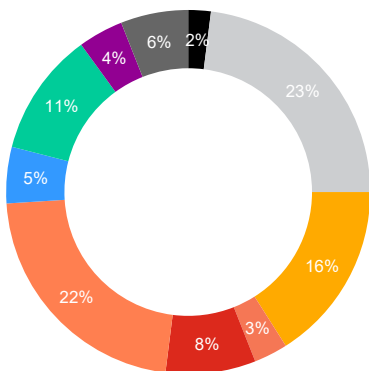
To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stock market behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

## Risk profile



The strategy is managed in accordance with Dynamic Planner risk profile 5 and is part of their Risk Target Managed ('RTM') offering. The strategy's expected volatility is targeted to stay within the assigned Dynamic Planner risk profile's boundaries.

## Asset allocation



Sector	Holding
Cash	2%
Fixed interest	23%
Alternative investments	16%
UK equity (income)	3%
UK equity (growth)	8%
US equity	22%
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	Premier Miton US Opportunities	5
Invesco Asian	6	Schroder ISF Asian Total Return	5
Schroder Strategic Credit	6	Arbrook American Equities	4
Vanguard UK Long Duration Gilt Index	6	Fidelity Index US	4
Jupiter Merian Global Equity Absolute Return	5	Janus Henderson Absolute Return	4

## Strategy yield

Annual yield (current)	2.35%
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## Ongoing charges figure

Underlying funds' ongoing charges figure	0.58%
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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 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:



## 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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