

bordier¹⁸⁴⁴

| BORDIER UK

Why *Bordier UK*

About *Bordier UK*

Bordier & Cie (UK) PLC ('Bordier UK') is a wealth and investment manager that promotes a long-standing culture of consistency and excellence, whether in the performance of our portfolios, the service given by our staff or the quality of our reporting.

We focus on providing investment management services for adviser firms via general investment accounts, ISAs, personal and corporate pensions, trusts, and offshore bonds. Our key partners include financial advisers, lawyers, accountants, charities, family offices and other large institutions.

Our investment process is underpinned by a disciplined approach that harnesses some of the stringent requirements of institutional fund management whilst remaining linked to adviser and private client requirements.

Bordier UK was previously known as Berry Asset Management, one of the country's most widely respected portfolio management firms. The team that led Berry Asset Management continue to run the business to this day.

Bordier & Cie

Bordier & Cie is an independent private bank that has been managed by the Bordier family since 1844. They have built a dynastic reputation to become one of Switzerland's most reputable and highly regarded private banks* and, like us, are devoted to private wealth management. The Bordier Group has assets under management of circa £17 billion and is built on solid foundations, with a strong Tier 1 capital ratio of 33.3% as at 31 December 2024.

The Bordier Group remains committed to the principles of wealth management in its true sense: financially secure, independently managed and dedicated to servicing advisers and clients globally.

The guiding principle of the entire group is very simple – we put our hearts and souls into it because we own the business and have no outside shareholder influence. Every bit of energy, ambition and natural ability that we possess is given to our business and our clients.

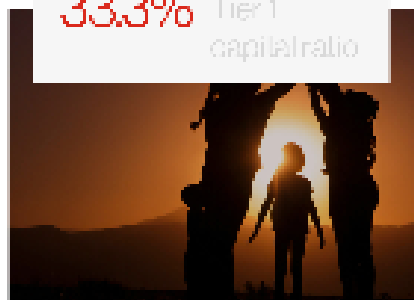
*Bordier & Cie is not authorised as a bank in the UK.

Our
Offices

France
Singapore
Switzerland
Uruguay
United Kingdom
Turks & Caicos

£17bn AUM

33.3% Tier 1
capital ratio



6 countries

11 offices

270 employees

What sets *us apart*

Bordier Group

As part of the independent Bordier Group, directed by three Managing Partners who carry unlimited liability, we can draw upon over 180 years' of wealth and investment management experience. We are one of few private, family-owned businesses of scale operating in the UK DFM market. Bordier Group's industry-leading capital and liquidity ratios offer stability that many DFM peers cannot. The Bordier Group have not had a trading loss since 1950.

Continuity

We offer consistency and management longevity, running bespoke portfolios overseen by the same Chairman and Chief Investment Officer for over 30 years. The four most senior members have worked alongside each other, managing client portfolios, for over 20 years.

Access to specialist talent

Through our industry relationships we have access to smaller, specialist fund managers and high conviction funds that can take advantage of exclusive investment opportunities.

No in-house funds or products

We do not have any in-house funds or products that could compromise the impartiality of our services. Instead, we search for the finest investments globally.

Clear and competitive pricing

Our charges are highly competitive, whilst remaining clear and fair, and we aim to maintain a cost effective ongoing charges figure for each of our strategies. VAT does not apply to our annual management charge for our direct and platform managed portfolio services and institutional share class funds are used wherever possible, so clients benefit from wholesale rather than retail charges for fund management.

Investment approach

Our fund selection team have decades of investment experience, successfully identifying the funds of tomorrow in a continually evolving economic backdrop. We take a differentiated and global investment approach, unconstrained by benchmarks or traditional portfolio thinking, to meet clients' investment goals. Capital preservation is at the core of our robust centralised investment process and this process ensures consistency of performance and risk management across client portfolios and services. It has delivered a proven track record of consistent and strong risk-adjusted returns throughout different market conditions along with outperformance against relevant ARC PCI comparators over the long term.

Investment philosophy

We seek to anticipate change and position portfolios accordingly, believing that asset allocation, in both active and passive investments, adds more value than any other investment decision. We allocate significantly to alternative investments such as 'market neutral' absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.

Regular rebalancing

We rebalance our strategies at least quarterly to negate the effects of portfolio 'drift'. This means strategies remain in line with the agreed risk parameters and positioning, and (more importantly) within your risk profile.

No external shareholders

We have no external shareholders, nor are we backed by private equity – we are not for sale and have never been for the past 180 years. We have no appetite to further acquire or be acquired, which provides investors stability and continuity. The principals of Bordier UK have their money invested alongside clients.

Our *achievements*

Defaqto

We have achieved and retained the maximum Defaqto 5 Star Ratings for our Wealth Management Service (bespoke) and Managed Portfolio Service for the thirteenth consecutive year, whilst our Platform Managed Portfolio Service 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 DFMs to achieve the top rating in three DFM categories during this period.

Asset Risk Consultants

The 3D Award from ARC is a further independent endorsement of our proposition and is confirmation of an investment manager's commitment to the principles of transparency, engagement and integrity. The award enables private clients, charities and wealth management professionals to identify investment managers that have demonstrated a superior standard of transparency and engagement. We have received the ARC 3D Award for eleven consecutive years.

According to ARC, "Managers holding the 3D Award have demonstrated a dedication to the principles of transparency and engagement, as well as committing to an enhanced programme of due diligence".

WealthBriefing European Awards

Specialist Investment Manager with AUM over £5bn 2022; Specialist Wealth Manager with AUM over £5bn 2019, 2020, 2023 and 2024; Discretionary Fund Management (DFM) Offering 2022, 2023, 2024 and 2025.

MoneyAge awards

Small to Medium Wealth Management Firm of the Year 2024.

Wealth Adviser awards

Best HNW Team and Best Wealth Manager (Cautious Portfolio) 2017; Best Private Client Investment Manager 2019 and 2022; Best Wealth Manager (Balanced Portfolio) 2022.

Wealth and Asset Management awards

Best for Strategic Allocation 2014; Best Bespoke HNWI Portfolio Management Service (UK) 2019; Asset Manager of the Year (up to €100bn AUM) 2024; Asset Manager of the Year (under £25bn AUM) 2025.

Gold Standard awards

Wealth Management 2014, 2015, 2016, 2017, 2018 and 2019; Discretionary Portfolio Management 2014 and 2017.

Global Investor awards

Wealth Manager of the Year 2018.

Awards

Corporate winner or shortlisted for over 130 prestigious awards over the last decade



Managing risk

Successful investment management must acknowledge the risks that investors face when constructing and managing a portfolio. Risk is inevitable in investing and we cannot eliminate it entirely in the portfolios we manage. However, our robust investment process is designed to maximise returns within the defined risk tolerance, agreed with the client and their advisers, to help clients achieve their aspirations. We appreciate that in most cases capital is not replaceable and great care must be taken to preserve it.

With a strong emphasis on wealth preservation and a robust investment process ensuring consistent client outcomes, we manage risk by:

Taking a multi-asset approach

We invest across a broad cross section of asset classes, many of which behave differently to the stockmarket as a whole. We invest in alternative investments such as 'market neutral' absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.

Having defined strategic allocation ranges in portfolios

Each portfolio is linked to an investment strategy with clearly defined allocation ranges for every asset class. We vary the commitment to individual asset classes depending on our outlook for markets and economies, all while keeping a close eye on overall portfolio structure and portfolio risk.

Making forward looking, globally unconstrained active tactical decisions

We position portfolios to reflect anticipated changes. We do not look to select funds that can outpace benchmarks year in, year out. Instead, we concern ourselves with selecting funds that can be used to construct a sustainable portfolio that meets the longer-term aspirations and objectives of our clients.

Investment in funds

We use funds in the construction of our portfolios rather than investing directly in equities. We believe this is the best approach for our clients, because the best talent tends to work in the funds industry. This approach increases diversification, blends different investment styles, reduces the overall risk in portfolios, and enables us to implement asset allocation decisions quickly and efficiently. All our underlying funds are open-ended and suitable for retail clients.

Next steps

If you would like more information on Bordier UK or our services, please contact your professional adviser.

for generations.

EXPLORE
UNDERSTAND
PROTECT
DEVELOP
PASS DOWN

Important information

Authorised and regulated by the Financial Conduct Authority (FRN.114324). Incorporated in England No.1583393. Registered Office as below. Bordier & Cie (UK) PLC offer Restricted advice as defined by the FCA, which means that if we make a personal recommendation of an investment solution to you, it will be from Bordier UK's range of investment propositions and will reflect your needs and your approach to risk. This document is not intended as an offer to acquire or dispose of any security or interest in any security. Potential investors should take their own independent advice to assess the suitability of investments. Whilst every effort has been made to ensure that the information contained in this document is correct, the directors of Bordier & Cie (UK) PLC can take no responsibility for any action taken (or not taken) as a result of the matters discussed within it. CL11334/20250807/1.0