

Strategy details

Table with 2 columns: Detail and Value. Rows include Inception (15 June 2015), Min. initial investment (direct) (£ 20,000), Min. initial investment (platform) (£ 1,000), Rebalancing strategy (min.) (Quarterly), Currency (£ GBP), Annual yield (current) (3.04%), and Annualised volatility (5.04%).

Annualised 3-year volatility data as at 31.12.25

Charges

Table with 2 columns: Charge Type and Rate. Rows include Annual management charge (direct) (0.60%), Annual management charge (platform)\* (0.20%), and Ongoing charges figure (0.44%).

\*Not including platform fees.

Investment objective

To assist investors looking to preserve their capital in real (inflation-adjusted) terms over the medium to longer term but who feel comfortable with some moderate fluctuation in values.

Risk profile

This strategy is managed with a maximum target of 40% equity market exposure and is categorised as a Bordier Risk Profile 2 and Defaqto Risk Rating 3 (Cautious).

Logos for ACCUMULATION (2), defaqto RISK RATED (3), and MABEL INSIGHTS.

About the Blended Managed Portfolio Service

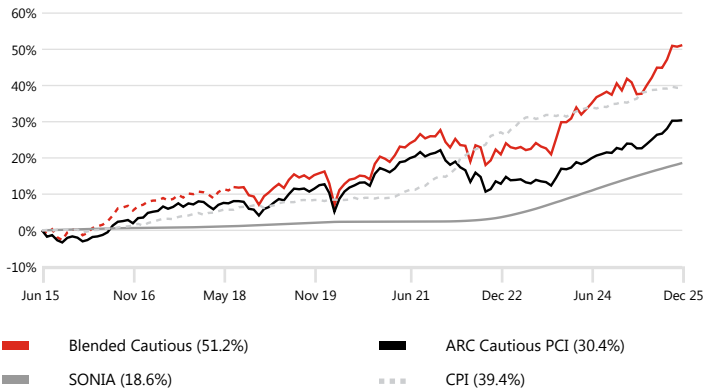
Our Blended Managed Portfolio Service consists of five actively managed investment strategies, ranging from Defensive to Adventurous, that provide lower cost access to our discretionary fund management capabilities through the combination of active and passive collective investments.

Investment update

The MSCI World Index rose 0.6% over December in local currency terms, however some weakness in the US dollar meant that returns to sterling investors were slightly negative. Overall returns from global fixed income assets were similarly muted and the Barclays Global Aggregate Index fell 1.2% in sterling terms.

Performance

Inception performance



Cumulative performance

Table with 5 columns: Strategy, 1yr, 3yr, 5yr, 10yr\*. Rows include Blended Cautious (40% eq.), ARC Cautious PCI (10-50% eq.), SONIA, and CPI.

Discrete performance

Table with 7 columns: Strategy, YTD, 2024, 2023, 2022, 2021, 2020. Rows include Blended Cautious (40% eq.), ARC Cautious PCI (10-50% eq.), SONIA, and CPI.

Annualised performance

Table with 5 columns: Strategy, 1yr, 3yr, 5yr, 10yr\*. Rows include Blended Cautious (40% eq.), ARC Cautious PCI (10-50% eq.), SONIA, and CPI.

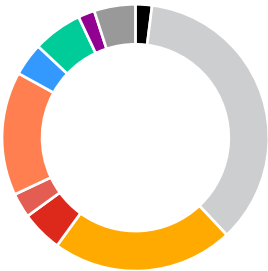
\*Performance from inception (15.06.15) to 01.08.18 is simulated past performance based on back-tested data (represented by the red dashed line).

Source: FE Analytics as at 31.12.25.

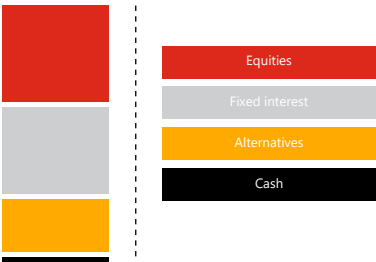
Bordier UK returns net of 0.20% AMC. VAT applied to AMC from inception until 31.08.21. Latest ARC PCI data is provisional. Past performance is not a guide to future results. See full risk warning overleaf.

Asset allocation

Sector breakdown



Asset class breakdown



Note: For illustrative purposes only.

Top 10 holdings

Sector	%	Fund	%
Cash	2	Schroder Strategic Credit	8
Fixed interest	36	Vanguard UK Long Duration Gilt Index	8
Alternatives	22	abrdn Asia Pacific ex-Japan Equity Tracker	6
UK equity (growth)	5	Artemis Short-Duration Strategic Bond	6
UK equity (income)	3	Fidelity Strategic Bond	6
US equity	15	Janus Henderson Absolute Return	6
European equity	4	TwentyFour Corporate Bond	6
Asia-Pacific ex Japan equity	6	Jupiter Merian Global Equity Absolute Return	5
Japanese equity	2	Premier Miton Tellworth UK Select	5
Thematic and global equity	5	Vanguard Global Bond Index	5

Underlying holdings	%
Active allocation	62
Passive allocation	38

Active/Passive allocation breakdown

Underlying holdings	%
Active allocation	62
Passive allocation	38

Source: FE Analytics as at 31.12.25.

Third-party platform availability

We work with the following platforms:



Please enquire about the service for your chosen platform.

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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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. 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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