

Strategy details

Inception	01 March 2016
Min. initial investment (direct)	£ 20,000
Min. initial investment (platform)	£ 1,000
Rebalancing strategy (min.)	Quarterly
Currency	£ GBP
Annual yield (current)	3.43%

Charges

Annual management charge (direct)	0.60%
Annual management charge (platform)*	0.30%
Ongoing charges figure	0.51%

\*Not including platform fees.

Investment objective

To preserve capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect low levels of reward and a low correlation to stockmarket behaviour, including modest fluctuations in values.

Risk profile

The strategy is managed in accordance with Dynamic Planner risk profile 3 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.



About the Risk Targeted Managed Portfolio Service

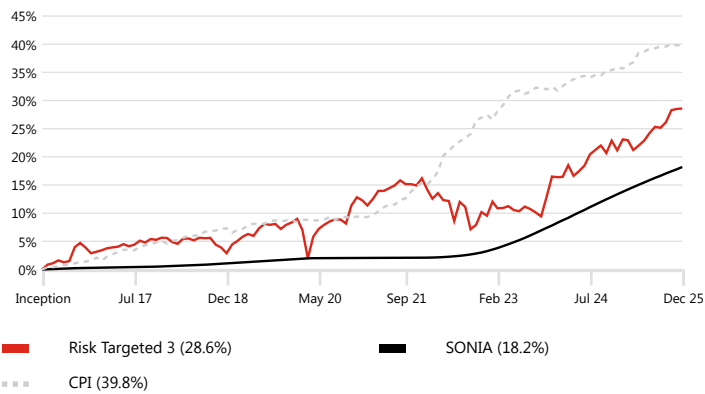
Our Risk Targeted ('RT') Managed Portfolio Service consists of five actively managed investment growth strategies (Risk Targeted 3-7). Each strategy has a different level of risk and expected return, and are rigorously mapped within the volatility boundaries assigned to specific Dynamic Planner risk profiles (RTM 3-7).

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. Central bank interest rate policy was at the forefront of markets' attention over the month. The Bank of England cut interest rates for the first time since August. This was prompted by weaker consumer and business spending, as well as further evidence of a weaker labour market. A combination of heightened rate cut expectations and some strength in mining and defence stocks did, however, send the UK market higher. The US also cut rates for the third time this year as inflation fell. The US market was flat over the month in dollar terms. The European Central Bank again kept interest rates on hold as eurozone inflation was also revised down slightly. 2025 has ultimately proved to be a good year for investors with virtually all major asset classes making positive returns. President Trump's chaotic tariff announcements earlier in the year caused significant market disruption, however global markets have since surged higher driven by an increasingly benign inflation and interest rate backdrop, allied with better-than-expected corporate results announcements. We therefore enter the new year with a full allocation to equities, maintaining a skew to the US and Asia as regions we expect to provide superior economic and corporate earnings growth. The strategy remains at the upper end of its corresponding Dynamic Planner risk profile. Where relevant to the strategy we are allocating to fixed income and low risk, uncorrelated alternative investments, which should provide protection in periods of equity market weakness.

Performance

Inception performance



Annualised performance

	1yr	3yr	5yr	10yr
Risk Targeted 3 (20% eq.)	6.1%	5.5%	2.7%	-
SONIA	4.3%	4.6%	3.0%	-
CPI	2.9%	3.1%	5.0%	-

Cumulative performance

	1yr	3yr	5yr	10yr
Risk Targeted 3 (20% eq.)	6.1%	17.4%	14.0%	-
SONIA	4.3%	14.5%	15.8%	-
CPI	2.9%	9.7%	27.8%	-

Discrete performance

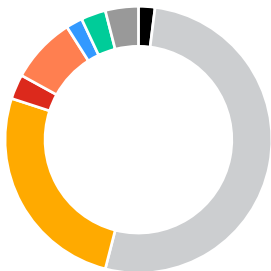
	YTD	2024	2023	2022	2021	2020
Risk Targeted 3 (20% eq.)	6.1%	4.0%	6.3%	-5.7%	3.0%	4.1%
SONIA	4.3%	5.1%	4.4%	1.1%	0.0%	0.2%
CPI	2.9%	2.6%	3.9%	10.5%	5.4%	0.6%

Source: FE Analytics as at 31.12.25.

Bordier UK returns net of 0.30% AMC. VAT applied to AMC from inception (01.03.16) until 31.08.21. Past performance is not a guide to future results. See full risk warning overleaf.

Asset allocation

Sector breakdown

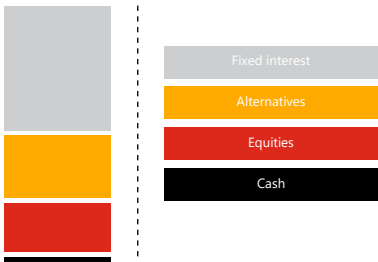


Sector	%
Cash	2
Fixed interest	52
Alternatives	26
UK equity (growth)	3
US equity	8
European equity	2
Asia-Pacific ex Japan equity	3
Thematic and global equity	4

Top 10 holdings

Fund	%
Schroder Strategic Credit	10
Vanguard Global Bond Index	10
Vanguard UK Long Duration Gilt Index	9
Fidelity Strategic Bond	8
TwentyFour Corporate Bond	8
Artemis Short-Duration Strategic Bond	7
Premier Miton Tellworth UK Select	7
Vanguard UK Investment Grade Bond Index	7
Janus Henderson Absolute Return	6
Jupiter Merian Global Equity Absolute Return	6

Asset class breakdown



Source: FE Analytics as at 31.12.25.

Note: For illustrative purposes only.

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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