

Strategy details

Inception	02 July 2012
Min. initial investment	£ 20,000
Rebalancing strategy (min.)	Quarterly
Currency	£ GBP
Annual yield (current)	2.25%
Annualised volatility	6.33%

Annualised 3-year volatility data as at 31.01.26

Charges

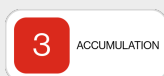
Annual management charge	0.60%
Ongoing charges figure	0.62%

Investment objective

To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stockmarket 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.



About the Managed Portfolio Service

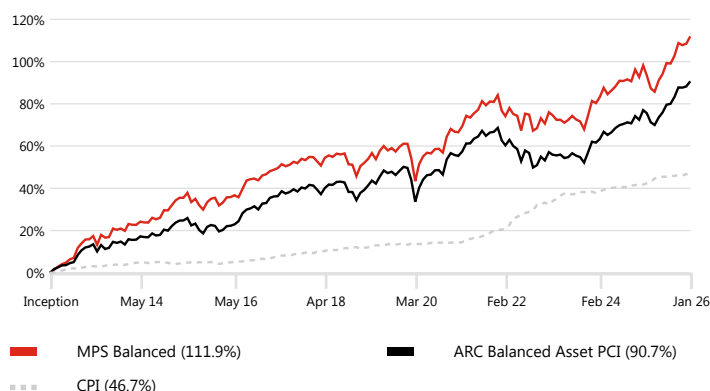
Our Managed Portfolio Service ('MPS') has been awarded the maximum Defaqto 5 stars as a solution for advisers to manage client assets directly with Bordier UK. The service offers five actively managed investment strategies ranging from Defensive to Adventurous. Each strategy has a different level of risk and potential return, with risk categorised by equity market exposure that increases in increments of 20% for each strategy, and the ability to select an income option to benefit from regular income from the strategy as well as potential long-term capital growth.

Investment update

January was a generally good month for equities with all major indices up in local currency terms. Some weakness in the US dollar versus sterling did, however, offset gains in the US market, resulting in the MSCI World Index return being broadly flat in sterling terms. The Global Aggregate Bond Index fell 1.1%. The broadly positive macroeconomic backdrop for equity markets remains in place as we move into 2026. Key economic indicators continue to improve while inflationary pressures remain relatively comfortable for central banks. Corporate newsflow also remains positive overall. The current US earnings season is on track to deliver the fifth straight quarter of double-digit earnings growth. What is notable is the broadening out of market leadership in recent weeks with technology being the weakest US sector in January while sectors such as energy, materials and consumer staples have been strong. Value stocks strongly outperformed growth stocks globally in January and smaller companies outperformed large companies. Asian markets performed particularly strongly, returning 7% over the month. Market volatility remains high, however, and geopolitical risks are swaying sentiment. The decision by the US administration to remove Venezuelan leader President Maduro and then reignite tariff threats surrounding potential actions around Greenland led to some unwelcome uncertainty in markets. The generally positive economic news, and corresponding easing in interest rate cut expectations, weighed on sovereign bonds however index-linked and corporate debt proved more resilient. Overall, we still see current conditions as favourable for a range of asset classes. We remain comfortable with the strategy remaining at the top end of its allowable equity range, with regional equity positioning continuing to favour the US and Asia over the UK and Europe. The outlook for corporate earnings growth remains positive and continued investment in productivity-enhancing technologies such as AI should underpin longer-term growth. In fixed income markets our positioning is expressed via shorter-maturity exposure to corporate bonds and longer-duration positioning in government bonds, which should benefit from further interest rate reductions.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
MPS Balanced (60% eq.)	6.9%	20.4%	27.1%	60.7%
ARC Balanced Asset PCI (30-70% eq.)	7.7%	21.3%	22.4%	59.4%
CPI	3.5%	10.8%	28.5%	40.8%

Discrete performance

	YTD	2025	2024	2023	2022	2021
MPS Balanced (60% eq.)	1.7%	8.2%	6.2%	6.3%	-7.3%	9.5%
ARC Balanced Asset PCI (30-70% eq.)	1.3%	9.1%	6.4%	5.8%	-9.1%	7.6%
CPI	0.0%	3.3%	2.6%	3.9%	10.5%	5.4%

Source: FE Analytics as at 31.01.26.

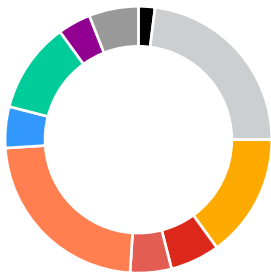
Bordier UK returns net of 0.60% AMC. VAT applied to AMC from inception (02.07.12) until 31.08.21. Latest ARC PCI data is provisional. CPI data is reported with a one month lag due to data being published inter-month. Past performance is not a guide to future results. See full risk warning overleaf.

Annualised performance

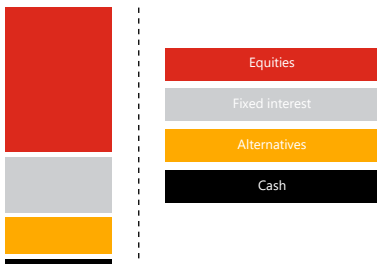
	1yr	3yr	5yr	10yr
MPS Balanced (60% eq.)	6.9%	6.4%	4.9%	4.9%
ARC Balanced Asset PCI (30-70% eq.)	7.7%	6.7%	4.1%	4.8%
CPI	3.5%	3.5%	5.2%	3.5%

Asset allocation

Sector breakdown



Asset class breakdown



Note: For illustrative purposes only.

Top 10 holdings

Sector	%	Fund	%
Cash	2	TwentyFour Corporate Bond	7
Fixed interest	23	Invesco Asian	6
Alternatives	15	Schroder Strategic Credit	6
UK equity (growth)	6	Vanguard UK Long Duration Gilt Index	6
UK equity (income)	5	Fidelity Index US	5
US equity	23	Jupiter Merian Global Equity Absolute Return	5
European equity	5	Redwheel UK Equity Income	5
Asia-Pacific ex Japan equity	11	Schroder ISF Asian Total Return	5
Japanese equity	4	Arbrook American Equities	4
Thematic and global equity	6	Ninety One UK Franchise	4

Source: FE Analytics as at 31.01.26.

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. Bordier & Cie (UK) PLC recommends that you seek the advice of your financial adviser.

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