

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)	2.79%

Charges

Annual management charge (direct)	0.60%
Annual management charge (platform)*	0.30%
Ongoing charges figure	0.58%

*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

The strategy is managed in accordance with Dynamic Planner risk profile 4 and is part of their Risk Targeted 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

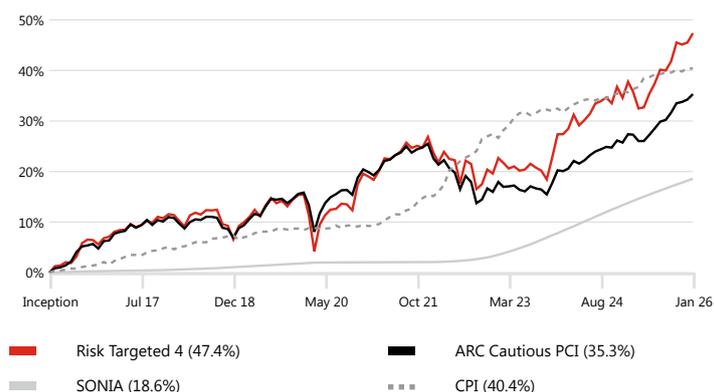
Our Risk Targeted ('RT') Managed Portfolio Service consists of five actively managed investment growth strategies (Risk Targeted 3-7). Each strategy has a different level of risk and expected return, and are rigorously mapped within the volatility boundaries assigned to specific Dynamic Planner risk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

Investment update

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 upper end of its corresponding Dynamic Planner risk profile, 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
Risk Targeted 4 (41% eq.)	7.0%	20.1%	23.8%	-
ARC Cautious PCI (10-50% eq.)	6.2%	14.7%	12.9%	-
SONIA	4.2%	14.5%	16.2%	-
CPI	3.5%	10.8%	28.5%	-

Discrete performance

	YTD	2025	2024	2023	2022	2021
Risk Targeted 4 (41% eq.)	1.3%	8.1%	5.7%	6.5%	-5.7%	6.1%
ARC Cautious PCI (10-50% eq.)	0.8%	6.8%	4.6%	3.7%	-7.6%	4.2%
SONIA	0.3%	4.3%	5.1%	4.4%	1.1%	0.0%
CPI	0.0%	3.3%	2.6%	3.9%	10.5%	5.4%

Source: FE Analytics as at 31.01.26.

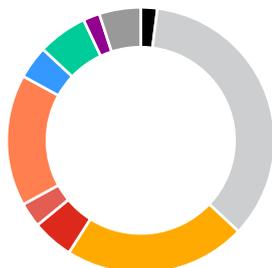
Bordier UK returns net of 0.30% AMC. VAT applied to AMC from inception (01.03.16) until 31.08.21. Latest ARC PCI data is provisional. CPI data is reported with a one month lag due to data being published inter-month. Past performance is not a guide to future results. See full risk warning overleaf.

Annualised performance

	1yr	3yr	5yr	10yr
Risk Targeted 4 (41% eq.)	7.0%	6.3%	4.4%	-
ARC Cautious PCI (10-50% eq.)	6.2%	4.7%	2.5%	-
SONIA	4.2%	4.6%	3.0%	-
CPI	3.5%	3.5%	5.2%	-

Asset allocation

Sector breakdown

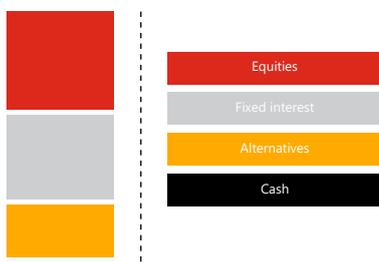


Sector	%
Cash	2
Fixed interest	35
Alternatives	22
UK equity (growth)	5
UK equity (income)	3
US equity	16
European equity	4
Asia-Pacific ex Japan equity	6
Japanese equity	2
Thematic and global equity	5

Top 10 holdings

Fund	%
Schroder Strategic Credit	8
Vanguard UK Long Duration Gilt Index	7
Artemis Short-Duration Strategic Bond	6
Fidelity Strategic Bond	6
Janus Henderson Absolute Return	6
TwentyFour Corporate Bond	6
Jupiter Merian Global Equity Absolute Return	5
Premier Miton Tellworth UK Select	5
Vanguard Global Bond Index	4
Vanguard UK Investment Grade Bond Index	4

Asset class breakdown



Source: FE Analytics as at 31.01.26.

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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