Risk Targeted Managed Portfolio Service

Risk Targeted 6

January 2026

bordier 1844

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)	1.82%

Charges

Annual management charge (direct)	0.60%
Annual management charge (platform)*	0.30%
Ongoing charges figure	0.65%

**Not including platform fees.*

Investment objective

To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect a high correlation to stockmarket behaviour and rewards, including significant fluctuations in value, with only moderate protection in times of market weakness.

Risk profile

The strategy is managed in accordance with Dynamic Planner risk profile 6 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.

DYNAMIC PLANNER® TARGETED 6

About the Risk Targeted Managed Portfolio Service

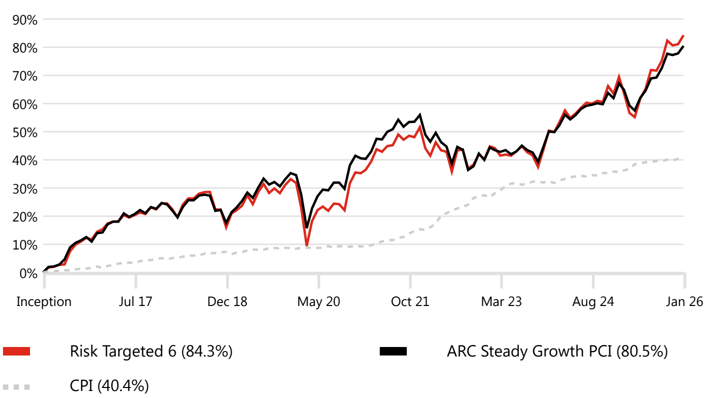
Our Risk Targeted ('RT') Managed Portfolio Service consists of five actively managed investment growth strategies (Risk Targeted 3-7). Each strategy has a different level of risk and expected return, and are rigorously mapped within the volatility boundaries assigned to specific Dynamic Planner risk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



Annualised performance

	1yr	3yr	5yr	10yr
Risk Targeted 6 (79% eq.)	8.7%	8.4%	6.4%	-
ARC Steady Growth PCI (50-90% eq.)	8.0%	7.7%	5.1%	-
CPI	3.5%	3.5%	5.2%	-

Cumulative performance

	1yr	3yr	5yr	10yr
Risk Targeted 6 (79% eq.)	8.7%	27.3%	36.2%	-
ARC Steady Growth PCI (50-90% eq.)	8.0%	25.0%	28.4%	-
CPI	3.5%	10.8%	28.5%	-

Discrete performance

	YTD	2025	2024	2023	2022	2021
Risk Targeted 6 (79% eq.)	1.8%	10.7%	8.7%	7.3%	-7.5%	11.9%
ARC Steady Growth PCI (50-90% eq.)	1.5%	9.8%	7.9%	7.2%	-10.2%	10.2%
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.

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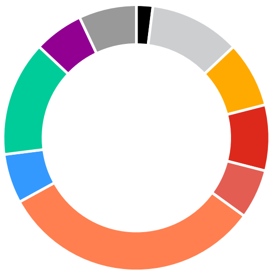
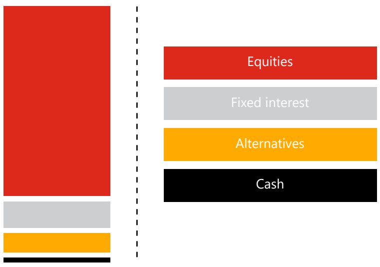
Asset allocation

Sector breakdown



Sector	%
Cash	2
Fixed interest	11
Alternatives	8
UK equity (growth)	8
UK equity (income)	6
US equity	32
European equity	6
Asia-Pacific ex Japan equity	14
Japanese equity	6
Thematic and global equity	7

Asset class breakdown



Note: For illustrative purposes only.

Top 10 holdings

Fund	%
Fidelity Index US	7
TwentyFour Corporate Bond	7
Arbrook American Equities	6
Invesco Asian	6
Redwheel UK Equity Income	6
Schroder ISF Asian Total Return	6
Artemis US Select	5
Ninety One UK Franchise	5
Artemis US Smaller Companies	4
Jupiter European	4

Source: FE Analytics as at 31.01.26.

Third-party platform availability

We work with the following platforms:

abrdn AEGON AVIVA Fidelity FusionWealth Hubwise JAMES HAY M&G wealth MORNINGSTAR Wealth Platform nucleus Parmenion Quilter SCOTTISH WIDOWS 7IM transact wealthtime

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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AWARDED BY ARC FOR COMMITMENT TO TRANSPARENCY 2025

defaqto DFM MPS Direct 2025 EXPERT RATED

defaqto DFM MPS on Platform 2025 EXPERT RATED

WealthBriefing EUROPEAN AWARDS 2025 WINNER Discretionary Fund Management (DFM) Offering Bordier UK

FT ADVISER Financial Adviser Service Awards 2025 4 Star Winner Discretionary Fund Manager Bordier UK

Important information