

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)	2.35%

Charges

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

*Not including platform fees.

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 in accordance with Dynamic Planner risk profile 5 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

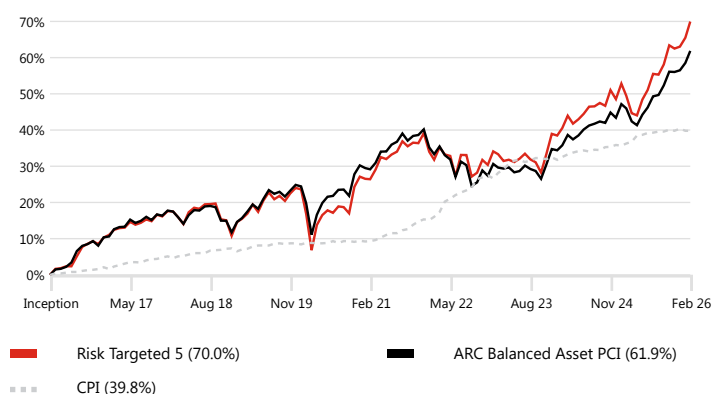
Our Risk Targeted ('RT') Managed Portfolio Service consists of five actively managed investment growth strategies (Risk Targeted 3-7). Each strategy has a different level of risk and expected return, and are rigorously mapped within the volatility boundaries assigned to specific Dynamic Planner risk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

Investment update

February was another good month for equity markets with the MSCI World Index up 2.8% in sterling terms. There was a notably high dispersion of returns between regions and equity sectors. Most fixed income sectors also produced positive returns, completing a good month for the strategies. News flow around the key, longer term, fundamental drivers of equity markets was broadly positive over the month. Inflation data in the UK and US was received favourably with the Bank of England now expecting to reach its 2% target in the next few months. Corporate earnings announcements globally were also resilient with increasingly positive forward guidance across a broadening range of sectors. This positive backdrop for risk assets supported markets over the month, despite a number of risks and uncertainties coming to the fore – namely geopolitical tensions, most significantly between the US and Iran, which has now escalated into full conflict in the Middle East. The relatively benign inflationary data, together with some demand for 'safe-haven' assets as geopolitical risks remain heightened, supported fixed income markets with sovereign bond yields falling in all developed market regions. We expect the positive backdrop for risk assets will likely continue therefore we are retaining our existing exposure and the strategy remains at the upper end of its corresponding Dynamic Planner risk profile. At the time of writing, US-Israel strikes on Iran have led to equity markets falling as we enter March. The key market impact of conflict in the region has historically tended to stem from rises in the oil price which, if both substantial and sustained, can alter the inflation and growth outlook more globally. It is too early to make firm judgements on this however history shows that it typically pays to sit tight at times of heightened geopolitical risk unless there is a clear and more permanent change in fundamentals. We will therefore monitor the situation closely and take action if we believe it is required.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
Risk Targeted 5 (59% eq.)	13.7%	27.5%	34.4%	70.0%
ARC Balanced Asset PCI (30-70% eq.)	10.9%	24.9%	25.3%	61.9%
CPI	2.6%	9.1%	27.9%	39.8%

Discrete performance

	YTD	2025	2024	2023	2022	2021
Risk Targeted 5 (59% eq.)	4.2%	9.8%	6.9%	6.6%	-6.3%	9.4%
ARC Balanced Asset PCI (30-70% eq.)	3.4%	9.1%	6.4%	5.8%	-9.1%	7.6%
CPI	-0.4%	3.3%	2.6%	3.9%	10.5%	5.4%

Source: FE Analytics as at 28.02.26.

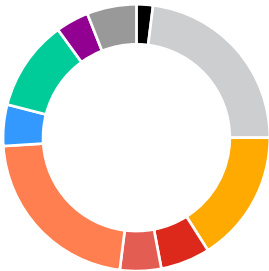
Bordier UK returns net of 0.30% AMC. VAT applied to AMC from inception (01.03.16) until 31.08.21. Latest ARC PCI data is provisional. CPI data is reported with a one month lag due to data being published inter-month. Past performance is not a guide to future results. See full risk warning overleaf.

Annualised performance

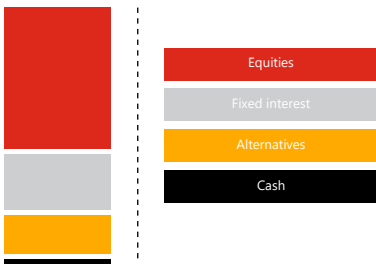
	1yr	3yr	5yr	10yr
Risk Targeted 5 (59% eq.)	13.7%	8.4%	6.1%	5.4%
ARC Balanced Asset PCI (30-70% eq.)	10.9%	7.7%	4.6%	4.9%
CPI	2.6%	2.9%	5.0%	3.4%

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	16	Schroder Strategic Credit	6
UK equity (growth)	6	Vanguard UK Long Duration Gilt Index	6
UK equity (income)	5	Jupiter Merian Global Equity Absolute Return	5
US equity	22	Redwheel UK Equity Income	5
European equity	5	Schroder ISF Asian Total Return	5
Asia-Pacific ex Japan equity	11	Arbrook American Equities	4
Japanese equity	4	Fidelity Index US	4
Thematic and global equity	6	Janus Henderson Absolute Return	4

Source: FE Analytics as at 28.02.26.

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:

T +44 (0)20 7667 6600
E sales@bordieruk.com
W bordieruk.com

Bordier & Cie (UK) PLC | *Wealth and Investment Management*
23 King Street | St James's | London SW1Y 6QY



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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