

Strategy details

Inception	02 July 2012
Min. initial investment	£ 20,000
Rebalancing strategy (min.)	Quarterly
Currency	£ GBP
Annual yield (current)	2.30%
Annualised volatility	7.43%

Annualised 3-year volatility data as at 30.04.26

Charges

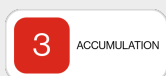
Annual management charge	0.60%
Ongoing charges figure	0.61%

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

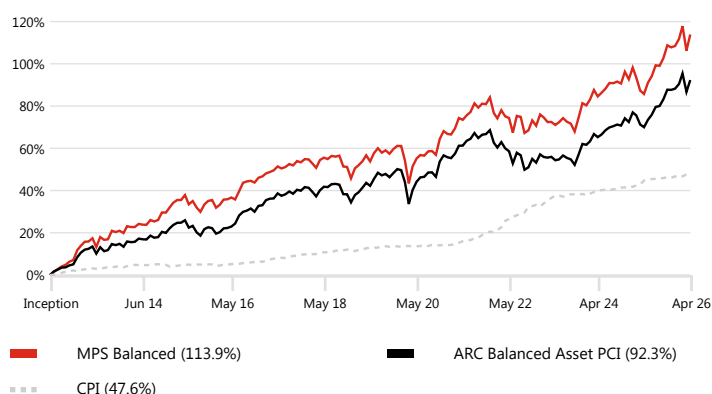
Our Managed Portfolio Service ('MPS') has been awarded the maximum Defaqto 5 stars as a solution for advisers to manage client assets directly with Bordier UK. The service offers five actively managed investment strategies ranging from Defensive to Adventurous. Each strategy has a different level of 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

After the weakness seen in March, equity markets staged a sharp rally in April. The MSCI World Index rose nearly 9% in local currency terms, 6.4% in sterling terms. Technology stocks performed exceptionally strongly, benefitting US and Asian markets. Returns from markets such as the UK, which has limited exposure to technology and 'growth' sectors, were consequently more muted. News flow regarding the Middle East conflict was periodically more positive however continued uncertainty meant that the oil price rose in April. Improving sentiment over the prospect of a ceasefire in the Middle East therefore seems to have been only partly responsible for the market rally. The other key driver was the very strong set of corporate earnings announcements, particularly from the giant 'hyper-scalers' in the US that are most involved in building out the required infrastructure for artificial intelligence expansion. Concerns over the potential impact of higher energy prices on inflation impacted government bonds in markets such as the UK and Europe however the more positive equity sentiment boosted confidence in corporate debt, benefitting credit markets. We have been rewarded for not cutting overall equity exposure in reaction to the market sell off in March and have consequently captured the sharp rebound over April. While the conflict in the Middle East will certainly impact the shorter-term outlook for growth and inflation, we do not believe that the impact will be sufficient to derail our positive thesis for risk assets. We acknowledge that a very prolonged conflict and disruption to shipping could change the macroeconomic backdrop more materially however, for now, we are maintaining our current equity exposure while the strategy remains at the top end of its allowable equity range. We remain more cautious on fixed income markets, particularly in markets such as the UK and Europe that are most vulnerable to the inflationary impacts of inflated oil and gas prices. We have reduced our exposure and will look to reallocate the proceeds when there is greater clarity on the outlook.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
MPS Balanced (60% eq.)	15.2%	24.0%	22.7%	57.4%
ARC Balanced Asset PCI (30-70% eq.)	13.1%	23.3%	19.3%	57.3%
CPI	2.0%	8.1%	28.1%	40.7%

Discrete performance

	YTD	2025	2024	2023	2022	2021
MPS Balanced (60% eq.)	2.6%	8.2%	6.2%	6.3%	-7.3%	9.5%
ARC Balanced Asset PCI (30-70% eq.)	2.2%	9.1%	6.4%	5.8%	-9.1%	7.6%
CPI	0.6%	3.3%	2.6%	3.9%	10.5%	5.4%

Source: FE Analytics as at 30.04.26.

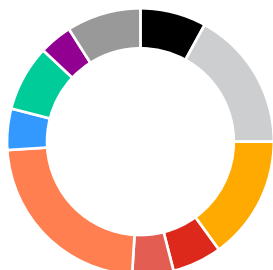
Bordier UK returns net of 0.60% AMC. VAT applied to AMC from inception (02.07.12) until 31.08.21. Latest ARC PCI data is provisional. CPI data is reported with a one month lag due to data being published inter-month. Past performance is not a guide to future results. See full risk warning overleaf.

Annualised performance

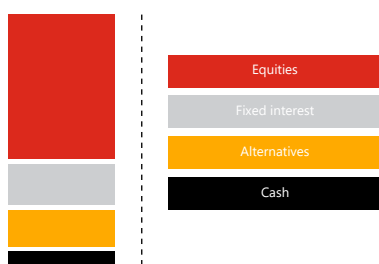
	1yr	3yr	5yr	10yr
MPS Balanced (60% eq.)	15.2%	7.4%	4.2%	4.6%
ARC Balanced Asset PCI (30-70% eq.)	13.1%	7.2%	3.6%	4.6%
CPI	2.0%	2.6%	5.1%	3.5%

Asset allocation

Sector breakdown



Asset class breakdown



Note: For illustrative purposes only.

Top 10 holdings

Sector	%	Fund	%
Cash	8	Cash (deposit)	8
Fixed interest	17	TwentyFour Corporate Bond	7
Alternatives	15	FTF ClearBridge Global Infrastructure Inc.	6
UK equity (growth)	6	Schroder Strategic Credit	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	8	Arbrook American Equities	4
Japanese equity	4	Invesco Asian	4
Thematic and global equity	9	Ninety One UK Franchise	4

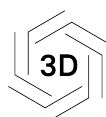
Source: FE Analytics as at 30.04.26.

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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