

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)	2.22%

Charges

Annual management charge (direct)	0.60%
Annual management charge (platform)*	0.30%
Ongoing charges figure	0.59%

*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

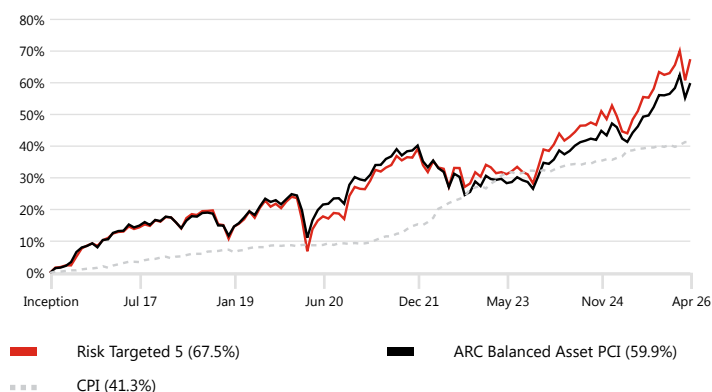
Our Risk Targeted ('RT') Managed Portfolio Service consists of five actively managed investment growth strategies (Risk Targeted 3-7). Each strategy has a different level of risk and expected return, and are rigorously mapped within the volatility boundaries assigned to specific Dynamic Planner risk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

Investment update

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 upper end of its corresponding Dynamic Planner risk profile. In acknowledgement of heightened geopolitical risks, we have slightly reduced risk by cutting exposure to Asian equities. These proceeds have primarily been reallocated to infrastructure assets that offer more defensive characteristics. We remain more cautious on fixed income markets and have therefore reduced inflation/interest rate risk by selling our longer-dated gilt exposure.

Performance

Inception performance



Cumulative performance

	1yr	3yr	5yr	10yr
Risk Targeted 5 (59% eq.)	16.3%	27.1%	26.4%	64.4%
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
Risk Targeted 5 (59% eq.)	2.7%	9.8%	6.9%	6.6%	-6.3%	9.4%
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 0.30% 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.)	16.3%	8.3%	4.8%	5.1%
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

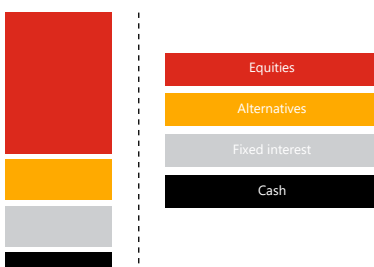


Sector	%
Cash	7
Fixed interest	17
Alternatives	17
UK equity (growth)	6
UK equity (income)	5
US equity	22
European equity	5
Asia-Pacific ex Japan equity	8
Japanese equity	4
Thematic and global equity	9

Top 10 holdings

Fund	%
Cash (deposit)	7
TwentyFour Corporate Bond	7
FTF ClearBridge Global Infrastructure Inc.	6
Schroder Strategic Credit	6
Jupiter Merian Global Equity Absolute Return	5
Redwheel UK Equity Income	5
Arbrook American Equities	4
Artemis Short-Duration Strategic Bond	4
Fidelity Index US	4
Invesco Asian	4

Asset class breakdown



Source: FE Analytics as at 30.04.26.

Note: For illustrative purposes only.

Third-party platform availability

We work with the following platforms:



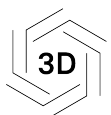
Please enquire about the service for your chosen platform.

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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2026

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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