bordier 1844

| RETIREMENT INCOME SOLUTIONS

Designed for a smoother *retirement journey*

What makes us *different* makes all the difference

Pride

Being family owned keeps us unconflicted, unencumbered and undistracted.

Reliable

We build wealth steadily, sustainably and very successfully.

Innovative

Adapting to the new faster, we stay ahead for longer.

Diligent

Attentive to your needs and aspirations.

Evolving

Responding quickly to different environments and situations.

Your wealth *in safe hands*

Retirement is a time many look forward to – a reward for years of hard work, offering the freedom to relax and finally enjoy the activities once set aside. It marks a new exciting chapter filled with opportunities – one defined not by obligation, but by choice.

As you transition from saving, and start to spend, supporting your new lifestyle, we understand the wealth that you have worked so hard to build is, in most cases, irreplaceable. It is therefore essential that it is managed with the utmost care and attention.

Our approach is designed to support your aspirations while carefully managing investment risk. By prioritising the preservation of your wealth, alongside generating a sustainable income, we aim to provide reassurance and stability – so you and your family can enjoy peace of mind, knowing your financial future is in safe hands.

The right service *for you*

Many of our clients have entrusted us with their wealth for generations, and we take that responsibility seriously. Our aim is to provide you with the insight and reassurance needed to manage both your expectations and your wealth with clarity and confidence.

Drawing on over 180 years of experience, we recognise the distinct challenges of maintaining a sustainable income in retirement, running investment strategies specifically designed to prioritise capital preservation. Our approach seeks to protect capital during falling markets, while supporting the delivery of a sustainable and reliable income.

Your investment portfolio will be actively managed on a day-to-day basis within an agreed framework and risk profile, carefully defined by you in conjunction with your professional adviser.

Weathering *the storm*

There are many important considerations when deciding how to invest your pension. Will it last throughout your lifetime? How might inflation affect your income? What happens if markets experience a downturn?

Investing carries inherent risks, and market volatility is inevitable – periods of decline can occur due to unforeseen events. However, maintaining a well-structured investment approach has historically proven to be one of the most effective ways to preserve the real spending power of your pension over time, particularly in the face of inflation.

Equally important is ensuring your strategy includes a degree of resilience. By incorporating a carefully considered mix of funds, we can create a 'safety net' designed to cushion the impact of market turbulence. This approach helps your portfolio weather periods of uncertainty, while continuing to support your long-term income needs.

It is important to remember that whilst our portfolios are designed to help reduce risk and improve income stability this cannot be guaranteed. Your money is invested and the value of these investments can go down as well as up in line with changes in the market.

A *focus* on investment management

Our investment philosophy has remained consistent for over 40 years, with capital preservation at the core of our robust investment process, to help protect and grow your wealth over the long term.

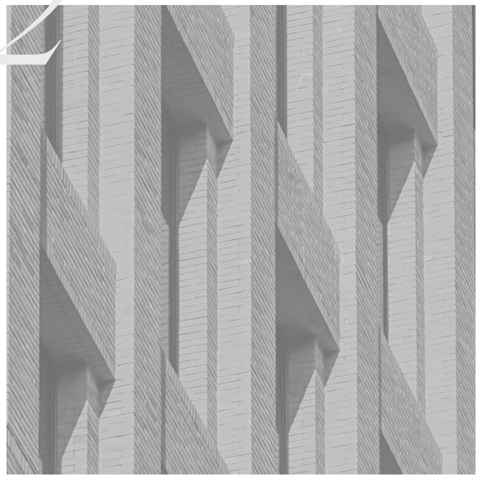
01

Focus on wealth preservation

Capital preservation is at the core of our investment process. We know that your capital is not easily replaceable, therefore we never take risk lightly.

Each investment decision within your portfolio is made with care.

02



Tried-and-tested methodology

Members of our Investment Committee have worked together through many economic cycles, through the good times and bad.

This experience ensures that investment decisions are made dispassionately and in a measured fashion.

03

Investment in funds

Your portfolio will be constructed using carefully selected collective investment funds instead of direct equities or bonds.

This helps to increase diversification, enables us to blend investment styles and geographies, and means we can implement strategic changes made by our Investment Committee quickly and efficiently.

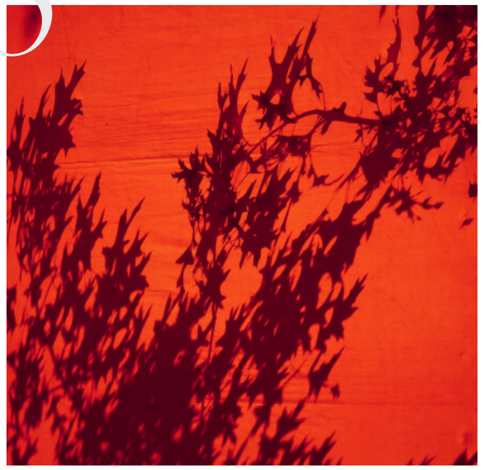
04

Active tactical decisions

We take a highly active approach to asset allocation, tactically adapting your portfolio to meet evolving market conditions.

We are not bound by traditional portfolio thinking or benchmarks. Instead, we have the freedom and flexibility to seek the right opportunities, wherever they may be, to meet your aspirations and objectives.

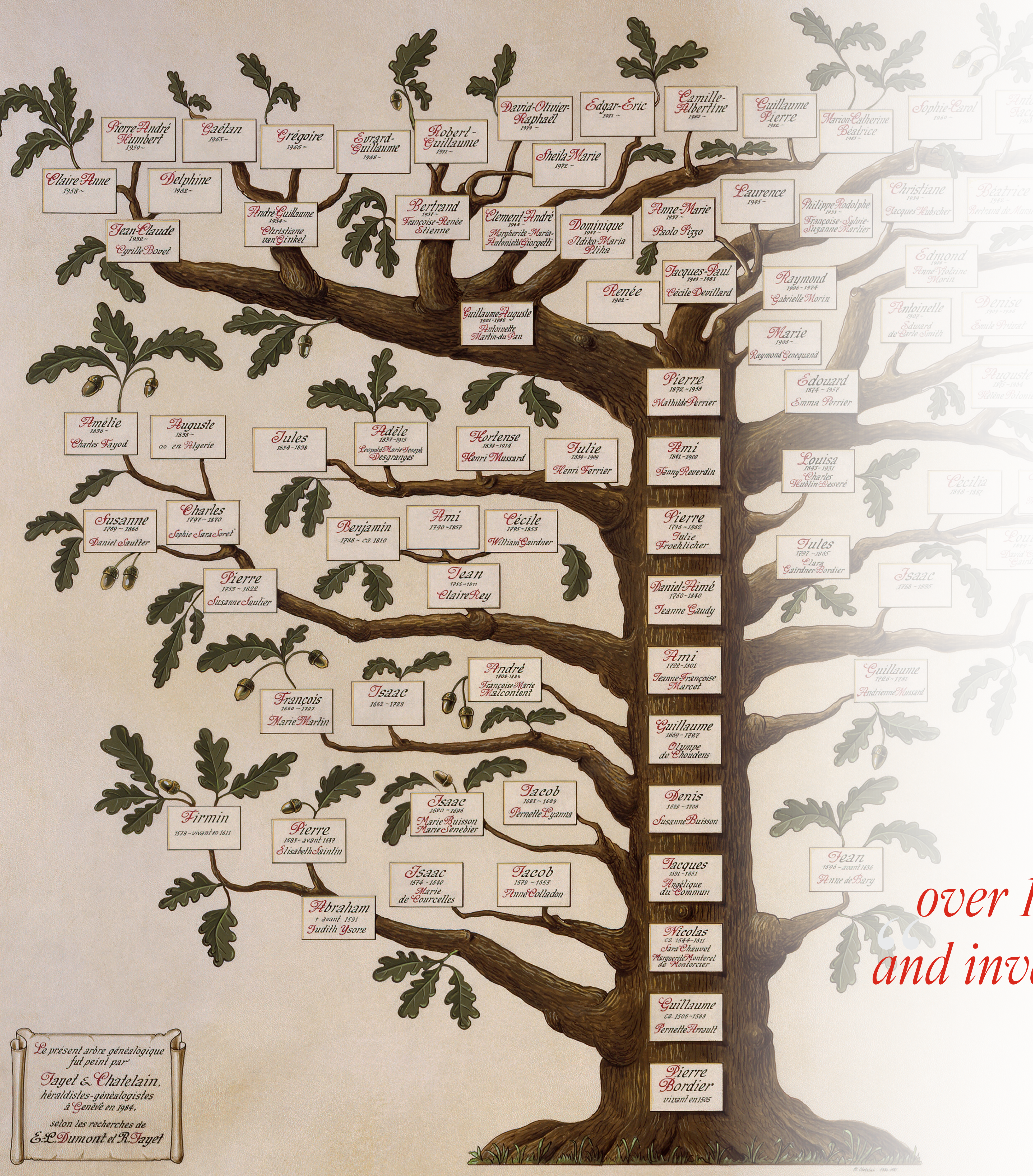
05



A multi-asset approach

We will construct your portfolio from a range of asset classes, which can include equities, bonds, commercial property, commodities, alternative investments and cash. The allocation to each of these is tailored to your chosen risk level.

This multi-asset approach ensures your portfolio benefits from greater diversification, which in turn helps us to reduce risk.



A family and business *aligned*

We are a family-owned wealth and investment manager dedicated to looking after private clients and their families in the UK and around the world. In an ever-changing world, our mission is to build portfolios that protect and grow your wealth over the long term. As part of the independent Bordier Group, we can draw upon over 180 years of wealth and investment management experience.

At Bordier UK, we have been managing wealth for families for over 40 years and have multiple generations of families that rely on us, so we know and fully appreciate the responsibility that is upon us.

We know from experience that selecting an investment manager is an extremely important decision for you to make and one which can have far reaching consequences for you and your family. As a client of Bordier UK, you will benefit from the care and attention of a family business that has remained in the same, private hands for a very long time. With no outside shareholders we can focus all our energy solely on looking after our clients, with no external pressures. We believe this creates a perfect alignment of interest with you, something not found in many investment firms.

> *"over 180 years of wealth and investment management experience"*

Our *Risk Targeted Decumulation Service*

Our Risk Targeted Decumulation (RTD) strategies are carefully constructed using a blend of complementary investments, designed to deliver effective diversification while maintaining cost efficiency.

A key component of this approach is our allocation to alternative funds – 'the safety net', selected for their low or non-correlation to traditional equity and bond markets. These investments play an important role in strengthening portfolio resilience, helping to protect against periods of market turbulence.

Constructing our *RTD Service*

Active management		*Fund selection*
Centralised Investment Committee	→	*'Active' funds* predominately within: • Alternative investments • Strategic bonds • Commercial property
Strategic and tactical asset allocation	→	*'Passive' funds* predominately within: • UK and global equity markets • UK and international fixed interest • Commodities
Managed in accordance with set risk boundaries	→	

Importantly, this approach is designed to provide peace of mind for those concerned about taking undue risk, offering a smoother financial journey throughout retirement.

Important information: Our portfolios are designed to help reduce risk and support sustainable income, but neither can be guaranteed. The value of investments can fall as well as rise, meaning your capital is at risk, and income sustainability will depend on factors such as portfolio value, withdrawal levels, timing of withdrawals and the period over which income is required. As this is a complex area, professional financial advice should be sought before investing.

Our *story*

Money can be stressful. Especially when so many key factors are out of your hands. Since we began in 1844, we've seen markets crash, wars cause havoc and institutions, even countries, go bust. We haven't, because we knew what was coming. Markets will always rise, and they will certainly fall.

Rather than go on the rollercoaster ride, we prefer the predictable performance of patience. It sounds funny, but it's when the markets dip that our clients value us the most. By smoothing the highs and the lows, we smooth your stress levels.

Family is in *our DNA*

Ami Bordier, founder of Bordier & Cie, first-generation partner, with his sixteen grandchildren.

Discover more about Bordier UK

If you would like to receive a personalised proposal or to learn more about our story, please contact your professional adviser who will be happy to discuss this further.

for generations.

EXPLORE
UNDERSTAND
PROTECT
DEVELOP
PASS DOWN

Defaqto 5 Star Rated

defaqto
DFM MPS Direct 2026
EXPERT RATED

defaqto
DFM MPS on Platform 2026
EXPERT RATED

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